IndonesiaRe
Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN)

BUMN
Hadir untuk negeri

STATISTIK

ASURANSI KEBAKARAN INDONESIA

Edisi Desember 2018

PT. Reasuransi Indonesia Utama (Persero)
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Statistik Asuransi Kebakaran Indonesia DESEMBER 2018

(BPPDAN)
Badan Pengelola Pusat Data Asuransi Nasional

Dikelola Oleh
PT REASURANSI INDONESIA UTAMA (PERSERO)

KATA PENGANTAR

Bapak dan Ibu Direksi Perusahaan asuransi yang saya hormati,

Puji syukur kami panjatkan kehadapan Tuhan Yang Maha Esa atas terwujudnya Statistik Asuransi Kebakaran Indonesia Edisi Juni 2018. Selaku Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN), kami mengucapkan terima kasih kepada seluruh Anggota Asosiasi Asuransi Umum Indonesia yang hingga saat ini terus berpartisipasi sebagai pemberi Sesi Statistik ke BPPDAN sehingga Statistik Asuransi Kebakaran Indonesia dapat terus kami terbitkan.

Statistik Asuransi Kebakaran Indonesia Edisi Desember 2018 diterbitkan sebagai publikasi rutin berisi Risk and Loss Profile dalam 5 (lima) Underwriting Year yakni 2014 sampai dengan 2018. Saat ini softcopy file disampaikan dalam bentuk media CD - ROM.

Risk and Loss Profile pada Edisi Desember 2018 ini tersaji dalam kode okupasi 2 (dua) digit, untuk 33 provinsi. Disamping itu juga kami tampilkan seluruh kode okupasi hingga 5 (lima) digit.

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

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

Hormat Kami,

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

Arie Surya Nugraha
Kepala BPPDAN

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4.3 GROUP BY OCCUPATION CODE – 2 DIGIT
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5.5 GROUP BY PROVINCE CODE

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RISK AND LOSS PROFILE 2014

1.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2014
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	348,805	348,805	17.36	17.36	76,946.53	76,946.53	2.22	2.22	1364	1,364	9.19	9.19	14,396.82	14,396.82	0.34	0.34	18.71	18.71
2	50	100	75	191,645	540,450	9.54	26.89	69,889.78	146,836.32	2.02	4.24	607	1,971	4.09	13.28	15,912.37	30,309.18	0.37	0.71	22.77	20.64
3	100	200	150	268,420	808,870	13.36	40.25	108,594.43	255,430.75	3.14	7.38	651	2,622	4.39	17.66	42,000.06	72,309.24	0.98	1.69	38.68	28.31
4	200	300	250	180,079	988,949	8.96	49.21	94,512.64	349,943.39	2.73	10.11	470	3,092	3.17	20.83	37,993.57	110,302.82	0.89	2.58	40.20	31.52
5	300	500	400	246,381	1,235,330	12.26	61.47	155,873.14	505,816.53	4.50	14.61	1001	4,093	6.74	27.58	73,592.87	183,895.69	1.72	4.31	47.21	36.36
6	500	750	625	164,297	1,399,627	8.18	69.65	134,522.09	640,338.62	3.89	18.50	557	4,650	3.75	31.33	51,465.40	235,361.09	1.20	5.51	38.26	36.76
7	750	1,000	875	133,116	1,532,743	6.62	76.27	148,323.10	788,661.72	4.28	22.78	796	5,446	5.36	36.69	71,650.89	307,011.98	1.68	7.19	48.31	38.93
8	1,000	1,500	1,250	108,277	1,641,020	5.39	81.66	166,222.53	954,884.25	4.80	27.58	713	6,159	4.80	41.49	78,419.79	385,431.77	1.84	9.02	47.18	40.36
9	1,500	2,000	1,750	66,648	1,707,668	3.32	84.97	137,106.68	1,091,990.93	3.96	31.54	493	6,652	3.32	44.82	63,662.71	449,094.48	1.49	10.51	46.43	41.13
10	2,000	2,500	2,250	37,082	1,744,750	1.85	86.82	96,708.17	1,188,699.10	2.79	34.33	332	6,984	2.24	47.05	57,667.96	506,762.44	1.35	11.87	59.63	42.63
11	2,500	3,000	2,750	28,831	1,773,581	1.43	88.25	92,779.38	1,281,478.48	2.68	37.01	230	7,214	1.55	48.60	78,565.93	585,328.37	1.84	13.70	84.68	45.68
12	3,000	4,000	3,500	33,768	1,807,349	1.68	89.93	132,386.45	1,413,864.93	3.82	40.84	335	7,549	2.26	50.86	64,290.88	649,619.26	1.51	15.21	48.56	45.95
13	4,000	5,000	4,500	24,815	1,832,164	1.23	91.17	117,458.34	1,531,323.27	3.39	44.23	239	7,788	1.61	52.47	58,692.48	708,311.74	1.37	16.58	49.97	46.25
14	5,000	7,500	6,250	34,380	1,866,544	1.71	92.88	189,987.75	1,721,311.02	5.49	49.72	497	8,285	3.35	55.82	143,845.95	852,157.69	3.37	19.95	75.71	49.51
15	7,500	10,000	8,750	20,864	1,887,408	1.04	93.92	146,698.94	1,868,009.96	4.24	53.95	320	8,605	2.16	57.97	138,317.46	990,475.15	3.24	23.19	94.29	53.02
16	10,000	20,000	15,000	36,177	1,923,585	1.80	95.72	329,197.54	2,197,207.51	9.51	63.46	779	9,384	5.25	63.22	307,471.67	1,297,946.82	7.20	30.39	93.40	59.07
17	20,000	50,000	35,000	34,600	1,958,185	1.72	97.44	341,216.01	2,538,423.52	9.86	73.32	1129	10,513	7.61	70.83	473,022.63	1,770,969.45	11.08	41.47	138.63	69.77
18	50,000	100,000	75,000	18,444	1,976,629	0.92	98.36	133,030.32	2,671,453.84	3.84	77.16	798	11,311	5.38	76.20	455,001.34	2,225,970.78	10.65	52.12	342.03	83.32
19	100,000	500,000	300,000	23,212	1,999,841	1.16	99.51	299,628.46	2,971,082.30	8.65	85.81	1577	12,888	10.62	86.83	816,779.01	3,042,749.79	19.12	71.24	272.60	102.41
20	500,000	UP		9,800	2,009,641	0.49	100.00	491,126.08	3,462,208.38	14.19	100.00	1955	14,843	13.17	100.00	1,228,239.47	4,270,989.26	28.76	100.00	250.09	123.36
TOTAL				2,009,641				3,462,208.36				14,843				4,270,989.26				123.36	

1.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2014
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45,815	45,815	17.40	17.40	7,760.88	7,760.88	0.92	0.92	3	3	2.08	2.08	19.72	19.72	0.70	0.70	0.25	0.25
2	50	100	75	12,808	58,623	4.86	22.27	8,243.81	16,004.69	0.98	1.90	3	6	2.08	4.17	154.27	174.00	5.50	6.21	1.87	1.09
3	100	200	150	23,054	81,677	8.76	31.02	13,063.42	29,068.11	1.55	3.46	4	10	2.78	6.94	342.84	516.84	12.23	18.43	2.62	1.78
4	200	300	250	15,900	97,577	6.04	37.06	13,467.30	42,535.42	1.60	5.06	6	16	4.17	11.11	662.92	1,179.76	23.64	42.08	4.92	2.77
5	300	500	400	27,889	125,466	10.59	47.65	15,535.24	58,070.66	1.85	6.91	1	17	0.69	11.81	500.00	1,679.76	17.83	59.91	3.22	2.89
6	500	750	625	21,354	146,820	8.11	55.76	13,673.69	71,744.34	1.63	8.53	1	18	0.69	12.50	227.74	1,907.50	8.12	68.03	1.67	2.66
7	750	1,000	875	22,023	168,843	8.36	64.13	17,392.28	89,136.62	2.07	10.60	3	21	2.08	14.58	28.52	1,936.02	1.02	69.05	0.16	2.17
8	1,000	1,500	1,250	17,110	185,953	6.50	70.63	20,446.71	109,583.33	2.43	13.03	3	24	2.08	16.67	176.54	2,112.56	6.30	75.34	0.86	1.93
9	1,500	2,000	1,750	12,149	198,102	4.61	75.24	17,433.88	127,017.21	2.07	15.11	0	24	0.00	16.67	0.00	2,112.56	0.00	75.34	0.00	1.66
10	2,000	2,500	2,250	6,774	204,876	2.57	77.81	13,874.04	140,891.25	1.65	16.76	1	25	0.69	17.36	13.01	2,125.57	0.46	75.81	0.09	1.51
11	2,500	3,000	2,750	4,995	209,871	1.90	79.71	13,151.06	154,042.31	1.56	18.32	1	26	0.69	18.06	154.03	2,279.60	5.49	81.30	1.17	1.48
12	3,000	4,000	3,500	6,260	216,131	2.38	82.09	19,679.85	173,722.16	2.34	20.66	3	29	2.08	20.14	101.22	2,380.82	3.61	84.91	0.51	1.37
13	4,000	5,000	4,500	4,971	221,102	1.89	83.98	19,015.99	192,738.15	2.26	22.92	0	29	0.00	20.14	0.00	2,380.82	0.00	84.91	0.00	1.24
14	5,000	7,500	6,250	7,277	228,379	2.76	86.74	33,424.55	226,162.70	3.98	26.90	1	30	0.69	20.83	7.45	2,388.27	0.27	85.18	0.02	1.06
15	7,500	10,000	8,750	4,435	232,814	1.68	88.42	26,210.07	252,372.77	3.12	30.02	1	31	0.69	21.53	6.84	2,395.11	0.24	85.42	0.03	0.95
16	10,000	20,000	15,000	8,075	240,889	3.07	91.49	63,799.97	316,172.73	7.59	37.61	4	35	2.78	24.31	6.60	2,401.70	0.24	85.66	0.01	0.76
17	20,000	50,000	35,000	8,395	249,284	3.19	94.68	73,264.04	389,436.77	8.71	46.32	13	48	9.03	33.33	32.90	2,434.60	1.17	86.83	0.04	0.63
18	50,000	100,000	75,000	4,804	254,088	1.82	96.50	33,203.54	422,640.31	3.95	50.27	16	64	11.11	44.44	48.43	2,483.03	1.73	88.56	0.15	0.59
19	100,000	500,000	300,000	6,195	260,283	2.35	98.86	74,317.82	496,958.14	8.84	59.11	80	144	55.56	100.00	320.84	2,803.87	11.44	100.00	0.43	0.56
20	500,000	UP		3,010	263,293	1.14	100.00	343,791.51	840,749.65	40.89	100.00	0	144	0.00	100.00	0.00	2,803.87	0.00	100.00	0.00	0.33
				263,293				840,749.65				144				2,803.87				0.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2014
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	242,194	242,194	18.31	18.31	42,871.84	42,871.84	3.55	3.55	213	213	6.76	6.76	3,229.29	3,229.29	0.38	0.38	7.53	7.53
2	50	100	75	158,182	400,376	11.96	30.27	39,963.29	82,835.13	3.31	6.86	186	399	5.90	12.67	7,926.84	11,156.13	0.94	1.32	19.84	13.47
3	100	200	150	216,326	616,702	16.36	46.63	64,904.08	147,739.21	5.38	12.24	256	655	8.13	20.79	25,098.73	36,254.86	2.97	4.29	38.67	24.54
4	200	300	250	142,504	759,206	10.77	57.40	58,481.83	206,221.04	4.84	17.08	196	851	6.22	27.02	19,681.77	55,936.63	2.33	6.63	33.65	27.12
5	300	500	400	176,170	935,376	13.32	70.72	104,195.53	310,416.57	8.63	25.71	268	1,119	8.51	35.52	36,666.25	92,602.88	4.34	10.97	35.19	29.83
6	500	750	625	104,680	1,040,056	7.91	78.64	87,260.39	397,676.97	7.23	32.94	172	1,291	5.46	40.98	24,219.07	116,821.95	2.87	13.84	27.75	29.38
7	750	1,000	875	77,076	1,117,132	5.83	84.47	90,307.10	487,984.07	7.48	40.42	143	1,434	4.54	45.52	34,869.86	151,691.80	4.13	17.97	38.61	31.09
8	1,000	1,500	1,250	61,877	1,179,009	4.68	89.14	98,396.72	586,380.78	8.15	48.57	171	1,605	5.43	50.95	38,365.11	190,056.91	4.54	22.52	38.99	32.41
9	1,500	2,000	1,750	34,264	1,213,273	2.59	91.74	75,763.97	662,144.76	6.28	54.85	97	1,702	3.08	54.03	31,099.14	221,156.05	3.68	26.20	41.05	33.40
10	2,000	2,500	2,250	17,934	1,231,207	1.36	93.09	49,460.23	711,604.99	4.10	58.94	98	1,800	3.11	57.14	37,644.43	258,800.48	4.46	30.66	76.11	36.37
11	2,500	3,000	2,750	14,109	1,245,316	1.07	94.16	46,299.77	757,904.75	3.84	62.78	60	1,860	1.90	59.05	38,975.61	297,776.09	4.62	35.28	84.18	39.29
12	3,000	4,000	3,500	15,359	1,260,675	1.16	95.32	62,478.01	820,382.77	5.18	67.95	81	1,941	2.57	61.62	33,763.75	331,539.84	4.00	39.28	54.04	40.41
13	4,000	5,000	4,500	10,324	1,270,999	0.78	96.10	52,135.26	872,518.03	4.32	72.27	55	1,996	1.75	63.37	21,142.62	352,682.46	2.50	41.78	40.55	40.42
14	5,000	7,500	6,250	12,629	1,283,628	0.95	97.05	72,669.67	945,187.70	6.02	78.29	104	2,100	3.30	66.67	59,110.39	411,792.85	7.00	48.78	81.34	43.57
15	7,500	10,000	8,750	7,334	1,290,962	0.55	97.61	52,192.18	997,379.89	4.32	82.62	72	2,172	2.29	68.95	40,120.74	451,913.60	4.75	53.54	76.87	45.31
16	10,000	20,000	15,000	11,174	1,302,136	0.84	98.45	99,564.36	1,096,944.25	8.25	90.86	173	2,345	5.49	74.44	118,605.15	570,518.74	14.05	67.59	119.12	52.01
17	20,000	50,000	35,000	9,197	1,311,333	0.70	99.15	78,319.18	1,175,263.43	6.49	97.35	151	2,496	4.79	79.24	72,988.67	643,507.41	8.65	76.23	93.19	54.75
18	50,000	100,000	75,000	4,528	1,315,861	0.34	99.49	26,265.45	1,201,528.88	2.18	99.53	143	2,639	4.54	83.78	19,066.14	662,573.55	2.26	78.49	72.59	55.14
19	100,000	500,000	300,000	4,962	1,320,823	0.38	99.87	14,700.34	1,216,229.22	1.22	100.74	148	2,787	4.70	88.48	29,616.77	692,190.32	3.51	82.00	201.47	56.91
20	500,000	UP		1,759	1,322,582	0.13	100.00	8,968.03	1,207,261.19	0.74	100.00	363	3,150	11.52	100.00	151,931.99	844,122.32	18.00	100.00	1694.15	69.92
				1,322,582				1,207,261.19				3,150				844,122.32				69.92	

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2014
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60,772	60,772	14.35	14.35	26,338.31	26,338.31	1.86	1.86	1,148	1,148	9.94	9.94	11,147.81	11,147.81	0.33	0.33	42.33	42.33
2	50	100	75	20,655	81,427	4.88	19.23	21,682.69	48,021.00	1.53	3.40	418	1,566	3.62	13.56	7,831.25	18,979.06	0.23	0.55	36.12	39.52
3	100	200	150	29,014	110,441	6.85	26.08	30,624.79	78,645.79	2.17	5.56	391	1,957	3.39	16.95	16,558.49	35,537.54	0.48	1.04	54.07	45.19
4	200	300	250	21,663	132,104	5.12	31.20	22,562.07	101,207.86	1.60	7.16	268	2,225	2.32	19.27	17,648.88	53,186.43	0.52	1.55	78.22	52.55
5	300	500	400	42,303	174,407	9.99	41.19	36,136.85	137,344.70	2.56	9.71	732	2,957	6.34	25.60	36,426.62	89,613.05	1.06	2.62	100.80	65.25
6	500	750	625	38,233	212,640	9.03	50.22	33,579.77	170,924.48	2.37	12.09	384	3,341	3.32	28.93	27,018.59	116,631.64	0.79	3.41	80.46	68.24
7	750	1,000	875	34,001	246,641	8.03	58.25	40,613.56	211,538.04	2.87	14.96	650	3,991	5.63	34.56	36,752.51	153,384.16	1.07	4.48	90.49	72.51
8	1,000	1,500	1,250	29,261	275,902	6.91	65.16	47,371.22	258,909.26	3.35	18.31	539	4,530	4.67	39.22	39,878.15	193,262.30	1.16	5.64	84.18	74.64
9	1,500	2,000	1,750	20,217	296,119	4.77	69.94	43,902.20	302,811.47	3.11	21.42	396	4,926	3.43	42.65	32,563.57	225,825.87	0.95	6.60	74.17	74.58
10	2,000	2,500	2,250	12,364	308,483	2.92	72.86	33,368.09	336,179.56	2.36	23.78	233	5,159	2.02	44.67	20,010.52	245,836.39	0.58	7.18	59.97	73.13
11	2,500	3,000	2,750	9,712	318,195	2.29	75.15	33,321.72	369,501.28	2.36	26.13	169	5,328	1.46	46.13	39,436.30	285,272.69	1.15	8.33	118.35	77.20
12	3,000	4,000	3,500	12,139	330,334	2.87	78.02	50,221.10	419,722.37	3.55	29.69	251	5,579	2.17	48.31	30,425.91	315,698.60	0.89	9.22	60.58	75.22
13	4,000	5,000	4,500	9,506	339,840	2.25	80.26	46,285.88	466,008.26	3.27	32.96	184	5,763	1.59	49.90	37,549.86	353,248.46	1.10	10.32	81.13	75.80
14	5,000	7,500	6,250	14,417	354,257	3.41	83.67	83,835.28	549,843.54	5.93	38.89	392	6,155	3.39	53.29	84,728.10	437,976.56	2.47	12.79	101.06	79.65
15	7,500	10,000	8,750	9,077	363,334	2.14	85.81	68,274.81	618,118.34	4.83	43.72	247	6,402	2.14	55.43	98,189.88	536,166.44	2.87	15.66	143.82	86.74
16	10,000	20,000	15,000	16,895	380,229	3.99	89.80	165,752.15	783,870.49	11.72	55.44	602	7,004	5.21	60.65	188,859.93	725,026.37	5.52	21.17	113.94	92.49
17	20,000	50,000	35,000	16,987	397,216	4.01	93.82	189,616.33	973,486.82	13.41	68.85	965	7,969	8.36	69.00	400,001.06	1,125,027.43	11.68	32.86	210.95	115.57
18	50,000	100,000	75,000	9,106	406,322	2.15	95.97	73,528.51	1,047,015.33	5.20	74.05	639	8,608	5.53	74.53	435,886.77	1,560,914.20	12.73	45.59	592.81	149.08
19	100,000	500,000	300,000	12,050	418,372	2.85	98.81	210,599.90	1,257,615.23	14.89	88.95	1,349	9,957	11.68	86.22	786,841.40	2,347,755.60	22.98	68.57	373.62	186.68
20	500,000	UP		5,031	423,403	1.19	100.00	156,302.60	1,413,917.84	11.05	100.00	1,592	11,549	13.78	100.00	1,076,307.48	3,424,063.07	31.43	100.00	688.60	242.17
				423,403				1,413,917.84				11,549				3,424,063.07				242.17	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2014
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	6.61	6.61	24.50	24.50	8.76	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	0.28	6.89	0.00	24.50	0.00	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	50	6.89	13.77	2.14	22.36	0.76	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	62	3.31	17.08	1.44	20.93	0.51	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	81	5.23	22.31	5.52	15.41	1.97	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	111	8.26	30.58	8.24	7.17	2.95	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	127	4.41	34.99	10.16	2.99	3.63	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	156	7.99	42.98	7.88	10.87	2.82	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	174	4.96	47.93	6.62	17.49	2.37	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	184	2.75	50.69	5.81	23.30	2.08	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	199	4.13	54.82	6.84	30.14	2.44	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	209	2.75	57.58	7.48	37.62	2.68	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	223	3.86	61.43	21.21	58.83	7.58	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	280	15.70	77.13	58.26	117.09	20.83	41.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	298	4.96	82.09	21.88	138.97	7.82	49.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	331	9.09	91.18	81.07	220.03	28.98	78.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	352	5.79	96.97	16.47	236.50	5.89	84.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	358	1.65	98.62	32.81	269.31	11.73	96.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	363	1.38	100.00	10.40	279.71	3.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	363	1.38	100.00	0.00	279.71	3.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				363				279.71				0				0.00				0.00	
	GRANT TOTAL			2,009,641				3,462,208.38				14,843				4,270,989.27					

1.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,622	1,622	27.90	27.90	212.53	212.53	1.10	1.10	11	11	5.95	5.95	65.39	65.39	0.01	0.01	30.76	30.76
2	50	100	75	308	1,930	5.30	33.20	251.48	464.02	1.30	2.40	6	17	3.24	9.19	186.37	251.75	0.04	0.05	74.11	54.26
3	100	200	150	204	2,134	3.51	36.71	305.01	769.03	1.58	3.97	4	21	2.16	11.35	374.40	626.16	0.08	0.13	122.75	81.42
4	200	300	250	122	2,256	2.10	38.81	300.97	1,070.00	1.56	5.53	1	22	0.54	11.89	31.46	657.62	0.01	0.14	10.45	61.46
5	300	500	400	165	2,421	2.84	41.65	353.83	1,423.83	1.83	7.36	2	24	1.08	12.97	380.27	1,037.90	0.08	0.22	107.47	72.89
6	500	750	625	123	2,544	2.12	43.76	249.93	1,673.76	1.29	8.65	3	27	1.62	14.59	1,975.18	3,013.08	0.42	0.65	790.28	180.02
7	750	1,000	875	98	2,642	1.69	45.45	143.88	1,817.64	0.74	9.39	0	27	0.00	14.59	0.00	3,013.08	0.00	0.65	0.00	165.77
8	1,000	1,500	1,250	155	2,797	2.67	48.12	331.53	2,149.17	1.71	11.11	0	27	0.00	14.59	0.00	3,013.08	0.00	0.65	0.00	140.20
9	1,500	2,000	1,750	80	2,877	1.38	49.49	166.23	2,315.40	0.86	11.97	0	27	0.00	14.59	0.00	3,013.08	0.00	0.65	0.00	130.13
10	2,000	2,500	2,250	125	3,002	2.15	51.64	545.48	2,860.89	2.82	14.79	0	27	0.00	14.59	0.00	3,013.08	0.00	0.65	0.00	105.32
11	2,500	3,000	2,750	72	3,074	1.24	52.88	169.74	3,030.63	0.88	15.66	4	31	2.16	16.76	3,583.55	6,596.63	0.77	1.42	2111.21	217.67
12	3,000	4,000	3,500	120	3,194	2.06	54.95	283.73	3,314.36	1.47	17.13	1	32	0.54	17.30	6.18	6,602.81	0.00	1.42	2.18	199.22
13	4,000	5,000	4,500	106	3,300	1.82	56.77	339.42	3,653.78	1.75	18.88	0	32	0.00	17.30	0.00	6,602.81	0.00	1.42	0.00	180.71
14	5,000	7,500	6,250	219	3,519	3.77	60.54	957.11	4,610.89	4.95	23.83	9	41	4.86	22.16	377.98	6,980.79	0.08	1.50	39.49	151.40
15	7,500	10,000	8,750	156	3,675	2.68	63.22	913.20	5,524.09	4.72	28.55	7	48	3.78	25.95	821.99	7,802.78	0.18	1.68	90.01	141.25
16	10,000	20,000	15,000	302	3,977	5.20	68.42	2,106.05	7,630.14	10.88	39.43	12	60	6.49	32.43	13,419.87	21,222.65	2.88	4.56	637.20	278.14
17	20,000	50,000	35,000	423	4,400	7.28	75.69	3,801.37	11,431.51	19.65	59.08	14	74	7.57	40.00	1,151.46	22,374.11	0.25	4.81	30.29	195.72
18	50,000	100,000	75,000	320	4,720	5.50	81.20	2,860.44	14,291.95	14.78	73.86	16	90	8.65	48.65	2,071.55	24,445.66	0.45	5.25	72.42	171.04
19	100,000	500,000	300,000	617	5,337	10.61	91.81	3,325.80	17,617.76	17.19	91.05	38	128	20.54	69.19	301,571.14	326,016.80	64.82	70.08	9067.61	1850.50
20	500,000	UP		476	5,813	8.19	100.00	1,731.72	19,349.47	8.95	100.00	57	185	30.81	100.00	139,211.38	465,228.18	29.92	100.00	8038.93	2404.35
					5,813				19,349.47				185				465,228.18				2404.35

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	654	654	13.41	13.41	267.94	267.94	1.23	1.23	2	2	1.94	1.94	9.60	9.60	0.01	0.01	3.58	3.58
2	50	100	75	162	816	3.32	16.73	281.75	549.68	1.29	2.52	1	3	0.97	2.91	72.76	82.36	0.09	0.10	25.83	14.98
3	100	200	150	237	1,053	4.86	21.59	507.33	42.35	2.33	0.19	4	7	3.88	6.80	401.17	483.54	0.47	0.57	79.08	1141.68
4	200	300	250	160	1,213	3.28	24.87	536.24	578.59	2.46	2.66	0	7	0.00	6.80	0.00	483.54	0.00	0.57	0.00	83.57
5	300	500	400	219	1,432	4.49	29.36	388.39	966.98	1.78	4.44	2	9	1.94	8.74	42.77	526.31	0.05	0.62	11.01	54.43
6	500	750	625	145	1,577	2.97	32.34	281.23	1,248.21	1.29	5.73	1	10	0.97	9.71	746.18	1,272.49	0.88	1.49	265.33	101.95
7	750	1,000	875	186	1,763	3.81	36.15	248.25	1,496.46	1.14	6.87	2	12	1.94	11.65	51.90	1,324.39	0.06	1.55	20.91	88.50
8	1,000	1,500	1,250	234	1,997	4.80	40.95	104.20	1,600.66	0.48	7.35	2	14	1.94	13.59	9.73	1,334.11	0.01	1.57	9.33	83.35
9	1,500	2,000	1,750	151	2,148	3.10	44.04	305.17	1,905.83	1.40	8.75	0	14	0.00	13.59	0.00	1,334.11	0.00	1.57	0.00	70.00
10	2,000	2,500	2,250	119	2,267	2.44	46.48	307.80	2,213.64	1.41	10.16	1	15	0.97	14.56	379.01	1,713.12	0.44	2.01	123.13	77.39
11	2,500	3,000	2,750	76	2,343	1.56	48.04	311.65	2,525.29	1.43	11.59	0	15	0.00	14.56	0.00	1,713.12	0.00	2.01	0.00	67.84
12	3,000	4,000	3,500	157	2,500	3.22	51.26	618.20	3,143.49	2.84	14.43	1	16	0.97	15.53	40.50	1,753.62	0.05	2.06	6.55	55.79
13	4,000	5,000	4,500	104	2,604	2.13	53.39	530.79	3,674.28	2.44	16.87	1	17	0.97	16.50	34.43	1,788.05	0.04	2.10	6.49	48.66
14	5,000	7,500	6,250	206	2,810	4.22	57.62	1,294.22	4,968.50	5.94	22.81	0	17	0.00	16.50	0.00	1,788.05	0.00	2.10	0.00	35.99
15	7,500	10,000	8,750	149	2,959	3.06	60.67	889.35	5,857.85	4.08	26.89	4	21	3.88	20.39	88.96	1,877.01	0.10	2.20	10.00	32.04
16	10,000	20,000	15,000	313	3,272	6.42	67.09	4,017.89	9,875.74	18.45	45.34	2	23	1.94	22.33	37.27	1,914.27	0.04	2.25	0.93	19.38
17	20,000	50,000	35,000	384	3,656	7.87	74.96	3,680.24	13,555.98	16.90	62.24	12	35	11.65	33.98	9,368.19	11,282.46	10.99	13.24	254.55	83.23
18	50,000	100,000	75,000	393	4,049	8.06	83.02	2,883.91	16,439.89	13.24	75.48	7	42	6.80	40.78	1,743.01	13,025.47	2.04	15.28	60.44	79.23
19	100,000	500,000	300,000	585	4,634	12.00	95.02	3,853.25	20,293.14	17.69	93.17	20	62	19.42	60.19	15,441.55	28,467.02	18.12	33.40	400.74	140.28
20	500,000	UP		243	4,877	4.98	100.00	1,488.09	21,781.23	6.83	100.00	41	103	39.81	100.00	56,771.92	85,238.94	66.60	100.00	3815.10	391.34
				4,877				21,781.23				103				85,238.94				391.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,115	3,115	14.86	14.86	828.73	828.73	0.91	0.91	10	10	2.40	2.40	41.24	41.24	0.01	0.01	4.98	4.98
2	50	100	75	541	3,656	2.58	17.45	1,032.87	1,861.60	1.13	2.04	6	16	1.44	3.84	218.82	260.07	0.06	0.07	21.19	13.97
3	100	200	150	757	4,413	3.61	21.06	1,531.52	3,393.12	1.68	3.71	5	21	1.20	5.04	321.47	581.54	0.09	0.16	20.99	17.14
4	200	300	250	575	4,988	2.74	23.80	1,376.59	4,769.71	1.51	5.22	5	26	1.20	6.24	773.71	1,355.25	0.22	0.38	56.20	28.41
5	300	500	400	877	5,865	4.18	27.99	1,248.15	6,017.86	1.37	6.58	6	32	1.44	7.67	830.73	2,185.97	0.23	0.61	66.56	36.32
6	500	750	625	886	6,751	4.23	32.21	1,069.46	7,087.32	1.17	7.75	9	41	2.16	9.83	1,074.44	3,260.41	0.30	0.91	100.47	46.00
7	750	1,000	875	830	7,581	3.96	36.17	1,127.96	8,215.28	1.23	8.99	7	48	1.68	11.51	1,503.04	4,763.45	0.42	1.33	133.25	57.98
8	1,000	1,500	1,250	1,008	8,589	4.81	40.98	1,805.82	10,021.10	1.98	10.96	10	58	2.40	13.91	1,667.97	6,431.42	0.46	1.79	92.37	64.18
9	1,500	2,000	1,750	835	9,424	3.98	44.97	1,685.75	11,706.85	1.84	12.81	8	66	1.92	15.83	1,942.98	8,374.41	0.54	2.33	115.26	71.53
10	2,000	2,500	2,250	574	9,998	2.74	47.71	1,454.47	13,161.33	1.59	14.40	8	74	1.92	17.75	4,172.20	12,546.61	1.16	3.50	286.85	95.33
11	2,500	3,000	2,750	516	10,514	2.46	50.17	1,628.78	14,790.11	1.78	16.18	3	77	0.72	18.47	2,065.95	14,612.55	0.58	4.07	126.84	98.80
12	3,000	4,000	3,500	733	11,247	3.50	53.67	2,733.91	17,524.02	2.99	19.17	3	80	0.72	19.18	22.81	14,635.36	0.01	4.08	0.83	83.52
13	4,000	5,000	4,500	692	11,939	3.30	56.97	2,722.33	20,246.35	2.98	22.15	8	88	1.92	21.10	802.01	15,437.37	0.22	4.30	29.46	76.25
14	5,000	7,500	6,250	1,013	12,952	4.83	61.80	5,491.60	25,737.94	6.01	28.16	16	104	3.84	24.94	1,315.33	16,752.70	0.37	4.67	23.95	65.09
15	7,500	10,000	8,750	796	13,748	3.80	65.60	4,971.05	30,708.99	5.44	33.59	7	111	1.68	26.62	10,227.17	26,979.87	2.85	7.52	205.73	87.86
16	10,000	20,000	15,000	1,589	15,337	7.58	73.18	14,383.99	45,092.98	15.74	49.33	20	131	4.80	31.41	17,481.46	44,461.33	4.87	12.39	121.53	98.60
17	20,000	50,000	35,000	1,699	17,036	8.11	81.29	16,693.33	61,786.31	18.26	67.59	44	175	10.55	41.97	58,947.23	103,408.55	16.42	28.81	353.12	167.36
18	50,000	100,000	75,000	1,149	18,185	5.48	86.77	9,687.46	71,473.77	10.60	78.19	61	236	14.63	56.59	8,912.55	112,321.10	2.48	31.29	92.00	157.15
19	100,000	500,000	300,000	1,842	20,027	8.79	95.56	13,319.58	84,793.35	14.57	92.76	95	331	22.78	79.38	24,014.08	136,335.18	6.69	37.98	180.29	160.79
20	500,000	UP		930	20,957	4.44	100.00	6,617.01	91,410.36	7.24	100.00	86	417	20.62	100.00	222,642.75	358,977.93	62.02	100.00	3364.70	392.71
				20,957				91,410.36				417				358,977.93				392.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,877	8,877	18.85	18.85	3,518.51	3,518.51	1.58	1.58	14	14	2.48	2.48	66.32	66.32	0.01	0.01	1.88	1.88
2	50	100	75	2,819	11,696	5.99	24.84	3,725.13	7,243.64	1.67	3.26	13	27	2.30	4.78	251.98	318.30	0.03	0.04	6.76	4.39
3	100	200	150	2,568	14,264	5.45	30.29	5,974.99	13,218.63	2.69	5.94	23	50	4.07	8.85	2,071.52	2,389.82	0.27	0.31	34.67	18.08
4	200	300	250	1,725	15,989	3.66	33.95	3,990.41	17,209.04	1.79	7.74	11	61	1.95	10.80	791.93	3,181.75	0.10	0.41	19.85	18.49
5	300	500	400	2,460	18,449	5.22	39.18	5,287.02	22,496.06	2.38	10.11	20	81	3.54	14.34	2,565.91	5,747.67	0.33	0.74	48.53	25.55
6	500	750	625	2,003	20,452	4.25	43.43	5,487.16	27,983.22	2.47	12.58	11	92	1.95	16.28	1,898.33	7,645.99	0.25	0.99	34.60	27.32
7	750	1,000	875	1,863	22,315	3.96	47.39	4,315.81	32,299.03	1.94	14.52	21	113	3.72	20.00	5,025.49	12,671.48	0.65	1.64	116.44	39.23
8	1,000	1,500	1,250	2,272	24,587	4.82	52.21	6,091.20	38,390.23	2.74	17.26	27	140	4.78	24.78	6,407.37	19,078.85	0.83	2.47	105.19	49.70
9	1,500	2,000	1,750	1,623	26,210	3.45	55.66	4,910.80	43,301.03	2.21	19.47	16	156	2.83	27.61	9,527.46	28,606.31	1.23	3.71	194.01	66.06
10	2,000	2,500	2,250	1,224	27,434	2.60	58.26	4,412.02	47,713.05	1.98	21.45	8	164	1.42	29.03	5,141.36	33,747.67	0.67	4.37	116.53	70.73
11	2,500	3,000	2,750	1,190	28,624	2.53	60.78	4,756.70	52,469.75	2.14	23.59	17	181	3.01	32.04	10,743.99	44,491.66	1.39	5.76	225.87	84.79
12	3,000	4,000	3,500	1,659	30,283	3.52	64.31	8,352.07	60,821.83	3.75	27.34	10	191	1.77	33.81	7,539.61	52,031.27	0.98	6.74	90.27	85.55
13	4,000	5,000	4,500	1,210	31,493	2.57	66.88	7,455.02	68,276.84	3.35	30.69	12	203	2.12	35.93	6,948.74	58,980.00	0.90	7.64	93.21	86.38
14	5,000	7,500	6,250	2,291	33,784	4.86	71.74	14,870.78	83,147.62	6.69	37.38	20	223	3.54	39.47	18,716.98	77,696.98	2.43	10.07	125.86	93.44
15	7,500	10,000	8,750	1,435	35,219	3.05	74.79	13,380.16	96,527.79	6.02	43.39	18	241	3.19	42.65	12,153.59	89,850.56	1.57	11.64	90.83	93.08
16	10,000	20,000	15,000	3,155	38,374	6.70	81.49	34,307.56	130,835.34	15.42	58.82	58	299	10.27	52.92	43,069.13	132,919.69	5.58	17.22	125.54	101.59
17	20,000	50,000	35,000	3,463	41,837	7.35	88.84	41,684.57	172,519.91	18.74	77.56	70	369	12.39	65.31	105,858.15	238,777.83	13.72	30.94	253.95	138.41
18	50,000	100,000	75,000	1,848	43,685	3.92	92.77	17,759.57	190,279.48	7.98	85.54	46	415	8.14	73.45	132,365.18	371,143.02	17.15	48.09	745.32	195.05
19	100,000	500,000	300,000	2,340	46,025	4.97	97.73	25,563.51	215,842.99	11.49	97.03	100	515	17.70	91.15	195,937.29	567,080.31	25.39	73.47	766.47	262.73
20	500,000	UP		1,067	47,092	2.27	100.00	6,601.37	222,444.36	2.97	100.00	50	565	8.85	100.00	204,741.80	771,822.11	26.53	100.00	3101.51	346.97
				47,092				222,444.36				565				771,822.11				346.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,190	3,190	11.09	11.09	1,901.29	1,901.29	1.47	1.47	24	24	4.83	4.83	151.00	151.00	0.04	0.04	7.94	7.94
2	50	100	75	1,112	4,302	3.87	14.96	2,092.03	3,993.33	1.62	3.09	10	34	2.01	6.84	233.97	384.97	0.07	0.11	11.18	9.64
3	100	200	150	1,850	6,152	6.43	21.39	3,018.87	7,012.20	2.33	5.42	12	46	2.41	9.26	655.94	1,040.91	0.19	0.31	21.73	14.84
4	200	300	250	1,534	7,686	5.33	26.73	2,842.98	9,855.18	2.20	7.61	6	52	1.21	10.46	656.12	1,697.03	0.19	0.50	23.08	17.22
5	300	500	400	1,934	9,620	6.73	33.46	3,595.24	13,450.42	2.78	10.39	6	58	1.21	11.67	1,138.00	2,835.03	0.34	0.83	31.65	21.08
6	500	750	625	1,626	11,246	5.65	39.11	3,175.41	16,625.83	2.45	12.85	3	61	0.60	12.27	1,239.77	4,074.80	0.37	1.20	39.04	24.51
7	750	1,000	875	1,419	12,665	4.93	44.04	3,437.06	20,062.89	2.66	15.50	13	74	2.62	14.89	4,662.24	8,737.04	1.37	2.57	135.65	43.55
8	1,000	1,500	1,250	1,690	14,355	5.88	49.92	4,281.44	24,344.33	3.31	18.81	6	80	1.21	16.10	1,378.14	10,115.18	0.41	2.98	32.19	41.55
9	1,500	2,000	1,750	1,165	15,520	4.05	53.97	3,750.89	28,095.23	2.90	21.71	15	95	3.02	19.11	2,730.73	12,845.91	0.80	3.78	72.80	45.72
10	2,000	2,500	2,250	801	16,321	2.79	56.76	3,027.50	31,122.73	2.34	24.05	1	96	0.20	19.32	3.20	12,849.11	0.00	3.78	0.11	41.29
11	2,500	3,000	2,750	684	17,005	2.38	59.14	2,898.44	34,021.17	2.24	26.29	6	102	1.21	20.52	2,549.52	15,398.63	0.75	4.53	87.96	45.26
12	3,000	4,000	3,500	949	17,954	3.30	62.44	4,901.07	38,922.24	3.79	30.07	8	110	1.61	22.13	470.76	15,869.39	0.14	4.67	9.61	40.77
13	4,000	5,000	4,500	740	18,694	2.57	65.01	4,069.35	42,991.59	3.14	33.22	9	119	1.81	23.94	1,115.15	16,984.54	0.33	5.00	27.40	39.51
14	5,000	7,500	6,250	1,233	19,927	4.29	69.30	8,473.81	51,465.40	6.55	39.76	18	137	3.62	27.57	14,330.12	31,314.66	4.22	9.22	169.11	60.85
15	7,500	10,000	8,750	737	20,664	2.56	71.86	6,095.79	57,561.19	4.71	44.47	14	151	2.82	30.38	15,568.91	46,883.57	4.58	13.80	255.40	81.45
16	10,000	20,000	15,000	1,910	22,574	6.64	78.50	16,358.96	73,920.15	12.64	57.11	47	198	9.46	39.84	18,212.18	65,095.75	5.36	19.17	111.33	88.06
17	20,000	50,000	35,000	2,225	24,799	7.74	86.24	25,685.57	99,605.72	19.85	76.96	60	258	12.07	51.91	18,276.11	83,371.86	5.38	24.55	71.15	83.70
18	50,000	100,000	75,000	1,242	26,041	4.32	90.56	12,413.53	112,019.25	9.59	86.55	68	326	13.68	65.59	102,739.22	186,111.07	30.25	54.80	827.64	166.14
19	100,000	500,000	300,000	1,832	27,873	6.37	96.93	14,826.32	126,845.56	11.46	98.01	99	425	19.92	85.51	58,814.20	244,925.28	17.32	72.12	396.69	193.09
20	500,000	UP		882	28,755	3.07	100.00	2,581.59	129,427.15	1.99	100.00	72	497	14.49	100.00	94,699.77	339,625.05	27.88	100.00	3668.28	262.41
				28,755				129,427.15				497				339,625.05				262.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,707	1,707	8.11	8.11	1,008.16	1,008.16	0.15	0.15	24	24	4.72	4.72	723.11	723.11	0.19	0.19	71.73	71.73
2	50	100	75	709	2,416	3.37	11.47	1,643.86	2,652.03	0.24	0.39	15	39	2.95	7.68	596.50	1,319.61	0.16	0.36	36.29	49.76
3	100	200	150	902	3,318	4.28	15.75	2,875.03	5,527.06	0.42	0.80	13	52	2.56	10.24	1,294.88	2,614.49	0.35	0.70	45.04	47.30
4	200	300	250	819	4,137	3.89	19.64	1,925.97	7,453.03	0.28	1.09	10	62	1.97	12.20	1,733.32	4,347.81	0.47	1.17	90.00	58.34
5	300	500	400	1,305	5,442	6.20	25.84	2,982.49	10,435.52	0.43	1.52	16	78	3.15	15.35	2,536.49	6,884.30	0.68	1.86	85.05	65.97
6	500	750	625	1,112	6,554	5.28	31.12	2,852.13	13,287.65	0.42	1.93	15	93	2.95	18.31	2,528.61	9,412.91	0.68	2.54	88.66	70.84
7	750	1,000	875	1,015	7,569	4.82	35.94	2,590.69	15,878.34	0.38	2.31	6	99	1.18	19.49	8,241.24	17,654.15	2.22	4.76	318.11	111.18
8	1,000	1,500	1,250	1,309	8,878	6.22	42.16	3,824.41	19,702.74	0.56	2.87	14	113	2.76	22.24	7,362.00	25,016.15	1.98	6.74	192.50	126.97
9	1,500	2,000	1,750	996	9,874	4.73	46.89	3,757.58	23,460.33	0.55	3.42	8	121	1.57	23.82	4,098.27	29,114.42	1.10	7.85	109.07	124.10
10	2,000	2,500	2,250	716	10,590	3.40	50.28	3,020.83	26,481.16	0.44	3.86	5	126	0.98	24.80	377.85	29,492.27	0.10	7.95	12.51	111.37
11	2,500	3,000	2,750	622	11,212	2.95	53.24	2,179.39	28,660.55	0.32	4.17	5	131	0.98	25.79	4,210.71	33,702.98	1.14	9.09	193.21	117.59
12	3,000	4,000	3,500	838	12,050	3.98	57.22	4,709.97	33,370.52	0.69	4.86	10	141	1.97	27.76	5,362.54	39,065.53	1.45	10.53	113.86	117.07
13	4,000	5,000	4,500	643	12,693	3.05	60.27	4,272.36	37,642.88	0.62	5.48	9	150	1.77	29.53	6,806.93	45,872.46	1.83	12.37	159.32	121.86
14	5,000	7,500	6,250	1,176	13,869	5.58	65.85	8,178.81	45,821.69	1.19	6.67	19	169	3.74	33.27	21,564.91	67,437.37	5.81	18.18	263.67	147.17
15	7,500	10,000	8,750	783	14,652	3.72	69.57	5,744.30	51,565.99	0.84	7.51	13	182	2.56	35.83	7,383.96	74,821.33	1.99	20.17	128.54	145.10
16	10,000	20,000	15,000	1,549	16,201	7.36	76.93	16,106.55	67,672.54	2.35	9.85	55	237	10.83	46.65	19,750.87	94,572.19	5.32	25.49	122.63	139.75
17	20,000	50,000	35,000	1,776	17,977	8.43	85.36	20,464.13	88,136.67	2.98	12.83	83	320	16.34	62.99	98,750.25	193,322.44	26.62	52.11	482.55	219.34
18	50,000	100,000	75,000	1,079	19,056	5.12	90.48	997.07	87,139.60	0.15	12.69	51	371	10.04	73.03	18,845.00	212,167.44	5.08	57.19	1890.04	243.48
19	100,000	500,000	300,000	1,352	20,408	6.42	96.90	150,952.92	238,092.52	21.98	34.67	95	466	18.70	91.73	149,876.99	362,044.43	40.40	97.59	99.29	152.06
20	500,000	UP		652	21,060	3.10	100.00	448,708.62	686,801.14	65.33	100.00	42	508	8.27	100.00	8,926.04	370,970.47	2.41	100.00	1.99	54.01
				21,060				686,801.14				508				370,970.47				54.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,336	1,336	11.38	11.38	546.90	546.90	0.62	0.62	13	13	5.20	5.20	203.78	203.78	0.08	0.08	37.26	37.26
2	50	100	75	486	1,822	4.14	15.52	1,065.77	1,612.67	1.20	1.82	5	18	2.00	7.20	105.15	308.93	0.04	0.13	9.87	19.16
3	100	200	150	675	2,497	5.75	21.27	2,056.78	3,669.45	2.32	4.14	4	22	1.60	8.80	283.07	592.00	0.11	0.24	13.76	16.13
4	200	300	250	509	3,006	4.34	25.60	1,825.98	5,495.42	2.06	6.20	4	26	1.60	10.40	260.42	852.42	0.11	0.35	14.26	15.51
5	300	500	400	646	3,652	5.50	31.11	2,796.03	8,291.45	3.15	9.35	4	30	1.60	12.00	883.91	1,736.33	0.36	0.71	31.61	20.94
6	500	750	625	514	4,166	4.38	35.49	2,237.70	10,529.15	2.52	11.87	5	35	2.00	14.00	743.65	2,479.98	0.30	1.01	33.23	23.55
7	750	1,000	875	533	4,699	4.54	40.03	2,765.35	13,294.50	3.12	14.99	8	43	3.20	17.20	1,063.25	3,543.24	0.43	1.44	38.45	26.65
8	1,000	1,500	1,250	673	5,372	5.73	45.76	3,435.56	16,730.06	3.87	18.87	6	49	2.40	19.60	251.62	3,794.85	0.10	1.54	7.32	22.68
9	1,500	2,000	1,750	512	5,884	4.36	50.12	2,879.39	19,609.45	3.25	22.11	6	55	2.40	22.00	2,333.32	6,128.17	0.95	2.49	81.04	31.25
10	2,000	2,500	2,250	358	6,242	3.05	53.17	2,588.04	22,197.49	2.92	25.03	3	58	1.20	23.20	416.91	6,545.08	0.17	2.66	16.11	29.49
11	2,500	3,000	2,750	305	6,547	2.60	55.77	2,392.70	24,590.18	2.70	27.73	4	62	1.60	24.80	1,007.30	7,552.38	0.41	3.07	42.10	30.71
12	3,000	4,000	3,500	424	6,971	3.61	59.38	3,516.38	28,106.57	3.97	31.70	6	68	2.40	27.20	882.84	8,435.22	0.36	3.43	25.11	30.01
13	4,000	5,000	4,500	434	7,405	3.70	63.07	4,437.77	32,544.33	5.00	36.70	5	73	2.00	29.20	539.15	8,974.37	0.22	3.65	12.15	27.58
14	5,000	7,500	6,250	584	7,989	4.97	68.05	6,117.19	38,661.53	6.90	43.60	11	84	4.40	33.60	3,643.88	12,618.25	1.48	5.13	59.57	32.64
15	7,500	10,000	8,750	484	8,473	4.12	72.17	5,152.84	43,814.37	5.81	49.41	9	93	3.60	37.20	10,859.28	23,477.54	4.41	9.54	210.74	53.58
16	10,000	20,000	15,000	1,049	9,522	8.94	81.11	15,372.71	59,187.08	17.34	66.75	31	124	12.40	49.60	21,896.05	45,373.59	8.90	18.43	142.43	76.66
17	20,000	50,000	35,000	1,064	10,586	9.06	90.17	16,205.71	75,392.79	18.28	85.02	40	164	16.00	65.60	4,590.71	49,964.30	1.87	20.30	28.33	66.27
18	50,000	100,000	75,000	512	11,098	4.36	94.53	6,529.87	81,922.67	7.36	92.39	21	185	8.40	74.00	664.47	50,628.76	0.27	20.57	10.18	61.80
19	100,000	500,000	300,000	540	11,638	4.60	99.13	5,872.67	87,795.33	6.62	99.01	51	236	20.40	94.40	6,689.97	57,318.73	2.72	23.29	113.92	65.29
20	500,000	UP		102	11,740	0.87	100.00	878.02	88,673.35	0.99	100.00	14	250	5.60	100.00	188,831.43	246,150.16	76.71	100.00	21506.47	277.59
				11,740				88,673.35				250				246,150.16				277.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,814	10,814	17.57	17.57	3,144.24	3,144.24	2.36	2.36	78	78	5.84	5.84	770.91	770.91	0.22	0.22	24.52	24.52
2	50	100	75	3,592	14,406	5.84	23.40	2,738.25	5,882.49	2.05	4.41	19	97	1.42	7.26	553.88	1,324.79	0.16	0.38	20.23	22.52
3	100	200	150	3,788	18,194	6.15	29.56	3,254.71	9,137.20	2.44	6.85	19	116	1.42	8.68	646.63	1,971.42	0.19	0.57	19.87	21.58
4	200	300	250	2,730	20,924	4.44	33.99	3,243.27	12,380.48	2.43	9.28	29	145	2.17	10.85	1,700.13	3,671.55	0.49	1.06	52.42	29.66
5	300	500	400	3,553	24,477	5.77	39.76	3,647.49	16,027.96	2.74	12.02	26	171	1.95	12.80	4,083.38	7,754.93	1.18	2.23	111.95	48.38
6	500	750	625	3,125	27,602	5.08	44.84	5,474.18	21,502.14	4.11	16.13	13	184	0.97	13.77	1,564.54	9,319.46	0.45	2.68	28.58	43.34
7	750	1,000	875	2,373	29,975	3.86	48.70	4,130.07	25,632.21	3.10	19.22	24	208	1.80	15.57	4,721.36	14,040.82	1.36	4.04	114.32	54.78
8	1,000	1,500	1,250	2,780	32,755	4.52	53.21	3,776.17	29,408.37	2.83	22.05	26	234	1.95	17.51	880.17	14,921.00	0.25	4.30	23.31	50.74
9	1,500	2,000	1,750	1,959	34,714	3.18	56.40	3,578.45	32,986.82	2.68	24.74	27	261	2.02	19.54	1,022.49	15,943.49	0.29	4.59	28.57	48.33
10	2,000	2,500	2,250	1,801	36,515	2.93	59.32	2,969.62	35,956.44	2.23	26.96	17	278	1.27	20.81	462.36	16,405.85	0.13	4.72	15.57	45.63
11	2,500	3,000	2,750	1,198	37,713	1.95	61.27	2,800.31	38,756.75	2.10	29.06	17	295	1.27	22.08	7,498.24	23,904.09	2.16	6.88	267.76	61.68
12	3,000	4,000	3,500	1,578	39,291	2.56	63.83	4,357.93	43,114.68	3.27	32.33	25	320	1.87	23.95	2,021.31	25,925.40	0.58	7.47	46.38	60.13
13	4,000	5,000	4,500	1,431	40,722	2.32	66.16	4,209.89	47,324.58	3.16	35.49	21	341	1.57	25.52	1,678.60	27,604.00	0.48	7.95	39.87	58.33
14	5,000	7,500	6,250	2,478	43,200	4.03	70.18	7,810.31	55,134.88	5.86	41.35	45	386	3.37	28.89	7,508.91	35,112.91	2.16	10.11	96.14	63.69
15	7,500	10,000	8,750	1,700	44,900	2.76	72.94	6,957.14	62,092.02	5.22	46.56	69	455	5.16	34.06	11,106.52	46,219.43	3.20	13.31	159.64	74.44
16	10,000	20,000	15,000	3,587	48,487	5.83	78.77	18,098.84	80,190.86	13.57	60.14	169	624	12.65	46.71	36,127.11	82,346.54	10.40	23.72	199.61	102.69
17	20,000	50,000	35,000	4,816	53,303	7.82	86.59	22,406.60	102,597.46	16.80	76.94	176	800	13.17	59.88	15,080.85	97,427.39	4.34	28.06	67.31	94.96
18	50,000	100,000	75,000	2,581	55,884	4.19	90.79	13,633.97	116,231.43	10.22	87.16	131	931	9.81	69.69	112,861.33	210,288.71	32.50	60.56	827.80	180.92
19	100,000	500,000	300,000	3,922	59,806	6.37	97.16	13,379.86	129,611.28	10.03	97.20	249	1,180	18.64	88.32	14,504.20	224,792.91	4.18	64.74	108.40	173.44
20	500,000	UP		1,749	61,555	2.84	100.00	3,735.32	133,346.60	2.80	100.00	156	1,336	11.68	100.00	122,439.63	347,232.54	35.26	100.00	3277.89	260.40
					61,555				133,346.60				1,336				347,232.54				260.40

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	980	980	20.51	20.51	161.73	161.73	0.61	0.61	1	1	1.43	1.43	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	243	1,223	5.09	25.60	450.15	611.88	1.69	2.29	0	1	0.00	1.43	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	240	1,463	5.02	30.63	491.69	1,103.57	1.84	4.14	3	4	4.29	5.71	203.55	203.55	0.17	0.17	41.40	18.44
4	200	300	250	108	1,571	2.26	32.89	393.63	1,497.20	1.48	5.61	4	8	5.71	11.43	491.91	695.46	0.42	0.59	124.97	46.45
5	300	500	400	191	1,762	4.00	36.89	1,403.28	2,900.48	5.26	10.87	2	10	2.86	14.29	914.39	1,609.85	0.78	1.38	65.16	55.50
6	500	750	625	117	1,879	2.45	39.33	297.20	3,197.68	1.11	11.99	0	10	0.00	14.29	0.00	1,609.85	0.00	1.38	0.00	50.34
7	750	1,000	875	83	1,962	1.74	41.07	123.53	3,321.21	0.46	12.45	0	10	0.00	14.29	0.00	1,609.85	0.00	1.38	0.00	48.47
8	1,000	1,500	1,250	117	2,079	2.45	43.52	345.06	3,666.27	1.29	13.74	0	10	0.00	14.29	0.00	1,609.85	0.00	1.38	0.00	43.91
9	1,500	2,000	1,750	82	2,161	1.72	45.24	183.81	3,850.08	0.69	14.43	3	13	4.29	18.57	1,598.31	3,208.15	1.37	2.74	869.53	83.33
10	2,000	2,500	2,250	62	2,223	1.30	46.54	137.05	3,987.12	0.51	14.95	0	13	0.00	18.57	0.00	3,208.15	0.00	2.74	0.00	80.46
11	2,500	3,000	2,750	43	2,266	0.90	47.44	107.66	4,094.79	0.40	15.35	0	13	0.00	18.57	0.00	3,208.15	0.00	2.74	0.00	78.35
12	3,000	4,000	3,500	95	2,361	1.99	49.42	399.25	4,494.03	1.50	16.85	2	15	2.86	21.43	51.65	3,259.80	0.04	2.79	12.94	72.54
13	4,000	5,000	4,500	73	2,434	1.53	50.95	381.04	4,875.07	1.43	18.27	0	15	0.00	21.43	0.00	3,259.80	0.00	2.79	0.00	66.87
14	5,000	7,500	6,250	126	2,560	2.64	53.59	771.99	5,647.07	2.89	21.17	3	18	4.29	25.71	6,181.42	9,441.22	5.28	8.07	800.71	167.19
15	7,500	10,000	8,750	119	2,679	2.49	56.08	926.95	6,574.02	3.47	24.64	3	21	4.29	30.00	674.35	10,115.58	0.58	8.64	72.75	153.87
16	10,000	20,000	15,000	257	2,936	5.38	61.46	2,796.05	9,370.06	10.48	35.12	4	25	5.71	35.71	619.57	10,735.15	0.53	9.17	22.16	114.57
17	20,000	50,000	35,000	441	3,377	9.23	70.69	7,142.39	16,512.45	26.77	61.90	6	31	8.57	44.29	28,526.62	39,261.77	24.37	33.54	399.40	237.77
18	50,000	100,000	75,000	279	3,656	5.84	76.53	3,274.06	19,786.51	12.27	74.17	5	36	7.14	51.43	159.31	39,421.08	0.14	33.68	4.87	199.23
19	100,000	500,000	300,000	628	4,284	13.15	89.68	3,864.42	23,650.93	14.49	88.65	13	49	18.57	70.00	1,505.70	40,926.78	1.29	34.97	38.96	173.05
20	500,000	UP		493	4,777	10.32	100.00	3,026.89	26,677.82	11.35	100.00	21	70	30.00	100.00	76,117.27	117,044.06	65.03	100.00	2514.71	438.73
				4,777				26,677.82				70				117,044.06				438.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	311,688	311,688	17.39	17.39	64,834.81	64,834.81	3.21	3.21	1,184	1,184	11.08	11.08	12,316.42	12,316.42	1.07	1.07	19.00	19.00
2	50	100	75	180,547	492,235	10.07	27.47	56,026.04	120,860.85	2.78	5.99	527	1,711	4.93	16.01	13,676.98	25,993.40	1.19	2.26	24.41	21.51
3	100	200	150	256,726	748,961	14.32	41.79	89,183.79	210,044.64	4.42	10.41	563	2,274	5.27	21.28	35,729.06	61,722.46	3.11	5.37	40.06	29.39
4	200	300	250	171,606	920,567	9.58	51.36	77,865.20	287,909.84	3.86	14.26	397	2,671	3.71	24.99	31,241.53	92,964.00	2.72	8.09	40.12	32.29
5	300	500	400	234,837	1,155,404	13.10	64.47	133,717.38	421,627.23	6.62	20.89	914	3,585	8.55	33.54	60,189.97	153,153.97	5.24	13.33	45.01	36.32
6	500	750	625	154,473	1,309,877	8.62	73.09	113,056.44	534,683.67	5.60	26.49	494	4,079	4.62	38.16	39,637.09	192,791.05	3.45	16.78	35.06	36.06
7	750	1,000	875	124,564	1,434,441	6.95	80.04	129,186.25	663,869.92	6.40	32.89	714	4,793	6.68	44.84	45,630.17	238,421.23	3.97	20.75	35.32	35.91
8	1,000	1,500	1,250	97,777	1,532,218	5.46	85.49	141,721.91	805,591.83	7.02	39.91	622	5,415	5.82	50.66	60,462.80	298,884.03	5.26	26.02	42.66	37.10
9	1,500	2,000	1,750	59,047	1,591,265	3.29	88.79	115,550.44	921,142.27	5.72	45.64	407	5,822	3.81	54.47	40,252.29	339,136.32	3.50	29.52	34.84	36.82
10	2,000	2,500	2,250	31,132	1,622,397	1.74	90.52	77,859.15	999,001.42	3.86	49.49	289	6,111	2.70	57.18	46,715.07	385,851.39	4.07	33.59	60.00	38.62
11	2,500	3,000	2,750	24,010	1,646,407	1.34	91.86	75,233.56	1,074,234.98	3.73	53.22	173	6,284	1.62	58.79	46,906.43	432,757.82	4.08	37.67	62.35	40.29
12	3,000	4,000	3,500	26,970	1,673,377	1.50	93.37	101,754.52	1,175,989.49	5.04	58.26	268	6,552	2.51	61.30	47,892.68	480,650.50	4.17	41.84	47.07	40.87
13	4,000	5,000	4,500	19,177	1,692,554	1.07	94.44	88,438.85	1,264,428.34	4.38	62.64	170	6,722	1.59	62.89	40,671.39	521,321.89	3.54	45.38	45.99	41.23
14	5,000	7,500	6,250	24,744	1,717,298	1.38	95.82	134,988.90	1,399,417.24	6.69	69.33	348	7,070	3.26	66.15	68,672.96	589,994.85	5.98	51.36	50.87	42.16
15	7,500	10,000	8,750	14,295	1,731,593	0.80	96.62	100,640.55	1,500,057.79	4.99	74.32	168	7,238	1.57	67.72	69,360.24	659,355.09	6.04	57.40	68.92	43.96
16	10,000	20,000	15,000	22,061	1,753,654	1.23	97.85	202,995.81	1,703,053.60	10.06	84.37	375	7,613	3.51	71.23	136,681.28	796,036.38	11.90	69.30	67.33	46.74
17	20,000	50,000	35,000	17,744	1,771,398	0.99	98.84	178,939.48	1,881,993.08	8.87	93.24	604	8,217	5.65	76.88	129,875.01	925,911.38	11.31	80.60	72.58	49.20
18	50,000	100,000	75,000	8,581	1,779,979	0.48	99.32	60,451.22	1,942,444.30	2.99	96.23	326	8,543	3.05	79.93	67,398.19	993,309.58	5.87	86.47	111.49	51.14
19	100,000	500,000	300,000	9,094	1,789,073	0.51	99.82	60,534.81	2,002,979.11	3.00	99.23	779	9,322	7.29	87.22	42,358.03	1,035,667.61	3.69	90.16	69.97	51.71
20	500,000	UP		3,142	1,792,215	0.18	100.00	15,485.29	2,018,464.40	0.77	100.00	1,366	10,688	12.78	100.00	113,087.57	1,148,755.18	9.84	100.00	730.29	56.91
				1,792,215				2,018,464.40				10,688				1,148,755.18				56.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	10.83	10.83	42.56	42.56	1.09	1.09	3	3	8.82	8.82	49.06	49.06	8.17	8.17	115.26	115.26
2	50	100	75	60	210	4.33	15.16	21.78	64.34	0.56	1.65	2	5	5.88	14.71	5.13	54.19	0.86	9.03	23.56	84.22
3	100	200	150	50	260	3.61	18.77	55.95	120.29	1.43	3.08	0	5	0.00	14.71	0.00	54.19	0.00	9.03	0.00	45.05
4	200	300	250	57	317	4.12	22.89	22.04	142.33	0.56	3.65	2	7	5.88	20.59	309.74	363.93	51.61	60.63	1405.41	255.70
5	300	500	400	73	390	5.27	28.16	47.43	189.76	1.22	4.86	3	10	8.82	29.41	27.05	390.98	4.51	65.14	57.03	206.04
6	500	750	625	69	459	4.98	33.14	80.03	269.79	2.05	6.92	0	10	0.00	29.41	0.00	390.98	0.00	65.14	0.00	144.92
7	750	1,000	875	55	514	3.97	37.11	93.78	363.57	2.40	9.32	0	10	0.00	29.41	0.00	390.98	0.00	65.14	0.00	107.54
8	1,000	1,500	1,250	106	620	7.65	44.77	88.98	452.55	2.28	11.60	0	10	0.00	29.41	0.00	390.98	0.00	65.14	0.00	86.40
9	1,500	2,000	1,750	49	669	3.54	48.30	78.41	530.96	2.01	13.61	0	10	0.00	29.41	0.00	390.98	0.00	65.14	0.00	73.64
10	2,000	2,500	2,250	54	723	3.90	52.20	109.94	640.90	2.82	16.43	0	10	0.00	29.41	0.00	390.98	0.00	65.14	0.00	61.01
11	2,500	3,000	2,750	29	752	2.09	54.30	71.60	712.51	1.84	18.26	1	11	2.94	32.35	0.24	391.23	0.04	65.18	0.34	54.91
12	3,000	4,000	3,500	54	806	3.90	58.19	219.59	932.10	5.63	23.89	0	11	0.00	32.35	0.00	391.23	0.00	65.18	0.00	41.97
13	4,000	5,000	4,500	49	855	3.54	61.73	123.41	1,055.50	3.16	27.06	2	13	5.88	38.24	35.03	426.26	5.84	71.02	28.39	40.38
14	5,000	7,500	6,250	78	933	5.63	67.36	387.28	1,442.78	9.93	36.98	0	13	0.00	38.24	0.00	426.26	0.00	71.02	0.00	29.54
15	7,500	10,000	8,750	65	998	4.69	72.06	477.14	1,919.92	12.23	49.21	7	20	20.59	58.82	71.18	497.44	11.86	82.88	14.92	25.91
16	10,000	20,000	15,000	183	1,181	13.21	85.27	893.04	2,812.96	22.89	72.10	2	22	5.88	64.71	52.14	549.58	8.69	91.56	5.84	19.54
17	20,000	50,000	35,000	137	1,318	9.89	95.16	553.01	3,365.97	14.18	86.28	12	34	35.29	100.00	50.63	600.21	8.44	100.00	9.16	17.83
18	50,000	100,000	75,000	51	1,369	3.68	98.84	437.61	3,803.58	11.22	97.50	0	34	0.00	100.00	0.00	600.21	0.00	100.00	0.00	15.78
19	100,000	500,000	300,000	15	1,384	1.08	99.93	97.38	3,900.96	2.50	99.99	0	34	0.00	100.00	0.00	600.21	0.00	100.00	0.00	15.39
20	500,000	UP		1	1,385	0.07	100.00	0.33	3,901.30	0.01	100.00	0	34	0.00	100.00	0.00	600.21	0.00	100.00	0.00	15.38
				1,385				3,901.30				34				600.21				15.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	129	129	5.01	5.01	11.84	11.84	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	49	178	1.90	6.92	96.47	108.31	0.78	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	74	252	2.88	9.79	225.64	333.95	1.82	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	301	1.90	11.70	85.78	419.73	0.69	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	353	2.02	13.72	268.35	688.07	2.17	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	68	421	2.64	16.36	99.31	787.39	0.80	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	490	2.68	19.04	104.87	892.26	0.85	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	124	614	4.82	23.86	288.31	1,180.56	2.33	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	116	730	4.51	28.37	192.10	1,372.67	1.55	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	90	820	3.50	31.87	228.48	1,601.15	1.85	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	65	885	2.53	34.40	71.08	1,672.23	0.57	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	160	1,045	6.22	40.61	454.41	2,126.65	3.67	17.18	1	1	1.10	1.10	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	139	1,184	5.40	46.02	317.75	2,444.40	2.57	19.74	1	2	1.10	2.20	45.00	45.00	0.31	0.31	14.16	1.84
14	5,000	7,500	6,250	196	1,380	7.62	53.63	477.15	2,921.55	3.85	23.60	6	8	6.59	8.79	1,466.97	1,511.97	10.18	10.49	307.44	51.75
15	7,500	10,000	8,750	111	1,491	4.31	57.95	401.15	3,322.70	3.24	26.84	0	8	0.00	8.79	0.00	1,511.97	0.00	10.49	0.00	45.50
16	10,000	20,000	15,000	145	1,636	5.64	63.58	713.58	4,036.28	5.76	32.60	2	10	2.20	10.99	78.85	1,590.82	0.55	11.04	11.05	39.41
17	20,000	50,000	35,000	294	1,930	11.43	75.01	2,097.85	6,134.13	16.94	49.54	1	11	1.10	12.09	2,248.34	3,839.15	15.60	26.64	107.17	62.59
18	50,000	100,000	75,000	319	2,249	12.40	87.41	3,117.43	9,251.55	25.18	74.72	60	71	65.93	78.02	6,263.62	10,102.78	43.46	70.11	200.92	109.20
19	100,000	500,000	300,000	303	2,552	11.78	99.18	3,110.76	12,362.32	25.13	99.85	16	87	17.58	95.60	4,167.08	14,269.86	28.92	99.02	133.96	115.43
20	500,000	UP		21	2,573	0.82	100.00	18.67	12,380.99	0.15	100.00	4	91	4.40	100.00	140.96	14,410.82	0.98	100.00	754.85	116.39
				2,573				12,380.99				91				14,410.82				116.39	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	15.42	15.42	34.85	34.85	3.94	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	45	6.97	22.39	97.62	132.47	11.04	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	71	12.94	35.32	2.67	135.14	0.30	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	83	5.97	41.29	0.47	135.61	0.05	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	94	5.47	46.77	2.49	138.10	0.28	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	106	5.97	52.74	1.04	139.15	0.12	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	116	4.98	57.71	1.58	140.72	0.18	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	123	3.48	61.19	1.32	142.04	0.15	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	128	2.49	63.68	1.32	143.37	0.15	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	136	3.98	67.66	2.53	145.90	0.29	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	142	2.99	70.65	6.28	152.18	0.71	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	148	2.99	73.63	2.68	154.86	0.30	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	150	1.00	74.63	1.31	156.17	0.15	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	153	1.49	76.12	2.75	158.92	0.31	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	158	2.49	78.61	6.45	165.37	0.73	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	162	1.99	80.60	38.92	204.30	4.40	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	172	4.98	85.57	111.93	316.22	12.65	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	179	3.48	89.05	174.29	490.51	19.70	55.45	1	1	11.11	11.11	39.20	39.20	3.02	3.02	22.49	7.99
19	100,000	500,000	300,000	20	199	9.95	99.00	349.37	839.88	39.49	94.94	7	8	77.78	88.89	1,251.04	1,290.24	96.40	99.42	358.08	153.62
20	500,000	UP		2	201	1.00	100.00	44.75	884.63	5.06	100.00	1	9	11.11	100.00	7.47	1,297.71	0.58	100.00	16.69	146.70
				201				884.63				9				1,297.71				146.70	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,512	4,512	67.94	67.94	432.43	432.43	6.49	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,003	5,515	15.10	83.04	366.57	799.00	5.50	11.99	3	3	3.33	3.33	10.81	10.81	0.30	0.30	2.95	1.35
3	100	200	150	323	5,838	4.86	87.91	125.11	924.11	1.88	13.86	1	4	1.11	4.44	18.36	29.17	0.50	0.80	14.67	3.16
4	200	300	250	73	5,911	1.10	89.01	103.12	1,027.23	1.55	15.41	1	5	1.11	5.56	3.29	32.46	0.09	0.89	3.19	3.16
5	300	500	400	58	5,969	0.87	89.88	135.57	1,162.80	2.03	17.44	0	5	0.00	5.56	0.00	32.46	0.00	0.89	0.00	2.79
6	500	750	625	24	5,993	0.36	90.24	160.88	1,323.68	2.41	19.86	3	8	3.33	8.89	57.62	90.08	1.58	2.48	35.81	6.81
7	750	1,000	875	18	6,011	0.27	90.51	54.02	1,377.70	0.81	20.67	1	9	1.11	10.00	752.20	842.28	20.69	23.17	1392.45	61.14
8	1,000	1,500	1,250	25	6,036	0.38	90.89	126.62	1,504.32	1.90	22.57	0	9	0.00	10.00	0.00	842.28	0.00	23.17	0.00	55.99
9	1,500	2,000	1,750	28	6,064	0.42	91.31	66.33	1,570.64	1.00	23.56	3	12	3.33	13.33	156.85	999.13	4.31	27.48	236.49	63.61
10	2,000	2,500	2,250	18	6,082	0.27	91.58	45.24	1,615.89	0.68	24.24	0	12	0.00	13.33	0.00	999.13	0.00	27.48	0.00	61.83
11	2,500	3,000	2,750	15	6,097	0.23	91.81	151.49	1,767.38	2.27	26.51	0	12	0.00	13.33	0.00	999.13	0.00	27.48	0.00	56.53
12	3,000	4,000	3,500	25	6,122	0.38	92.18	82.71	1,850.09	1.24	27.76	0	12	0.00	13.33	0.00	999.13	0.00	27.48	0.00	54.00
13	4,000	5,000	4,500	15	6,137	0.23	92.41	159.07	2,009.15	2.39	30.14	1	13	1.11	14.44	16.06	1,015.19	0.44	27.92	10.10	50.53
14	5,000	7,500	6,250	33	6,170	0.50	92.91	165.86	2,175.01	2.49	32.63	2	15	2.22	16.67	66.48	1,081.67	1.83	29.75	40.08	49.73
15	7,500	10,000	8,750	29	6,199	0.44	93.34	142.88	2,317.89	2.14	34.77	1	16	1.11	17.78	1.31	1,082.99	0.04	29.79	0.92	46.72
16	10,000	20,000	15,000	73	6,272	1.10	94.44	1,007.59	3,325.48	15.12	49.89	2	18	2.22	20.00	45.90	1,128.89	1.26	31.05	4.56	33.95
17	20,000	50,000	35,000	124	6,396	1.87	96.31	1,749.85	5,075.32	26.25	76.14	7	25	7.78	27.78	299.10	1,428.00	8.23	39.27	17.09	28.14
18	50,000	100,000	75,000	83	6,479	1.25	97.56	804.02	5,879.34	12.06	88.20	5	30	5.56	33.33	938.70	2,366.70	25.82	65.09	116.75	40.25
19	100,000	500,000	300,000	122	6,601	1.84	99.40	577.81	6,457.15	8.67	96.87	15	45	16.67	50.00	647.74	3,014.44	17.81	82.91	112.10	46.68
20	500,000	UP		40	6,641	0.60	100.00	208.42	6,665.58	3.13	100.00	45	90	50.00	100.00	621.48	3,635.92	17.09	100.00	298.18	54.55
				6,641				6,665.58				90				3,635.92				54.55	
	GRANT TOTAL			2,009,641.0				3,462,208.4				14,843.0				4,270,989.26					

1.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	25.00	25.00	5.84	5.84	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	59	1.34	26.34	23.60	29.44	4.64	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	62	1.34	27.68	1.49	30.94	0.29	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	72	4.46	32.14	36.80	67.74	7.23	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	83	4.91	37.05	17.86	85.59	3.51	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	84	0.45	37.50	4.79	90.39	0.94	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	88	1.79	39.29	15.50	105.89	3.05	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	99	4.91	44.20	15.87	121.76	3.12	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	100	0.45	44.64	1.78	123.54	0.35	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	101	0.45	45.09	4.46	128.00	0.88	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	102	0.45	45.54	0.33	128.32	0.06	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	104	0.89	46.43	13.41	141.73	2.63	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	105	0.45	46.88	1.78	143.51	0.35	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	113	3.57	50.45	30.71	174.22	6.03	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	119	2.68	53.13	61.69	235.91	12.12	46.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	136	7.59	60.71	58.98	294.89	11.58	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	151	6.70	67.41	42.60	337.49	8.37	66.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	164	5.80	73.21	9.19	328.31	1.80	64.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	39	203	17.41	90.63	124.87	453.18	24.53	89.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		21	224	9.38	100.00	55.95	509.12	10.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				224				509.12				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,267	1,267	71.30	71.30	41.02	41.02	6.69	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	252	1,519	14.18	85.48	33.50	74.52	5.46	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	113	1,632	6.36	91.84	23.37	97.89	3.81	15.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	1,665	1.86	93.70	31.38	129.28	5.12	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	1,685	1.13	94.82	5.54	134.82	0.90	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	1,689	0.23	95.05	69.23	204.05	11.29	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	1,690	0.06	95.10	1.36	205.41	0.22	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	1,692	0.11	95.22	1.92	207.33	0.31	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	1,697	0.28	95.50	6.23	213.55	1.02	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	1,700	0.17	95.67	6.45	220.00	1.05	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	1,701	0.06	95.72	2.34	222.34	0.38	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	1,703	0.11	95.84	4.70	227.04	0.77	37.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	1,705	0.11	95.95	1.39	228.44	0.23	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	1,708	0.17	96.12	6.98	235.41	1.14	38.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	1,709	0.06	96.17	8.77	244.18	1.43	39.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	1,712	0.17	96.34	19.65	263.83	3.20	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	1,720	0.45	96.79	41.42	305.26	6.75	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	1,728	0.45	97.24	20.66	325.91	3.37	53.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	1,750	1.24	98.48	61.91	387.82	10.09	63.23	2	2	33.33	33.33	1,856.42	1,856.42	4.87	4.87	2998.62	478.68
20	500,000	UP		27	1,777	1.52	100.00	225.54	613.36	36.77	100.00	4	6	66.67	100.00	36,227.57	38,083.99	95.13	100.00	16062.57	6209.04
				1,777				613.36				6				38,083.99				6209.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	8.46	8.46	42.88	42.88	1.76	1.76	5	5	12.20	12.20	42.12	42.12	0.07	0.07	98.23	98.23
2	50	100	75	14	59	2.63	11.09	41.85	84.73	1.72	3.48	3	8	7.32	19.51	145.37	187.49	0.25	0.32	347.32	221.27
3	100	200	150	21	80	3.95	15.04	103.48	188.22	4.25	7.73	2	10	4.88	24.39	275.87	463.36	0.47	0.80	266.59	246.19
4	200	300	250	24	104	4.51	19.55	190.51	378.73	7.82	15.55	0	10	0.00	24.39	0.00	463.36	0.00	0.80	0.00	122.35
5	300	500	400	22	126	4.14	23.68	31.80	410.52	1.31	16.85	2	12	4.88	29.27	380.27	843.64	0.65	1.45	1195.93	205.50
6	500	750	625	15	141	2.82	26.50	27.36	437.89	1.12	17.98	0	12	0.00	29.27	0.00	843.64	0.00	1.45	0.00	192.66
7	750	1,000	875	16	157	3.01	29.51	14.05	451.94	0.58	18.55	0	12	0.00	29.27	0.00	843.64	0.00	1.45	0.00	186.67
8	1,000	1,500	1,250	15	172	2.82	32.33	22.22	474.16	0.91	19.47	0	12	0.00	29.27	0.00	843.64	0.00	1.45	0.00	177.92
9	1,500	2,000	1,750	7	179	1.32	33.65	10.89	485.05	0.45	19.91	0	12	0.00	29.27	0.00	843.64	0.00	1.45	0.00	173.93
10	2,000	2,500	2,250	17	196	3.20	36.84	85.39	570.44	3.51	23.42	0	12	0.00	29.27	0.00	843.64	0.00	1.45	0.00	147.89
11	2,500	3,000	2,750	20	216	3.76	40.60	38.85	609.29	1.59	25.01	1	13	2.44	31.71	2,751.79	3,595.42	4.73	6.18	7083.58	590.10
12	3,000	4,000	3,500	16	232	3.01	43.61	64.26	673.55	2.64	27.65	0	13	0.00	31.71	0.00	3,595.42	0.00	6.18	0.00	533.80
13	4,000	5,000	4,500	10	242	1.88	45.49	55.54	729.09	2.28	29.93	0	13	0.00	31.71	0.00	3,595.42	0.00	6.18	0.00	493.14
14	5,000	7,500	6,250	38	280	7.14	52.63	183.79	912.88	7.54	37.48	2	15	4.88	36.59	4.69	3,600.11	0.01	6.18	2.55	394.37
15	7,500	10,000	8,750	35	315	6.58	59.21	287.50	1,200.38	11.80	49.28	7	22	17.07	53.66	821.99	4,422.10	1.41	7.60	285.91	368.39
16	10,000	20,000	15,000	39	354	7.33	66.54	394.27	1,594.65	16.19	65.46	2	24	4.88	58.54	12,842.51	17,264.62	22.06	29.66	3257.31	1082.66
17	20,000	50,000	35,000	37	391	6.95	73.50	318.88	1,913.53	13.09	78.56	2	26	4.88	63.41	662.70	17,927.32	1.14	30.79	207.82	936.87
18	50,000	100,000	75,000	32	423	6.02	79.51	215.40	2,128.92	8.84	87.40	2	28	4.88	68.29	589.29	18,516.61	1.01	31.81	273.58	869.76
19	100,000	500,000	300,000	45	468	8.46	87.97	268.24	2,397.17	11.01	98.41	10	38	24.39	92.68	9,386.03	27,902.64	16.12	47.93	3499.08	1163.98
20	500,000	UP		64	532	12.03	100.00	38.73	2,435.90	1.59	100.00	3	41	7.32	100.00	30,313.17	58,215.81	52.07	100.00	78259.10	2389.91
				532				2,435.90				41				58,215.81				2389.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.94	5.94	19.24	19.24	1.28	1.28	1	1	7.69	7.69	0.10	0.10	0.00	0.00	0.50	0.50
2	50	100	75	4	16	1.98	7.92	32.72	13.48	2.18	0.90	0	1	0.00	7.69	0.00	0.10	0.00	0.00	0.00	0.71
3	100	200	150	9	25	4.46	12.38	37.35	50.83	2.49	3.39	1	2	7.69	15.38	98.20	98.30	2.87	2.87	262.96	193.40
4	200	300	250	4	29	1.98	14.36	0.77	51.59	0.05	3.44	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	190.53
5	300	500	400	5	34	2.48	16.83	2.25	53.85	0.15	3.59	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	182.55
6	500	750	625	12	46	5.94	22.77	4.89	58.73	0.33	3.92	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	167.36
7	750	1,000	875	5	51	2.48	25.25	33.69	92.43	2.25	6.17	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	106.35
8	1,000	1,500	1,250	6	57	2.97	28.22	4.17	96.60	0.28	6.44	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	101.76
9	1,500	2,000	1,750	11	68	5.45	33.66	47.03	143.63	3.14	9.58	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	68.44
10	2,000	2,500	2,250	3	71	1.49	35.15	5.82	149.45	0.39	9.97	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	65.78
11	2,500	3,000	2,750	1	72	0.50	35.64	2.06	151.51	0.14	10.11	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	64.88
12	3,000	4,000	3,500	1	73	0.50	36.14	2.86	154.37	0.19	10.30	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	63.68
13	4,000	5,000	4,500	8	81	3.96	40.10	12.68	167.05	0.85	11.15	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	58.85
14	5,000	7,500	6,250	7	88	3.47	43.56	17.26	184.31	1.15	12.30	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	53.33
15	7,500	10,000	8,750	10	98	4.95	48.51	80.45	264.76	5.37	17.66	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	37.13
16	10,000	20,000	15,000	20	118	9.90	58.42	247.03	511.79	16.48	34.15	0	2	0.00	15.38	0.00	98.30	0.00	2.87	0.00	19.21
17	20,000	50,000	35,000	20	138	9.90	68.32	149.99	661.77	10.01	44.15	1	3	7.69	23.08	2.44	100.74	0.07	2.94	1.63	15.22
18	50,000	100,000	75,000	28	166	13.86	82.18	584.23	1,246.00	38.98	83.13	4	7	30.77	53.85	357.06	457.80	10.42	13.36	61.12	36.74
19	100,000	500,000	300,000	32	198	15.84	98.02	219.78	1,465.78	14.66	97.79	4	11	30.77	84.62	11.82	469.62	0.35	13.70	5.38	32.04
20	500,000	UP		4	202	1.98	100.00	33.05	1,498.84	2.21	100.00	2	13	15.38	100.00	2,957.28	3,426.91	86.30	100.00	8947.04	228.64
				202				1,498.84				13				3,426.91				228.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	13.04	13.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.35	17.39	0.23	0.23	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.35	21.74	0.35	0.12	1.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	0.35	0.23	1.20	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	8.70	34.78	0.31	0.08	1.04	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	13.04	47.83	0.51	0.42	1.72	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	4.35	52.17	0.70	1.13	2.40	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	4.35	56.52	0.08	1.21	0.26	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	4.35	60.87	0.28	1.48	0.94	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	4.35	65.22	1.65	3.14	5.64	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	17	8.70	73.91	1.32	4.46	4.52	15.21	1	1	50.00	50.00	298.25	298.25	97.97	97.97	22532.29	6687.79
12	3,000	4,000	3,500	2	19	8.70	82.61	1.59	6.05	5.42	20.63	1	2	50.00	100.00	6.18	304.44	2.03	100.00	388.94	5032.67
13	4,000	5,000	4,500	1	20	4.35	86.96	11.24	17.29	38.33	58.96	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1761.27
14	5,000	7,500	6,250	1	21	4.35	91.30	8.75	26.04	29.85	88.82	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1169.26
15	7,500	10,000	8,750	1	22	4.35	95.65	2.74	28.78	9.35	98.17	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1057.88
16	10,000	20,000	15,000	1	23	4.35	100.00	0.54	29.32	1.83	100.00	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1038.49
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	29.32	0.00	100.00	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1038.49
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	29.32	0.00	100.00	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1038.49
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	29.32	0.00	100.00	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1038.49
20	500,000	UP		0	23	0.00	100.00	0.00	29.32	0.00	100.00	0	2	0.00	100.00	0.00	304.44	0.00	100.00	0.00	1038.49
				23				29.32				2				304.44				1038.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	8.24	8.24	0.19	0.19	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	3.53	11.76	4.14	4.33	1.62	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	5.88	17.65	1.70	6.03	0.66	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	17	2.35	20.00	0.44	6.47	0.17	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	4.71	24.71	31.45	37.92	12.30	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	24	3.53	28.24	6.43	44.35	2.51	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	27	3.53	31.76	5.05	49.40	1.98	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	30	3.53	35.29	2.75	52.15	1.08	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	1.18	36.47	6.35	58.50	2.48	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	1.18	37.65	3.13	61.64	1.23	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	35	3.53	41.18	8.73	70.36	3.41	27.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	37	2.35	43.53	9.00	79.36	3.52	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	42	5.88	49.41	19.76	99.12	7.73	38.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	49	8.24	57.65	33.69	132.81	13.18	51.94	1	1	100.00	100.00	14.28	14.28	100.00	100.00	42.38	10.75
15	7,500	10,000	8,750	4	53	4.71	62.35	28.67	161.49	11.21	63.15	0	1	0.00	100.00	0.00	14.28	0.00	100.00	0.00	8.84
16	10,000	20,000	15,000	7	60	8.24	70.59	60.16	101.33	23.53	39.63	0	1	0.00	100.00	0.00	14.28	0.00	100.00	0.00	14.09
17	20,000	50,000	35,000	15	75	17.65	88.24	128.33	229.66	50.19	89.81	0	1	0.00	100.00	0.00	14.28	0.00	100.00	0.00	6.22
18	50,000	100,000	75,000	5	80	5.88	94.12	42.64	187.02	16.68	73.14	0	1	0.00	100.00	0.00	14.28	0.00	100.00	0.00	7.64
19	100,000	500,000	300,000	3	83	3.53	97.65	53.58	240.60	20.95	94.09	0	1	0.00	100.00	0.00	14.28	0.00	100.00	0.00	5.94
20	500,000	UP		2	85	2.35	100.00	15.10	255.70	5.91	100.00	0	1	0.00	100.00	0.00	14.28	0.00	100.00	0.00	5.58
				85				255.70				1				14.28				5.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	14.63	14.63	1.54	1.54	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.44	17.07	0.57	2.11	0.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.44	19.51	0.51	2.62	0.33	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	4.88	24.39	0.50	3.12	0.32	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	4.88	29.27	8.77	11.89	5.65	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	7.32	36.59	17.26	29.15	11.12	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	4.88	41.46	0.55	29.70	0.36	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	2.44	43.90	1.05	30.75	0.68	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	2.44	46.34	0.13	30.88	0.08	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	4.88	51.22	3.83	34.71	2.47	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	23	4.88	56.10	4.58	39.28	2.95	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	2.44	58.54	1.06	40.34	0.68	26.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	2.44	60.98	2.08	38.27	1.34	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.44	63.41	12.39	50.65	7.98	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.44	65.85	2.48	53.13	1.60	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	2.44	68.29	0.20	52.93	0.13	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	35	17.07	85.37	29.40	82.33	18.94	53.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	39	9.76	95.12	62.39	144.73	40.21	93.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	40	2.44	97.56	2.92	147.65	1.88	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	41	2.44	100.00	7.53	155.18	4.85	100.00	2	2	100.00	100.00	2,732.47	2,732.47	100.00	100.00	36277.02	1760.81
				41				155.18				2				2,732.47				1760.81	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	4.90	4.90	23.42	23.42	0.98	0.98	1	1	5.00	5.00	12.90	12.90	0.11	0.11	55.07	55.07
2	50	100	75	3	31	0.52	5.42	9.95	33.37	0.41	1.39	0	1	0.00	5.00	0.00	12.90	0.00	0.11	0.00	38.65
3	100	200	150	16	47	2.80	8.22	45.49	78.86	1.90	3.29	1	2	5.00	10.00	0.33	13.22	0.00	0.12	0.72	16.77
4	200	300	250	8	55	1.40	9.62	3.04	81.90	0.13	3.42	0	2	0.00	10.00	0.00	13.22	0.00	0.12	0.00	16.15
5	300	500	400	19	74	3.32	12.94	45.15	127.05	1.88	5.30	0	2	0.00	10.00	0.00	13.22	0.00	0.12	0.00	10.41
6	500	750	625	24	98	4.20	17.13	68.63	195.69	2.86	8.16	1	3	5.00	15.00	567.17	580.40	4.94	5.06	826.38	296.60
7	750	1,000	875	27	125	4.72	21.85	28.98	224.66	1.21	9.37	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	258.34
8	1,000	1,500	1,250	20	145	3.50	25.35	32.90	257.56	1.37	10.74	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	225.35
9	1,500	2,000	1,750	17	162	2.97	28.32	28.57	286.13	1.19	11.93	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	202.85
10	2,000	2,500	2,250	8	170	1.40	29.72	17.51	303.63	0.73	12.66	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	191.15
11	2,500	3,000	2,750	7	177	1.22	30.94	27.84	331.47	1.16	13.82	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	175.10
12	3,000	4,000	3,500	20	197	3.50	34.44	121.94	453.41	5.09	18.91	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	128.01
13	4,000	5,000	4,500	9	206	1.57	36.01	25.88	479.29	1.08	19.99	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	121.10
14	5,000	7,500	6,250	25	231	4.37	40.38	161.57	640.86	6.74	26.73	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	90.57
15	7,500	10,000	8,750	15	246	2.62	43.01	72.35	713.21	3.02	29.74	0	3	0.00	15.00	0.00	580.40	0.00	5.06	0.00	81.38
16	10,000	20,000	15,000	33	279	5.77	48.78	237.24	950.45	9.89	39.64	1	4	5.00	20.00	0.00	580.40	0.00	5.06	0.00	61.07
17	20,000	50,000	35,000	65	344	11.36	60.14	514.91	1,465.36	21.47	61.11	1	5	5.00	25.00	0.00	580.40	0.00	5.06	0.00	39.61
18	50,000	100,000	75,000	69	413	12.06	72.20	508.75	1,974.11	21.22	82.33	2	7	10.00	35.00	48.77	629.17	0.42	5.48	9.59	31.87
19	100,000	500,000	300,000	74	487	12.94	85.14	357.99	2,332.10	14.93	97.26	3	10	15.00	50.00	29.82	658.99	0.26	5.74	8.33	28.26
20	500,000	UP		85	572	14.86	100.00	65.82	2,397.92	2.74	100.00	10	20	50.00	100.00	10,820.98	11,479.97	94.26	100.00	16441.30	478.75
				572				2,397.92				20				11,479.97				478.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 204 EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	15.32	15.32	5.14	5.14	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	21	3.60	18.92	0.19	5.34	0.03	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	22	0.90	19.82	0.18	5.51	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	24	1.80	21.62	0.94	6.45	0.15	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	29	4.50	26.13	3.16	9.62	0.50	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	32	2.70	28.83	4.12	13.73	0.66	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	0.90	29.73	1.58	15.31	0.25	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	41	7.21	36.94	10.23	25.54	1.63	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	45	3.60	40.54	6.51	32.04	1.04	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	49	3.60	44.14	8.64	40.68	1.38	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	0.90	45.05	0.00	40.68	0.00	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	51	0.90	45.95	4.95	45.63	0.79	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	60	8.11	54.05	27.08	72.71	4.32	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	64	3.60	57.66	13.15	85.86	2.10	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	66	1.80	59.46	15.15	101.00	2.42	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	74	7.21	66.67	84.86	185.87	13.53	29.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	80	5.41	72.07	99.25	285.12	15.83	45.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	89	8.11	80.18	173.72	458.84	27.71	73.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	107	16.22	96.40	158.60	617.45	25.30	98.48	2	2	50.00	50.00	241,686.47	241,686.47	94.33	94.33	152384.26	39142.98
20	500,000	UP		4	111	3.60	100.00	9.55	626.99	1.52	100.00	2	4	50.00	100.00	14,529.55	256,216.01	5.67	100.00	152170.52	40864.23
				111				626.99				4				256,216.01				40864.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2041 DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	2.59	2.59	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.00	2.59	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	1.82	4.41	0.27	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.45	13.79	6.58	10.98	0.97	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.45	17.24	1.51	12.50	0.22	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.45	20.69	5.20	17.69	0.77	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.45	24.14	0.00	17.69	0.00	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.45	27.59	0.00	17.69	0.00	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.45	31.03	0.00	17.69	0.00	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.45	34.48	0.31	18.00	0.05	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.45	37.93	0.00	18.00	0.00	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.45	41.38	0.50	18.50	0.07	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.45	44.83	5.18	23.68	0.77	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.45	48.28	0.00	23.68	0.00	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.45	51.72	23.15	46.83	3.42	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	17	6.90	58.62	1.25	48.08	0.19	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	22	17.24	75.86	290.85	338.94	43.00	50.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	3.45	79.31	17.20	356.14	2.54	52.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	27	13.79	93.10	12.97	369.10	1.92	54.57	1	1	100.00	100.00	45,865.19	45,865.19	100.00	100.00	353750.86	12426.06
20	500,000	UP		2	29	6.90	100.00	307.23	676.33	45.43	100.00	0	1	0.00	100.00	0.00	45,865.19	0.00	100.00	0.00	6781.44
				29				676.33				1				45,865.19				6781.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.50	1.50	12.94	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.00	1.50	0.00	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	10.10	11.60	87.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	11.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				11.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2043 DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.33	0.39	0.22	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	5.63	6.02	3.83	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	15.37	21.39	10.48	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	25.39	46.79	17.31	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	25.39	72.18	17.31	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	74.55	146.72	50.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	146.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				146.72				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2044 TRANSPORT INSTALLASTIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	8.31	8.31	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	6.45	12.90	23.23	31.54	6.94	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.23	16.13	5.00	36.55	1.49	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.23	19.35	4.47	41.01	1.33	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.23	22.58	6.49	47.51	1.94	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.23	25.81	14.68	62.18	4.38	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	2.53	64.71	0.76	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.23	32.26	9.19	73.91	2.74	22.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.23	35.48	3.68	77.58	1.10	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.23	38.71	5.52	83.10	1.65	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.23	41.94	21.34	104.44	6.37	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.23	45.16	8.89	113.33	2.65	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.23	48.39	10.04	123.37	3.00	36.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.23	51.61	10.38	133.75	3.10	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.23	54.84	0.01	133.76	0.00	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.23	58.06	55.02	188.78	16.43	56.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	20	6.45	64.52	16.56	205.34	4.94	61.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	26	19.35	83.87	98.36	303.70	29.36	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	31	16.13	100.00	31.29	335.00	9.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				335.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.52	0.52	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	5.53	6.04	5.30	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	11.05	17.09	10.60	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	11.05	28.15	10.60	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	26.82	54.96	25.73	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	24.64	79.60	23.63	76.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	24.64	104.23	23.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	104.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				104.23				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.90	6.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.72	8.62	33.37	33.37	8.93	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.72	10.34	2.61	35.98	0.70	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.72	12.07	5.89	41.87	1.58	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.72	13.79	0.64	42.51	0.17	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.72	15.52	109.35	151.86	29.26	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.72	17.24	2.62	154.48	0.70	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.72	18.97	2.62	157.09	0.70	42.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.72	20.69	0.44	157.53	0.12	42.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.72	22.41	0.44	157.96	0.12	42.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	16	5.17	27.59	6.98	164.94	1.87	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	19	5.17	32.76	75.90	89.05	20.31	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	1.72	34.48	11.35	100.40	3.04	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	23	5.17	39.66	35.35	135.74	9.46	36.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	33	17.24	56.90	40.61	176.35	10.87	47.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	45	20.69	77.59	8.44	184.79	2.26	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	47	3.45	81.03	153.27	338.06	41.02	90.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	49	3.45	84.48	0.00	338.06	0.00	90.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	55	10.34	94.83	22.75	360.81	6.09	96.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	58	5.17	100.00	12.87	373.68	3.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				373.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.37	1.37	0.15	0.15	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.37	2.74	0.30	0.45	0.14	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.37	4.11	0.11	0.56	0.05	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	11	10.96	15.07	0.48	1.04	0.22	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	28	23.29	38.36	12.48	13.52	5.75	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	6.85	45.21	1.15	14.67	0.53	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	41	10.96	56.16	10.98	25.65	5.06	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	43	2.74	58.90	5.75	31.41	2.65	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	44	1.37	60.27	0.06	31.46	0.03	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	45	1.37	61.64	3.92	35.38	1.81	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	46	1.37	63.01	2.19	37.58	1.01	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	47	1.37	64.38	0.10	37.68	0.05	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	51	5.48	69.86	6.54	44.22	3.01	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	52	1.37	71.23	18.75	62.97	8.64	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	53	1.37	72.60	11.70	74.67	5.39	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	61	10.96	83.56	65.52	140.19	30.21	64.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	67	8.22	91.78	36.28	176.48	16.73	81.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	68	1.37	93.15	4.15	180.63	1.91	83.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	71	4.11	97.26	26.60	207.23	12.26	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	73	2.74	100.00	9.70	216.92	4.47	100.00	1	1	100.00	100.00	5,115.73	5,115.73	100.00	100.00	52751.84	2358.31
				73				216.92				1				5,115.73				2358.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.41	0.41	9.77	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.68	1.09	15.98	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.49	2.58	35.06	60.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	1.66	4.24	39.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				4.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.69	5.69	3.07	3.07	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.81	6.50	10.35	13.42	1.52	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.81	7.32	0.01	13.42	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.81	8.13	0.80	14.23	0.12	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	15	4.07	12.20	4.21	18.44	0.62	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	3.25	15.45	10.57	29.01	1.55	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	0.81	16.26	4.99	34.00	0.73	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	34	11.38	27.64	21.82	55.82	3.20	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	40	4.88	32.52	11.51	67.34	1.69	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	43	2.44	34.96	6.11	73.44	0.90	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	0.81	35.77	3.51	76.95	0.52	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	46	1.63	37.40	10.43	87.39	1.53	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	0.81	38.21	0.49	87.87	0.07	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	59	9.76	47.97	67.05	154.93	9.85	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	0.81	48.78	10.57	165.49	1.55	24.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	65	4.07	52.85	20.11	185.60	2.95	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	80	12.20	65.04	85.26	270.86	12.52	39.77	1	1	50.00	50.00	1.72	1.72	0.15	0.15	2.02	0.64
18	50,000	100,000	75,000	16	96	13.01	78.05	108.33	379.19	15.91	55.68	0	1	0.00	50.00	0.00	1.72	0.00	0.15	0.00	0.45
19	100,000	500,000	300,000	26	122	21.14	99.19	274.19	653.38	40.26	95.93	1	2	50.00	100.00	1,126.46	1,128.18	99.85	100.00	410.83	172.67
20	500,000	UP		1	123	0.81	100.00	27.69	681.08	4.07	100.00	0	2	0.00	100.00	0.00	1,128.18	0.00	100.00	0.00	165.65
				123				681.08				2				1,128.18				165.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.63	0.63	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	0.07	0.71	0.04	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.35	17.39	0.10	0.80	0.05	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.35	21.74	0.56	1.36	0.32	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.35	26.09	0.20	1.57	0.12	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	4.64	6.21	2.65	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.35	34.78	3.14	9.35	1.79	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.35	39.13	1.13	10.47	0.64	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.35	43.48	3.24	13.71	1.85	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.35	47.83	21.85	35.57	12.49	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.35	52.17	41.54	77.11	23.73	44.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.35	56.52	19.31	96.41	11.03	55.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.35	60.87	31.06	127.47	17.74	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.35	65.22	0.00	127.47	0.00	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.35	69.57	4.89	132.36	2.79	75.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.35	73.91	0.00	132.36	0.00	75.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.35	78.26	11.18	143.54	6.39	82.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	23	21.74	100.00	31.50	175.04	18.00	100.00	1	1	100.00	100.00	1.92	1.92	100.00	100.00	6.10	1.10
20	500,000	**UP**		0	23	0.00	100.00	0.00	175.04	0.00	100.00	0	1	0.00	100.00	0.00	1.92	0.00	100.00	0.00	1.10
					23				175.04				1				1.92				1.10

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	18.28	18.28	64.81	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	4.75	23.03	16.85	81.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	5.17	28.20	18.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				28.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.76	0.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	2.27	3.03	5.02	5.02	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	9	3.79	6.82	0.15	5.17	0.02	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	1.52	8.33	0.61	5.77	0.08	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	1.52	9.85	3.44	9.21	0.47	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	20	5.30	15.15	1.67	10.89	0.23	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	0.76	15.91	1.86	12.75	0.25	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	0.76	16.67	1.63	14.37	0.22	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	24	1.52	18.18	1.26	15.63	0.17	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	0.76	18.94	0.25	15.88	0.03	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	27	1.52	20.45	4.72	20.60	0.64	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	29	1.52	21.97	0.24	20.85	0.03	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	0.76	22.73	2.33	18.52	0.32	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	33	2.27	25.00	1.61	20.12	0.22	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	36	2.27	27.27	13.60	33.73	1.84	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	43	5.30	32.58	79.27	113.00	10.74	15.31	2	2	33.33	33.33	293.52	293.52	0.81	0.81	370.28	259.76
17	20,000	50,000	35,000	26	69	19.70	52.27	178.29	291.28	24.16	39.48	1	3	16.67	50.00	10.00	303.52	0.03	0.84	5.61	104.20
18	50,000	100,000	75,000	20	89	15.15	67.42	231.76	523.04	31.41	70.89	0	3	0.00	50.00	0.00	303.52	0.00	0.84	0.00	58.03
19	100,000	500,000	300,000	17	106	12.88	80.30	75.01	598.05	10.17	81.06	0	3	0.00	50.00	0.00	303.52	0.00	0.84	0.00	50.75
20	500,000	UP		26	132	19.70	100.00	139.77	737.82	18.94	100.00	3	6	50.00	100.00	35,805.57	36,109.10	99.16	100.00	25617.02	4893.99
				132				737.82				6				36,109.10				4893.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	9.45	9.45	48.89	48.89	1.27	1.27	1	1	1.67	1.67	0.19	0.19	0.01	0.01	0.39	0.39
2	50	100	75	16	109	1.63	11.08	77.88	126.77	2.03	3.30	2	3	3.33	5.00	27.63	27.82	0.94	0.94	35.47	21.94
3	100	200	150	16	125	1.63	12.70	32.70	159.48	0.85	4.15	0	3	0.00	5.00	0.00	27.82	0.00	0.94	0.00	17.44
4	200	300	250	11	136	1.12	13.82	31.89	191.37	0.83	4.98	1	4	1.67	6.67	31.46	59.28	1.07	2.01	98.67	30.98
5	300	500	400	26	162	2.64	16.46	107.27	298.64	2.79	7.78	0	4	0.00	6.67	0.00	59.28	0.00	2.01	0.00	19.85
6	500	750	625	19	181	1.93	18.39	20.98	319.62	0.55	8.32	1	5	1.67	8.33	743.01	802.29	25.16	27.17	3541.59	251.02
7	750	1,000	875	12	193	1.22	19.61	6.12	325.73	0.16	8.48	0	5	0.00	8.33	0.00	802.29	0.00	27.17	0.00	246.30
8	1,000	1,500	1,250	24	217	2.44	22.05	36.00	361.73	0.94	9.42	0	5	0.00	8.33	0.00	802.29	0.00	27.17	0.00	221.79
9	1,500	2,000	1,750	18	235	1.83	23.88	40.87	402.60	1.06	10.48	0	5	0.00	8.33	0.00	802.29	0.00	27.17	0.00	199.28
10	2,000	2,500	2,250	39	274	3.96	27.85	102.28	504.88	2.66	13.15	0	5	0.00	8.33	0.00	802.29	0.00	27.17	0.00	158.91
11	2,500	3,000	2,750	19	293	1.93	29.78	50.43	555.31	1.31	14.46	1	6	1.67	10.00	496.07	1,298.35	16.80	43.97	983.69	233.81
12	3,000	4,000	3,500	37	330	3.76	33.54	51.84	607.15	1.35	15.81	0	6	0.00	10.00	0.00	1,298.35	0.00	43.97	0.00	213.84
13	4,000	5,000	4,500	25	355	2.54	36.08	117.87	725.02	3.07	18.88	0	6	0.00	10.00	0.00	1,298.35	0.00	43.97	0.00	179.08
14	5,000	7,500	6,250	65	420	6.61	42.68	188.47	913.49	4.91	23.79	5	11	8.33	18.33	273.21	1,571.56	9.25	53.23	144.96	172.04
15	7,500	10,000	8,750	37	457	3.76	46.44	158.09	1,071.58	4.12	27.90	0	11	0.00	18.33	0.00	1,571.56	0.00	53.23	0.00	146.66
16	10,000	20,000	15,000	66	523	6.71	53.15	350.85	1,422.43	9.14	37.04	5	16	8.33	26.67	161.74	1,733.30	5.48	58.70	46.10	121.85
17	20,000	50,000	35,000	93	616	9.45	62.60	717.31	2,139.74	18.68	55.72	6	22	10.00	36.67	410.23	2,143.53	13.89	72.60	57.19	100.18
18	50,000	100,000	75,000	70	686	7.11	69.72	469.26	2,608.99	12.22	67.94	7	29	11.67	48.33	215.81	2,359.34	7.31	79.91	45.99	90.43
19	100,000	500,000	300,000	180	866	18.29	88.01	755.29	3,364.28	19.67	87.61	9	38	15.00	63.33	284.32	2,643.65	9.63	89.54	37.64	78.58
20	500,000	UP		118	984	11.99	100.00	475.85	3,840.13	12.39	100.00	22	60	36.67	100.00	308.96	2,952.62	10.46	100.00	64.93	76.89
				984				3,840.13				60				2,952.62				76.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	11.36	11.36	46.57	46.57	5.04	5.04	3	3	18.75	18.75	10.08	10.08	0.57	0.57	21.64	21.64
2	50	100	75	1	42	0.28	11.63	6.59	53.15	0.71	5.75	1	4	6.25	25.00	13.38	23.46	0.76	1.32	203.13	44.13
3	100	200	150	1	43	0.28	11.91	0.01	53.16	0.00	5.75	0	4	0.00	25.00	0.00	23.46	0.00	1.32	0.00	44.12
4	200	300	250	1	44	0.28	12.19	0.02	53.18	0.00	5.75	0	4	0.00	25.00	0.00	23.46	0.00	1.32	0.00	44.11
5	300	500	400	8	52	2.22	14.40	6.61	59.78	0.71	6.47	0	4	0.00	25.00	0.00	23.46	0.00	1.32	0.00	39.24
6	500	750	625	4	56	1.11	15.51	2.89	62.67	0.31	6.78	1	5	6.25	31.25	665.00	688.46	37.54	38.86	23030.64	1098.57
7	750	1,000	875	10	66	2.77	18.28	13.50	76.17	1.46	8.24	0	5	0.00	31.25	0.00	688.46	0.00	38.86	0.00	903.88
8	1,000	1,500	1,250	15	81	4.16	22.44	9.06	85.23	0.98	9.22	0	5	0.00	31.25	0.00	688.46	0.00	38.86	0.00	807.79
9	1,500	2,000	1,750	2	83	0.55	22.99	2.88	88.10	0.31	9.53	0	5	0.00	31.25	0.00	688.46	0.00	38.86	0.00	781.41
10	2,000	2,500	2,250	15	98	4.16	27.15	5.20	93.30	0.56	10.10	0	5	0.00	31.25	0.00	688.46	0.00	38.86	0.00	737.88
11	2,500	3,000	2,750	6	104	1.66	28.81	15.10	108.40	1.63	11.73	1	6	6.25	37.50	37.44	725.90	2.11	40.98	248.03	669.66
12	3,000	4,000	3,500	13	117	3.60	32.41	24.58	132.98	2.66	14.39	0	6	0.00	37.50	0.00	725.90	0.00	40.98	0.00	545.87
13	4,000	5,000	4,500	2	119	0.55	32.96	1.99	134.97	0.22	14.60	0	6	0.00	37.50	0.00	725.90	0.00	40.98	0.00	537.82
14	5,000	7,500	6,250	10	129	2.77	35.73	11.22	146.19	1.21	15.82	1	7	6.25	43.75	85.80	811.70	4.84	45.82	764.42	555.22
15	7,500	10,000	8,750	9	138	2.49	38.23	77.49	223.68	8.38	24.20	0	7	0.00	43.75	0.00	811.70	0.00	45.82	0.00	362.88
16	10,000	20,000	15,000	22	160	6.09	44.32	90.05	313.73	9.74	33.95	0	7	0.00	43.75	0.00	811.70	0.00	45.82	0.00	258.73
17	20,000	50,000	35,000	41	201	11.36	55.68	266.18	579.91	28.80	62.75	1	8	6.25	50.00	2.12	813.82	0.12	45.94	0.80	140.34
18	50,000	100,000	75,000	18	219	4.99	60.66	45.18	625.09	4.89	67.64	1	9	6.25	56.25	860.63	1,674.45	48.58	94.52	1904.93	267.87
19	100,000	500,000	300,000	59	278	16.34	77.01	140.20	765.30	15.17	82.81	3	12	18.75	75.00	35.90	1,710.35	2.03	96.55	25.60	223.49
20	500,000	UP		83	361	22.99	100.00	158.91	924.21	17.19	100.00	4	16	25.00	100.00	61.09	1,771.44	3.45	100.00	38.44	191.67
				361				924.21				16				1,771.44				191.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	2.69	2.69	13.50	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	7.82	10.51	39.22	52.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.74	12.26	8.75	61.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.97	15.23	14.89	76.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.74	16.97	8.75	85.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	2.97	19.94	14.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	19.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				19.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.81	10.81	6.29	6.29	3.13	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.70	13.51	12.22	18.51	6.09	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.70	16.22	12.28	30.79	6.12	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.70	18.92	31.33	62.12	15.62	30.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.70	21.62	0.00	62.12	0.00	30.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.70	24.32	0.39	62.51	0.19	31.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.70	27.03	0.21	62.72	0.11	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.70	29.73	0.21	62.94	0.11	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.70	32.43	0.28	63.22	0.14	31.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.70	35.14	0.51	63.73	0.26	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.70	37.84	0.39	64.12	0.19	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.70	40.54	2.83	66.95	1.41	33.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.70	43.24	25.00	91.95	12.46	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.70	45.95	11.00	102.95	5.48	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.70	48.65	0.44	103.39	0.22	51.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.70	51.35	2.44	105.83	1.22	52.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	2.70	54.05	31.31	137.15	15.61	68.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	2.70	56.76	26.82	163.97	13.37	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	32	29.73	86.49	2.60	166.57	1.30	83.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	37	13.51	100.00	34.06	200.63	16.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				200.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.17	4.35	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.17	6.52	0.07	0.11	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.17	8.70	0.93	1.03	0.38	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.17	10.87	0.48	1.52	0.20	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.17	13.04	1.47	2.99	0.60	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.17	15.22	0.00	2.99	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.17	17.39	0.24	3.23	0.10	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.17	19.57	0.52	3.74	0.21	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.17	21.74	7.12	10.86	2.92	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.17	23.91	14.42	25.29	5.90	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.17	26.09	9.34	34.63	3.82	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.17	28.26	9.03	43.66	3.69	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.17	30.43	2.71	46.36	1.11	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	16	4.35	34.78	3.43	49.79	1.40	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	20	8.70	43.48	68.51	118.30	28.03	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	23	6.52	50.00	116.45	234.75	47.65	96.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	26	6.52	56.52	0.70	235.45	0.29	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	44	39.13	95.65	2.67	238.12	1.09	97.44	1	1	33.33	33.33	0.05	0.05	0.01	0.01	1.80	0.02
20	500,000	UP		2	46	4.35	100.00	6.25	244.37	2.56	100.00	2	3	66.67	100.00	338.99	339.04	99.99	100.00	5421.37	138.74
				46				244.37				3				339.04				138.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.25	6.25	2.97	2.97	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.56	7.81	4.42	7.39	2.41	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.56	9.38	0.16	7.55	0.08	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.56	10.94	0.11	7.65	0.06	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.56	12.50	0.09	7.75	0.05	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.56	14.06	0.09	7.83	0.05	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.56	15.63	0.39	8.22	0.21	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.56	17.19	0.22	8.44	0.12	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.56	18.75	0.52	8.95	0.28	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.56	20.31	0.94	9.89	0.51	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.56	21.88	3.99	13.88	2.18	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.56	23.44	9.42	23.30	5.14	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	1.56	25.00	0.68	23.98	0.37	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	21	7.81	32.81	8.21	32.19	4.48	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	1.56	34.38	12.26	44.45	6.69	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	27	7.81	42.19	50.53	94.97	27.56	51.81	1	1	33.33	33.33	17.65	17.65	100.00	100.00	34.92	18.58
17	20,000	50,000	35,000	8	35	12.50	54.69	13.62	108.59	7.43	59.24	0	1	0.00	33.33	0.00	17.65	0.00	100.00	0.00	16.25
18	50,000	100,000	75,000	4	39	6.25	60.94	16.48	125.08	8.99	68.23	0	1	0.00	33.33	0.00	17.65	0.00	100.00	0.00	14.11
19	100,000	500,000	300,000	13	52	20.31	81.25	21.90	146.97	11.95	80.17	0	1	0.00	33.33	0.00	17.65	0.00	100.00	0.00	12.01
20	500,000	UP		12	64	18.75	100.00	36.34	183.32	19.83	100.00	2	3	66.67	100.00	0.00	17.65	0.00	100.00	0.00	9.63
				64				183.32				3				17.65				9.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.04	0.04	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.17	0.21	1.71	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.14	0.35	1.40	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	1.38	1.74	13.99	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	5.26	7.00	53.18	70.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	2.90	9.89	29.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	9.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				9.89				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.41	5.41	0.42	0.42	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.35	6.76	7.35	7.77	1.42	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	2.70	9.46	0.01	7.76	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.35	10.81	0.00	7.76	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.35	12.16	2.14	9.90	0.41	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.35	13.51	1.00	10.90	0.19	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.35	14.86	1.18	12.08	0.23	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.35	16.22	0.00	12.08	0.00	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.35	17.57	1.84	13.92	0.36	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.35	18.92	3.99	17.91	0.77	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.35	20.27	0.01	17.92	0.00	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	19	5.41	25.68	4.19	22.12	0.81	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	1.35	27.03	3.73	25.84	0.72	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	1.35	28.38	2.49	28.34	0.48	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	24	4.05	32.43	9.03	37.37	1.74	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	30	8.11	40.54	60.60	97.97	11.68	18.88	1	1	50.00	50.00	104.45	104.45	62.66	62.66	172.37	106.62
17	20,000	50,000	35,000	22	52	29.73	70.27	271.85	369.82	52.39	71.27	1	2	50.00	100.00	62.24	166.69	37.34	100.00	22.89	45.07
18	50,000	100,000	75,000	5	57	6.76	77.03	22.84	392.65	4.40	75.67	0	2	0.00	100.00	0.00	166.69	0.00	100.00	0.00	42.45
19	100,000	500,000	300,000	17	74	22.97	100.00	126.23	518.88	24.33	100.00	0	2	0.00	100.00	0.00	166.69	0.00	100.00	0.00	32.13
20	500,000	UP		0	74	0.00	100.00	0.00	518.88	0.00	100.00	0	2	0.00	100.00	0.00	166.69	0.00	100.00	0.00	32.13
				74				518.88				2				166.69				32.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.38	2.38	0.09	0.09	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.38	4.76	0.04	0.12	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	6	9.52	14.29	0.58	0.71	1.08	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	11.90	26.19	1.45	2.15	2.68	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	15	9.52	35.71	0.99	3.15	1.84	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	19	9.52	45.24	1.17	4.32	2.17	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	25	14.29	59.52	4.73	9.05	8.77	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	2.38	61.90	1.80	10.85	3.33	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	31	11.90	73.81	5.28	16.13	9.78	29.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.38	76.19	8.59	24.72	15.92	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.38	78.57	2.99	27.71	5.54	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.38	80.95	1.31	29.03	2.43	53.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.38	83.33	1.49	30.52	2.77	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.38	85.71	2.46	32.99	4.56	61.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	40	9.52	95.24	13.78	46.77	25.53	86.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	42	4.76	100.00	7.22	53.99	13.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	53.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	53.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	42	0.00	100.00	0.00	53.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					42				53.99				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.98	6.98	0.33	0.33	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.33	9.30	0.86	0.53	1.09	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.33	11.63	0.86	0.33	1.09	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.33	13.95	1.08	0.76	1.38	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.33	16.28	2.54	3.29	3.23	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.33	18.60	3.17	0.12	4.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.33	20.93	3.17	3.29	4.04	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	4.65	25.58	5.18	8.47	6.59	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.33	27.91	1.74	10.21	2.21	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	16	9.30	37.21	1.81	12.02	2.31	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.33	39.53	3.70	15.72	4.72	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	22	11.63	51.16	8.91	24.64	11.36	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	32	23.26	74.42	5.83	30.47	7.43	38.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	2.33	76.74	8.53	39.00	10.87	49.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	37	9.30	86.05	1.85	40.85	2.36	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	41	9.30	95.35	24.99	65.84	31.84	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	43	4.65	100.00	12.65	78.49	16.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				78.49				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.49	0.48	1.72	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.00	0.48	0.01	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	0.01	0.49	0.03	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	7.07	7.56	24.95	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	0.00	7.56	0.00	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	20.77	28.33	73.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	28.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				28.33				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2098 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	1.03	1.03	54.12	54.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.88	1.91	45.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2099 OTHER INDUSTRIES IN MAIN CATEGORY 20

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	15.19	15.19	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.27	16.46	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	1.27	17.72	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	1.27	18.99	0.19	0.19	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	1.27	20.25	1.85	2.04	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	1.27	21.52	2.41	4.45	0.20	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	1.27	22.78	3.37	7.82	0.27	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	1.27	24.05	1.25	9.07	0.10	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.27	25.32	2.11	11.18	0.17	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	2.53	27.85	241.13	252.31	19.57	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.27	29.11	0.00	252.31	0.00	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	27	5.06	34.18	25.05	277.36	2.03	22.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	34	8.86	43.04	29.62	306.98	2.40	24.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	41	8.86	51.90	108.19	415.16	8.78	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	43	2.53	54.43	1.18	416.35	0.10	33.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	54	13.92	68.35	75.80	492.15	6.15	39.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	63	11.39	79.75	114.96	607.10	9.33	49.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	69	7.59	87.34	256.41	863.51	20.81	70.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	76	8.86	96.20	340.54	1,204.05	27.64	97.72	1	1	100.00	100.00	1,286.75	1,286.75	100.00	100.00	377.86	106.87
20	500,000	UP		3	79	3.80	100.00	28.12	1,232.17	2.28	100.00	0	1	0.00	100.00	0.00	1,286.75	0.00	100.00	0.00	104.43
				79				1,232.17				1				1,286.75				104.43	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.00	15.00	0.29	0.29	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.00	20.00	1.68	1.97	1.97	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.00	25.00	0.00	1.97	0.00	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.00	30.00	0.00	1.97	0.00	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.00	35.00	1.85	3.82	2.18	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.00	40.00	25.98	29.80	30.54	35.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.00	45.00	28.14	57.94	33.07	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.00	50.00	28.15	86.09	33.08	101.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.00	55.00	28.14	57.95	33.07	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.00	60.00	28.14	86.09	33.07	101.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.00	65.00	28.15	57.94	33.08	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.00	70.00	25.44	32.50	29.90	38.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.00	75.00	25.44	57.94	29.90	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.00	80.00	25.44	83.38	29.90	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.00	85.00	25.44	57.94	29.90	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.00	90.00	25.44	83.38	29.90	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.00	95.00	1.15	84.54	1.35	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	5.00	100.00	0.55	85.08	0.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	85.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	85.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				85.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	10.06	10.06	35.77	35.77	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	51	5.03	15.09	46.87	82.64	3.29	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	68	5.03	20.12	97.90	180.54	6.86	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	77	2.66	22.78	23.59	204.14	1.65	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	103	7.69	30.47	33.09	237.22	2.32	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	125	6.51	36.98	28.99	266.21	2.03	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	153	8.28	45.27	31.80	298.01	2.23	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	178	7.40	52.66	42.08	340.10	2.95	23.84	2	2	100.00	100.00	9.73	9.73	100.00	100.00	23.11	2.86
9	1,500	2,000	1,750	17	195	5.03	57.69	31.57	371.66	2.21	26.05	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	2.62
10	2,000	2,500	2,250	10	205	2.96	60.65	20.13	391.79	1.41	27.46	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	2.48
11	2,500	3,000	2,750	11	216	3.25	63.91	54.56	446.35	3.82	31.28	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	2.18
12	3,000	4,000	3,500	27	243	7.99	71.89	88.09	534.44	6.17	37.46	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	1.82
13	4,000	5,000	4,500	11	254	3.25	75.15	79.16	613.60	5.55	43.01	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	1.59
14	5,000	7,500	6,250	21	275	6.21	81.36	155.34	768.94	10.89	53.89	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	1.26
15	7,500	10,000	8,750	19	294	5.62	86.98	137.70	906.64	9.65	63.54	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	1.07
16	10,000	20,000	15,000	12	306	3.55	90.53	103.54	1,010.18	7.26	70.80	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	0.96
17	20,000	50,000	35,000	9	315	2.66	93.20	126.63	1,136.81	8.88	79.68	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	0.86
18	50,000	100,000	75,000	10	325	2.96	96.15	113.31	1,250.13	7.94	87.62	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	0.78
19	100,000	500,000	300,000	13	338	3.85	100.00	176.68	1,426.80	12.38	100.00	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	0.68
20	500,000	UP		0	338	0.00	100.00	0.00	1,426.80	0.00	100.00	0	2	0.00	100.00	0.00	9.73	0.00	100.00	0.00	0.68
				338				1,426.80				2				9.73				0.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	9.14	9.14	15.23	15.23	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	41	1.27	10.41	16.36	31.59	0.66	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	49	2.03	12.44	43.17	74.76	1.75	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	59	2.54	14.97	3.81	78.57	0.15	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	73	3.55	18.53	12.64	91.21	0.51	3.70	1	1	5.26	5.26	24.86	24.86	0.60	0.60	196.63	27.25
6	500	750	625	8	81	2.03	20.56	2.62	93.83	0.11	3.80	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	26.49
7	750	1,000	875	7	88	1.78	22.34	2.36	96.20	0.10	3.90	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	25.84
8	1,000	1,500	1,250	17	105	4.31	26.65	19.37	115.56	0.79	4.69	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	21.51
9	1,500	2,000	1,750	16	121	4.06	30.71	31.20	146.76	1.26	5.95	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	16.94
10	2,000	2,500	2,250	5	126	1.27	31.98	12.21	158.97	0.50	6.45	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	15.63
11	2,500	3,000	2,750	4	130	1.02	32.99	18.99	177.96	0.77	7.22	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	13.97
12	3,000	4,000	3,500	10	140	2.54	35.53	8.37	186.33	0.34	7.55	0	1	0.00	5.26	0.00	24.86	0.00	0.60	0.00	13.34
13	4,000	5,000	4,500	6	146	1.52	37.06	43.95	230.28	1.78	9.34	1	2	5.26	10.53	34.43	59.28	0.84	1.44	78.32	25.74
14	5,000	7,500	6,250	21	167	5.33	42.39	114.44	344.72	4.64	13.98	0	2	0.00	10.53	0.00	59.28	0.00	1.44	0.00	17.20
15	7,500	10,000	8,750	8	175	2.03	44.42	13.04	357.76	0.53	14.51	0	2	0.00	10.53	0.00	59.28	0.00	1.44	0.00	16.57
16	10,000	20,000	15,000	41	216	10.41	54.82	157.67	515.43	6.39	20.90	0	2	0.00	10.53	0.00	59.28	0.00	1.44	0.00	11.50
17	20,000	50,000	35,000	30	246	7.61	62.44	349.02	864.45	14.15	35.05	0	2	0.00	10.53	0.00	59.28	0.00	1.44	0.00	6.86
18	50,000	100,000	75,000	57	303	14.47	76.90	497.05	1,361.50	20.15	55.20	0	2	0.00	10.53	0.00	59.28	0.00	1.44	0.00	4.35
19	100,000	500,000	300,000	61	364	15.48	92.39	1,071.81	2,433.31	43.46	98.66	2	4	10.53	21.05	345.46	404.74	8.40	9.84	32.23	16.63
20	500,000	UP		30	394	7.61	100.00	33.12	2,466.44	1.34	100.00	15	19	78.95	100.00	3,706.65	4,111.39	90.16	100.00	11191.39	166.69
				394				2,466.44				19				4,111.39				166.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.04	7.04	1.04	1.04	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	9	5.63	12.68	35.70	36.74	9.42	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.41	14.08	12.00	48.74	3.16	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	12	2.82	16.90	0.53	49.27	0.14	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	4.23	21.13	1.77	51.04	0.47	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	1.41	22.54	2.66	53.70	0.70	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	1.41	23.94	1.79	55.49	0.47	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	20	4.23	28.17	2.55	58.04	0.67	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	22	2.82	30.99	6.41	64.45	1.69	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	25	4.23	35.21	9.17	73.62	2.42	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	28	4.23	39.44	9.99	83.61	2.63	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	32	5.63	45.07	19.70	103.31	5.20	27.25	1	1	50.00	50.00	40.50	40.50	4.06	4.06	205.56	39.20
13	4,000	5,000	4,500	4	36	5.63	50.70	21.11	124.42	5.57	32.81	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	32.55
14	5,000	7,500	6,250	5	41	7.04	57.75	7.34	131.76	1.93	34.75	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	30.74
15	7,500	10,000	8,750	2	43	2.82	60.56	23.45	155.20	6.18	40.93	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	26.09
16	10,000	20,000	15,000	9	52	12.68	73.24	45.37	200.58	11.97	52.90	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	20.19
17	20,000	50,000	35,000	2	54	2.82	76.06	24.08	224.65	6.35	59.25	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	18.03
18	50,000	100,000	75,000	3	57	4.23	80.28	23.38	248.03	6.16	65.41	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	16.33
19	100,000	500,000	300,000	11	68	15.49	95.77	75.37	323.39	19.88	85.29	0	1	0.00	50.00	0.00	40.50	0.00	4.06	0.00	12.52
20	500,000	UP		3	71	4.23	100.00	55.78	379.17	14.71	100.00	1	2	50.00	100.00	957.90	998.40	95.94	100.00	1717.38	263.31
				71				379.17				2				998.40				263.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	8.36	8.36	38.51	38.51	4.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	31	0.90	9.25	0.58	39.09	0.06	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	36	1.49	10.75	3.83	42.92	0.40	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	38	0.60	11.34	0.47	43.39	0.05	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	40	0.60	11.94	0.50	43.89	0.05	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	42	0.60	12.54	0.66	44.55	0.07	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	46	1.19	13.73	4.19	48.74	0.44	5.12	1	1	7.69	7.69	5.34	5.34	0.25	0.25	127.38	10.95
8	1,000	1,500	1,250	11	57	3.28	17.01	9.77	58.51	1.03	6.15	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	9.12
9	1,500	2,000	1,750	5	62	1.49	18.51	8.82	67.33	0.93	7.08	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	7.93
10	2,000	2,500	2,250	3	65	0.90	19.40	3.28	70.61	0.34	7.42	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	7.56
11	2,500	3,000	2,750	2	67	0.60	20.00	0.32	70.93	0.03	7.46	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	7.52
12	3,000	4,000	3,500	3	70	0.90	20.90	1.45	72.38	0.15	7.61	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	7.37
13	4,000	5,000	4,500	2	72	0.60	21.49	7.20	79.58	0.76	8.37	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	6.71
14	5,000	7,500	6,250	5	77	1.49	22.99	30.81	110.39	3.24	11.60	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	4.83
15	7,500	10,000	8,750	7	84	2.09	25.07	15.26	125.65	1.60	13.21	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	4.25
16	10,000	20,000	15,000	11	95	3.28	28.36	49.69	175.33	5.22	18.43	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	3.04
17	20,000	50,000	35,000	38	133	11.34	39.70	220.48	395.81	23.18	41.61	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	1.35
18	50,000	100,000	75,000	55	188	16.42	56.12	128.53	524.35	13.51	55.12	0	1	0.00	7.69	0.00	5.34	0.00	0.25	0.00	1.02
19	100,000	500,000	300,000	88	276	26.27	82.39	161.57	685.91	16.98	72.10	2	3	15.38	23.08	83.46	88.80	3.95	4.20	51.66	12.95
20	500,000	UP		59	335	17.61	100.00	265.37	951.28	27.90	100.00	10	13	76.92	100.00	2,023.91	2,112.71	95.80	100.00	762.68	222.09
				335				951.28				13				2,112.71				222.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	3.88	3.88	7.30	7.30	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	28	5.18	9.06	10.28	2.98	1.86	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	53	81	17.15	26.21	11.01	13.99	2.00	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	101	6.47	32.69	7.42	21.41	1.35	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	121	6.47	39.16	15.02	36.43	2.72	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	144	7.44	46.60	23.32	59.75	4.23	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	47	191	15.21	61.81	63.74	123.50	11.56	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	46	237	14.89	76.70	72.63	196.13	13.17	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	252	4.85	81.55	27.89	224.02	5.06	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	259	2.27	83.82	16.88	240.90	3.06	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	265	1.94	85.76	14.57	255.46	2.64	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	275	3.24	89.00	34.82	290.29	6.31	52.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	276	0.32	89.32	0.32	290.61	0.06	52.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	292	5.18	94.50	99.42	390.03	18.03	70.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	294	0.65	95.15	11.48	401.50	2.08	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	303	2.91	98.06	83.58	485.08	15.15	87.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	306	0.97	99.03	58.76	543.84	10.65	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	308	0.65	99.68	4.40	548.24	0.80	99.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	309	0.32	100.00	3.29	551.53	0.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	309	0.00	100.00	0.00	551.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				309				551.53				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.23	0.23	11.73	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.73	0.96	37.01	48.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.01	1.98	51.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	182	182	43.13	43.13	27.01	27.01	2.19	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	208	6.16	49.29	32.67	59.68	2.65	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	234	6.16	55.45	1,058.82	999.15	85.75	80.91	1	1	14.29	14.29	42.86	42.86	0.08	0.08	4.05	4.29
4	200	300	250	18	252	4.27	59.72	26.62	972.53	2.16	78.76	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.41
5	300	500	400	34	286	8.06	67.77	14.81	957.71	1.20	77.56	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.48
6	500	750	625	7	293	1.66	69.43	6.10	951.61	0.49	77.06	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.50
7	750	1,000	875	17	310	4.03	73.46	16.61	935.00	1.35	75.72	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.58
8	1,000	1,500	1,250	18	328	4.27	77.73	323.02	1,258.02	26.16	101.88	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.41
9	1,500	2,000	1,750	6	334	1.42	79.15	17.21	1,240.81	1.39	100.48	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.45
10	2,000	2,500	2,250	10	344	2.37	81.52	28.02	1,212.79	2.27	98.22	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.53
11	2,500	3,000	2,750	4	348	0.95	82.46	13.44	1,199.35	1.09	97.13	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.57
12	3,000	4,000	3,500	6	354	1.42	83.89	25.32	1,174.04	2.05	95.08	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.65
13	4,000	5,000	4,500	2	356	0.47	84.36	9.22	1,164.82	0.75	94.33	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.68
14	5,000	7,500	6,250	5	361	1.18	85.55	39.99	1,124.83	3.24	91.09	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.81
15	7,500	10,000	8,750	3	364	0.71	86.26	33.08	1,091.74	2.68	88.41	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.93
16	10,000	20,000	15,000	14	378	3.32	89.57	1,612.67	520.92	130.60	42.19	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	8.23
17	20,000	50,000	35,000	7	385	1.66	91.23	150.95	671.87	12.22	54.41	1	2	14.29	28.57	6,888.25	6,931.11	12.82	12.90	4563.39	1031.62
18	50,000	100,000	75,000	7	392	1.66	92.89	103.53	775.40	8.38	62.79	0	2	0.00	28.57	0.00	6,931.11	0.00	12.90	0.00	893.88
19	100,000	500,000	300,000	14	406	3.32	96.21	231.19	1,006.59	18.72	81.52	0	2	0.00	28.57	0.00	6,931.11	0.00	12.90	0.00	688.57
20	500,000	UP		16	422	3.79	100.00	228.24	1,234.83	18.48	100.00	5	7	71.43	100.00	46,791.56	53,722.67	87.10	100.00	20501.43	4350.62
				422				1,234.83				7				53,722.67				4350.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	9.69	9.69	27.29	27.29	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	54	3.39	13.08	20.23	47.51	0.81	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	63	2.18	15.25	59.96	107.47	2.39	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	77	3.39	18.64	55.45	162.92	2.21	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	87	2.42	21.07	15.09	178.01	0.60	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	98	2.66	23.73	11.25	189.25	0.45	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	111	3.15	26.88	39.27	228.53	1.57	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	141	7.26	34.14	70.99	299.51	2.83	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	161	4.84	38.98	45.54	345.05	1.82	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	174	3.15	42.13	37.30	382.35	1.49	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	183	2.18	44.31	37.67	420.01	1.50	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	203	4.84	49.15	75.94	495.96	3.03	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	217	3.39	52.54	86.91	582.86	3.47	23.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	241	5.81	58.35	172.46	755.32	6.88	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	255	3.39	61.74	99.43	854.75	3.97	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	286	7.51	69.25	325.61	1,180.35	12.99	47.08	1	1	20.00	20.00	37.27	37.27	1.72	1.72	11.45	3.16
17	20,000	50,000	35,000	62	348	15.01	84.26	706.37	1,886.73	28.17	75.25	3	4	60.00	80.00	990.31	1,027.58	45.61	47.33	140.20	54.46
18	50,000	100,000	75,000	19	367	4.60	88.86	309.32	2,196.04	12.34	87.59	1	5	20.00	100.00	1,143.54	2,171.12	52.67	100.00	369.70	98.87
19	100,000	500,000	300,000	44	411	10.65	99.52	308.47	2,504.51	12.30	99.89	0	5	0.00	100.00	0.00	2,171.12	0.00	100.00	0.00	86.69
20	500,000	UP		2	413	0.48	100.00	2.80	2,507.32	0.11	100.00	0	5	0.00	100.00	0.00	2,171.12	0.00	100.00	0.00	86.59
				413				2,507.32				5				2,171.12				86.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	7.78	7.78	10.80	10.80	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	1.67	9.44	12.84	23.64	1.31	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	25	4.44	13.89	14.82	38.47	1.51	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	37	6.67	20.56	61.25	99.71	6.23	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	45	4.44	25.00	36.96	136.67	3.76	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	52	3.89	28.89	6.99	143.66	0.71	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	60	4.44	33.33	4.50	148.16	0.46	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	69	5.00	38.33	12.50	160.66	1.27	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	74	2.78	41.11	2.73	163.39	0.28	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	81	3.89	45.00	22.56	185.96	2.30	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	82	0.56	45.56	5.44	191.39	0.55	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	94	6.67	52.22	105.57	296.97	10.74	30.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	98	2.22	54.44	31.94	328.91	3.25	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	110	6.67	61.11	90.24	419.15	9.18	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	115	2.78	63.89	53.99	473.14	5.49	48.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	138	12.78	76.67	205.35	678.49	20.89	69.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	151	7.22	83.89	117.45	795.94	11.95	80.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	160	5.00	88.89	113.24	909.18	11.52	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	180	11.11	100.00	73.73	982.91	7.50	100.00	2	2	100.00	100.00	170.06	170.06	100.00	100.00	230.64	17.30
20	500,000	UP		0	180	0.00	100.00	0.00	982.91	0.00	100.00	0	2	0.00	100.00	0.00	170.06	0.00	100.00	0.00	17.30
				180				982.91				2				170.06				17.30	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.50	2.50	5.71	5.71	6.80	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	5.00	7.50	0.10	5.81	0.12	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	10	17.50	25.00	2.68	3.13	3.19	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	5.00	30.00	0.28	3.41	0.33	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	2.50	32.50	0.25	3.66	0.30	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.50	35.00	0.21	3.87	0.25	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	2.50	37.50	0.47	4.34	0.56	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	22	17.50	55.00	3.12	7.46	3.72	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	2.50	57.50	0.00	7.46	0.00	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	2.50	60.00	11.61	19.07	13.83	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	2.50	62.50	6.33	25.40	7.54	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	2.50	65.00	3.00	28.40	3.57	33.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	2.50	67.50	3.96	32.35	4.71	38.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	2.50	70.00	4.70	37.06	5.60	44.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	2.50	72.50	5.27	42.32	6.28	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	30	2.50	75.00	6.15	48.47	7.32	57.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.50	77.50	6.07	54.54	7.24	64.99	1	1	25.00	25.00	3.04	3.04	0.27	0.27	50.05	5.57
19	100,000	500,000	300,000	3	34	7.50	85.00	12.87	67.41	15.33	80.32	0	1	0.00	25.00	0.00	3.04	0.00	0.27	0.00	4.51
20	500,000	UP		6	40	15.00	100.00	16.52	83.93	19.68	100.00	3	4	75.00	100.00	1,130.02	1,133.06	99.73	100.00	6841.62	1350.08
				40				83.93				4				1,133.06				1350.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.62	4.62	0.06	0.06	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	6.15	10.77	0.32	0.38	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	9.23	20.00	0.57	0.94	0.28	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.54	21.54	0.54	1.48	0.26	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	1.54	23.08	0.80	2.27	0.39	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	6.15	29.23	3.11	5.38	1.53	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	3.08	32.31	2.36	7.74	1.16	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	3.08	35.38	3.80	11.55	1.87	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.54	36.92	2.52	14.07	1.24	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	27	4.62	41.54	11.28	25.35	5.55	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.54	43.08	3.79	29.13	1.86	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	30	3.08	46.15	13.13	42.26	6.45	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	32	3.08	49.23	9.62	51.88	4.73	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	36	6.15	55.38	14.10	65.98	6.93	32.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	39	4.62	60.00	18.15	84.14	8.92	41.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	44	7.69	67.69	30.76	114.90	15.13	56.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	49	7.69	75.38	11.45	126.35	5.63	62.12	1	1	100.00	100.00	543.43	543.43	100.00	100.00	4747.41	430.11
18	50,000	100,000	75,000	9	58	13.85	89.23	54.13	180.48	26.62	88.74	0	1	0.00	100.00	0.00	543.43	0.00	100.00	0.00	301.11
19	100,000	500,000	300,000	7	65	10.77	100.00	22.90	203.38	11.26	100.00	0	1	0.00	100.00	0.00	543.43	0.00	100.00	0.00	267.20
20	500,000	UP		0	65	0.00	100.00	0.00	203.38	0.00	100.00	0	1	0.00	100.00	0.00	543.43	0.00	100.00	0.00	267.20
				65				203.38				1				543.43				267.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 21222 PRODUCERS OF GOODS MADE OF BONES USING NON COMBUSTIBLE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.29	0.29	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	7.80	8.09	24.57	25.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	15.00	23.09	47.24	72.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.13	23.22	0.40	73.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.39	24.61	4.38	77.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	3.49	28.10	11.00	88.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.65	31.75	11.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	31.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				31.75				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74	74	19.79	19.79	42.38	42.38	4.40	4.40	1	1	16.67	16.67	7.20	7.20	1.18	1.18	16.98	16.98
2	50	100	75	18	92	4.81	24.60	8.39	50.77	0.87	5.28	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	14.17
3	100	200	150	19	111	5.08	29.68	32.98	83.75	3.43	8.70	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	8.59
4	200	300	250	16	127	4.28	33.96	11.06	94.82	1.15	9.85	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	7.59
5	300	500	400	24	151	6.42	40.37	43.53	138.34	4.52	14.37	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	5.20
6	500	750	625	8	159	2.14	42.51	5.15	143.49	0.54	14.91	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	5.02
7	750	1,000	875	9	168	2.41	44.92	10.50	153.99	1.09	16.00	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	4.67
8	1,000	1,500	1,250	9	177	2.41	47.33	11.97	165.96	1.24	17.24	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	4.34
9	1,500	2,000	1,750	14	191	3.74	51.07	7.62	173.58	0.79	18.03	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	4.15
10	2,000	2,500	2,250	6	197	1.60	52.67	12.61	186.19	1.31	19.34	1	2	16.67	33.33	379.01	386.21	62.04	63.22	3006.39	207.43
11	2,500	3,000	2,750	3	200	0.80	53.48	4.34	190.53	0.45	19.80	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	202.70
12	3,000	4,000	3,500	3	203	0.80	54.28	1.68	192.21	0.17	19.97	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	200.93
13	4,000	5,000	4,500	2	205	0.53	54.81	7.91	200.12	0.82	20.79	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	192.99
14	5,000	7,500	6,250	11	216	2.94	57.75	42.39	242.51	4.40	25.20	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	159.26
15	7,500	10,000	8,750	12	228	3.21	60.96	32.61	275.12	3.39	28.58	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	140.38
16	10,000	20,000	15,000	24	252	6.42	67.38	264.55	539.67	27.49	56.07	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	71.56
17	20,000	50,000	35,000	16	268	4.28	71.66	227.82	767.49	23.67	79.74	1	3	16.67	50.00	133.00	519.21	21.77	84.99	58.38	67.65
18	50,000	100,000	75,000	45	313	12.03	83.69	158.00	925.49	16.42	96.15	1	4	16.67	66.67	23.56	542.77	3.86	88.84	14.91	58.65
19	100,000	500,000	300,000	33	346	8.82	92.51	3.21	928.70	0.33	96.49	1	5	16.67	83.33	0.00	542.77	0.00	88.84	0.00	58.44
20	500,000	UP		28	374	7.49	100.00	33.81	962.50	3.51	100.00	1	6	16.67	100.00	68.17	610.94	11.16	100.00	201.64	63.47
				374				962.50				6				610.94				63.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	12.50	12.50	4.37	4.37	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.50	15.00	0.55	3.82	0.24	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	7.50	22.50	27.35	31.16	12.13	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.50	25.00	0.63	31.79	0.28	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	7.50	32.50	0.80	32.59	0.35	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	2.50	35.00	0.31	32.90	0.14	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	5.00	40.00	2.58	35.48	1.14	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	2.50	42.50	1.27	36.74	0.56	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	19	5.00	47.50	10.36	47.11	4.60	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.50	50.00	1.92	49.02	0.85	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.50	52.50	3.54	52.56	1.57	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.50	55.00	3.84	56.40	1.70	25.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.50	57.50	12.92	69.32	5.73	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	2.50	60.00	35.14	104.46	15.59	46.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.50	62.50	39.69	144.15	17.60	63.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	27	5.00	67.50	12.13	132.02	5.38	58.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	29	5.00	72.50	25.35	157.38	11.25	69.80	1	1	33.33	33.33	9.06	9.06	2.94	2.94	35.73	5.76
18	50,000	100,000	75,000	9	38	22.50	95.00	68.09	225.47	30.20	100.00	2	3	66.67	100.00	298.99	308.05	97.06	100.00	439.11	136.63
19	100,000	500,000	300,000	2	40	5.00	100.00	0.00	225.47	0.00	100.00	0	3	0.00	100.00	0.00	308.05	0.00	100.00	0.00	136.63
20	500,000	UP		0	40	0.00	100.00	0.00	225.47	0.00	100.00	0	3	0.00	100.00	0.00	308.05	0.00	100.00	0.00	136.63
				40				225.47				3				308.05				136.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2132 FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	17.24	17.24	0.28	0.28	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	17.24	34.48	8.64	8.92	4.33	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	6.90	41.38	0.19	9.11	0.10	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	16	13.79	55.17	55.35	64.46	27.71	32.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	3.45	58.62	2.17	66.62	1.08	33.36	1	1	100.00	100.00	17.92	17.92	100.00	100.00	827.28	26.90
6	500	750	625	1	18	3.45	62.07	1.62	68.24	0.81	34.17	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	26.26
7	750	1,000	875	1	19	3.45	65.52	0.71	68.94	0.35	34.52	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	25.99
8	1,000	1,500	1,250	2	21	6.90	72.41	4.38	73.33	2.19	36.72	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	24.44
9	1,500	2,000	1,750	1	22	3.45	75.86	3.92	77.25	1.96	38.68	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	23.20
10	2,000	2,500	2,250	1	23	3.45	79.31	8.82	86.06	4.41	43.09	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	20.82
11	2,500	3,000	2,750	1	24	3.45	82.76	34.47	120.53	17.26	60.35	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	14.87
12	3,000	4,000	3,500	1	25	3.45	86.21	23.59	144.12	11.81	72.16	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	12.43
13	4,000	5,000	4,500	1	26	3.45	89.66	24.80	168.92	12.42	84.58	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	10.61
14	5,000	7,500	6,250	1	27	3.45	93.10	30.45	199.37	15.25	99.83	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.99
15	7,500	10,000	8,750	1	28	3.45	96.55	0.34	199.72	0.17	100.00	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.97
16	10,000	20,000	15,000	1	29	3.45	100.00	0.00	199.72	0.00	100.00	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.97
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	199.72	0.00	100.00	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.97
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	199.72	0.00	100.00	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.97
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	199.72	0.00	100.00	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.97
20	500,000	UP		0	29	0.00	100.00	0.00	199.72	0.00	100.00	0	1	0.00	100.00	0.00	17.92	0.00	100.00	0.00	8.97
				29				199.72				1				17.92				8.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2133 MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	3.85	3.85	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.00	3.85	0.00	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.00	3.85	0.00	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	2.00	5.85	1.64	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	5.42	11.27	4.45	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	82.01	93.28	67.34	76.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	21.36	114.64	17.54	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	4.96	119.60	4.07	98.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	2.18	121.78	1.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	121.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				121.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	13.04	13.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.35	17.39	0.14	0.14	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.35	21.74	0.30	0.44	0.27	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	0.45	0.89	0.40	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.35	30.43	0.60	1.49	0.53	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.35	34.78	1.42	2.91	1.26	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.35	39.13	2.03	0.88	1.79	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.35	43.48	2.22	3.11	1.97	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	8.70	52.17	2.68	5.78	2.37	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.35	56.52	41.21	46.99	36.51	41.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	4.35	60.87	27.13	74.12	24.04	65.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.35	65.22	4.50	78.62	3.99	69.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	4.35	69.57	3.28	81.90	2.91	72.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	4.35	73.91	4.99	86.89	4.42	76.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.35	78.26	9.21	96.10	8.16	85.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.35	82.61	4.26	100.36	3.77	88.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.35	86.96	1.35	101.71	1.20	90.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.35	91.30	0.00	101.71	0.00	90.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	22	4.35	95.65	8.86	110.57	7.85	97.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	23	4.35	100.00	2.29	112.86	2.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				112.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 21332 MANUFACTURE OF TRANSPARENT GLAAS: USING NATURAL GAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.20	0.20	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	0.20	0.00	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.37	0.57	0.60	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	21.03	21.61	33.79	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	13.85	35.45	22.24	56.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	10.64	46.09	17.09	74.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	16.16	62.25	25.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	62.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				62.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2138 MIXED (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.24	9.24	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	9.38	9.38	62.58	62.58	2.25	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	74	2.00	11.38	56.61	119.19	2.03	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	95	3.23	14.62	136.95	256.13	4.92	9.20	1	1	6.25	6.25	138.03	138.03	0.82	0.82	100.79	53.89
4	200	300	250	16	111	2.46	17.08	130.57	386.71	4.69	13.89	0	1	0.00	6.25	0.00	138.03	0.00	0.82	0.00	35.69
5	300	500	400	8	119	1.23	18.31	48.55	435.26	1.74	15.63	0	1	0.00	6.25	0.00	138.03	0.00	0.82	0.00	31.71
6	500	750	625	9	128	1.38	19.69	15.48	450.73	0.56	16.19	1	2	6.25	12.50	746.18	884.21	4.43	5.25	4821.52	196.17
7	750	1,000	875	7	135	1.08	20.77	7.98	458.72	0.29	16.47	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	192.76
8	1,000	1,500	1,250	13	148	2.00	22.77	16.55	475.26	0.59	17.07	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	186.05
9	1,500	2,000	1,750	8	156	1.23	24.00	11.66	486.92	0.42	17.49	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	181.59
10	2,000	2,500	2,250	17	173	2.62	26.62	9.05	495.97	0.33	17.81	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	178.28
11	2,500	3,000	2,750	10	183	1.54	28.15	25.40	521.37	0.91	18.72	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	169.59
12	3,000	4,000	3,500	12	195	1.85	30.00	27.58	548.95	0.99	19.72	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	161.07
13	4,000	5,000	4,500	20	215	3.08	33.08	59.18	608.13	2.13	21.84	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	145.40
14	5,000	7,500	6,250	19	234	2.92	36.00	55.13	663.27	1.98	23.82	0	2	0.00	12.50	0.00	884.21	0.00	5.25	0.00	133.31
15	7,500	10,000	8,750	24	258	3.69	39.69	111.67	774.93	4.01	27.83	2	4	12.50	25.00	75.84	960.05	0.45	5.70	67.92	123.89
16	10,000	20,000	15,000	52	310	8.00	47.69	221.85	996.78	7.97	35.80	0	4	0.00	25.00	0.00	960.05	0.00	5.70	0.00	96.32
17	20,000	50,000	35,000	68	378	10.46	58.15	352.05	1,348.84	12.64	48.44	2	6	12.50	37.50	761.39	1,721.44	4.52	10.22	216.27	127.62
18	50,000	100,000	75,000	73	451	11.23	69.38	365.65	1,714.49	13.13	61.57	1	7	6.25	43.75	276.92	1,998.36	1.64	11.87	75.73	116.56
19	100,000	500,000	300,000	165	616	25.38	94.77	971.26	2,685.75	34.88	96.46	8	15	50.00	93.75	14,765.15	16,763.52	87.67	99.54	1520.21	624.17
20	500,000	UP		34	650	5.23	100.00	98.69	2,784.43	3.54	100.00	1	16	6.25	100.00	77.49	16,841.01	0.46	100.00	78.52	604.83
				650				2,784.43				16				16,841.01				604.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.20	4.20	0.01	0.01	0.00	0.00	1	1	12.50	12.50	2.40	2.40	0.11	0.11	16257.78	16257.78
2	50	100	75	1	7	0.70	4.90	0.10	0.11	0.02	0.02	0	1	0.00	12.50	0.00	2.40	0.00	0.11	0.00	2144.45
3	100	200	150	3	10	2.10	6.99	28.29	28.41	5.60	5.62	2	3	25.00	37.50	220.28	222.68	10.00	10.11	778.56	783.94
4	200	300	250	1	11	0.70	7.69	0.25	28.65	0.05	5.67	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	777.23
5	300	500	400	4	15	2.80	10.49	1.41	30.06	0.28	5.95	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	740.78
6	500	750	625	2	17	1.40	11.89	1.10	31.16	0.22	6.17	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	714.64
7	750	1,000	875	5	22	3.50	15.38	3.08	34.24	0.61	6.77	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	650.44
8	1,000	1,500	1,250	2	24	1.40	16.78	3.93	38.17	0.78	7.55	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	583.46
9	1,500	2,000	1,750	2	26	1.40	18.18	8.17	46.33	1.62	9.17	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	480.60
10	2,000	2,500	2,250	5	31	3.50	21.68	5.83	52.17	1.15	10.32	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	426.86
11	2,500	3,000	2,750	3	34	2.10	23.78	9.94	62.11	1.97	12.29	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	358.55
12	3,000	4,000	3,500	1	35	0.70	24.48	3.19	65.29	0.63	12.92	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	341.04
13	4,000	5,000	4,500	9	44	6.29	30.77	11.02	76.31	2.18	15.10	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	291.81
14	5,000	7,500	6,250	9	53	6.29	37.06	11.39	87.70	2.25	17.35	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	253.92
15	7,500	10,000	8,750	11	64	7.69	44.76	11.07	98.76	2.19	19.54	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	225.47
16	10,000	20,000	15,000	7	71	4.90	49.65	23.35	122.11	4.62	24.17	0	3	0.00	37.50	0.00	222.68	0.00	10.11	0.00	182.35
17	20,000	50,000	35,000	33	104	23.08	72.73	69.53	191.65	13.76	37.93	2	5	25.00	62.50	41.52	264.20	1.88	11.99	59.72	137.86
18	50,000	100,000	75,000	16	120	11.19	83.92	63.74	255.39	12.61	50.54	0	5	0.00	62.50	0.00	264.20	0.00	11.99	0.00	103.45
19	100,000	500,000	300,000	17	137	11.89	95.80	177.74	433.12	35.17	85.71	1	6	12.50	75.00	69.28	333.49	3.14	15.13	38.98	77.00
20	500,000	UP		6	143	4.20	100.00	72.21	505.33	14.29	100.00	2	8	25.00	100.00	1,870.05	2,203.53	84.87	100.00	2589.86	436.06
				143				505.33				8				2,203.53				436.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.90	3.90	7.92	7.92	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.60	6.49	0.20	7.72	0.04	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.30	7.79	1.01	6.71	0.22	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.30	9.09	1.06	5.66	0.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.30	10.39	3.87	1.79	0.84	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.30	11.69	1.06	0.72	0.23	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.30	12.99	1.40	0.68	0.30	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.30	14.29	2.66	3.34	0.58	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.30	15.58	3.00	6.34	0.65	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	14	2.60	18.18	16.91	23.25	3.66	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.30	19.48	16.66	39.91	3.61	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	17	2.60	22.08	6.33	46.24	1.37	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	24	9.09	31.17	30.36	76.59	6.58	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	28	5.19	36.36	14.35	90.94	3.11	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	33	6.49	42.86	33.77	124.71	7.31	27.01	2	2	40.00	40.00	13.12	13.12	72.07	72.07	38.84	10.52
16	10,000	20,000	15,000	7	40	9.09	51.95	72.53	197.25	15.71	42.73	0	2	0.00	40.00	0.00	13.12	0.00	72.07	0.00	6.65
17	20,000	50,000	35,000	15	55	19.48	71.43	147.14	344.38	31.87	74.60	0	2	0.00	40.00	0.00	13.12	0.00	72.07	0.00	3.81
18	50,000	100,000	75,000	7	62	9.09	80.52	71.75	416.13	15.54	90.14	0	2	0.00	40.00	0.00	13.12	0.00	72.07	0.00	3.15
19	100,000	500,000	300,000	9	71	11.69	92.21	26.63	442.76	5.77	95.91	3	5	60.00	100.00	5.08	18.20	27.93	100.00	19.09	4.11
20	500,000	UP		6	77	7.79	100.00	18.89	461.64	4.09	100.00	0	5	0.00	100.00	0.00	18.20	0.00	100.00	0.00	3.94
				77				461.64				5				18.20				3.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.35	7.35	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.94	10.29	1.65	1.66	0.69	0.69	1	1	100.00	100.00	72.76	72.76	100.00	100.00	4401.46	4386.76
3	100	200	150	1	8	1.47	11.76	0.10	1.76	0.04	0.73	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	4143.08
4	200	300	250	1	9	1.47	13.24	4.78	6.54	1.99	2.72	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	1113.44
5	300	500	400	2	11	2.94	16.18	4.95	11.49	2.06	4.79	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	633.34
6	500	750	625	3	14	4.41	20.59	54.21	65.69	22.58	27.37	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	110.76
7	750	1,000	875	1	15	1.47	22.06	0.65	66.34	0.27	27.64	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	109.68
8	1,000	1,500	1,250	1	16	1.47	23.53	1.46	67.81	0.61	28.25	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	107.31
9	1,500	2,000	1,750	1	17	1.47	25.00	0.00	67.81	0.00	28.25	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	107.31
10	2,000	2,500	2,250	2	19	2.94	27.94	3.98	71.78	1.66	29.91	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	101.37
11	2,500	3,000	2,750	2	21	2.94	30.88	4.17	75.96	1.74	31.65	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	95.80
12	3,000	4,000	3,500	1	22	1.47	32.35	0.00	75.96	0.00	31.65	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	95.80
13	4,000	5,000	4,500	1	23	1.47	33.82	4.54	80.49	1.89	33.54	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	90.40
14	5,000	7,500	6,250	3	26	4.41	38.24	17.55	98.04	7.31	40.85	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	74.22
15	7,500	10,000	8,750	5	31	7.35	45.59	18.75	116.79	7.81	48.66	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	62.30
16	10,000	20,000	15,000	2	33	2.94	48.53	14.37	131.16	5.99	54.65	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	55.48
17	20,000	50,000	35,000	5	38	7.35	55.88	1.35	132.51	0.56	55.21	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	54.91
18	50,000	100,000	75,000	6	44	8.82	64.71	16.31	148.83	6.80	62.01	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	48.89
19	100,000	500,000	300,000	24	68	35.29	100.00	91.19	240.02	37.99	100.00	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	30.32
20	500,000	**UP**		0	68	0.00	100.00	0.00	240.02	0.00	100.00	0	1	0.00	100.00	0.00	72.76	0.00	100.00	0.00	30.32
				68				240.02				1				72.76				30.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	8.67	8.67	5.08	5.08	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.51	9.18	7.54	12.62	0.52	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	23	2.55	11.73	29.96	42.58	2.06	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	27	2.04	13.78	54.95	97.53	3.77	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	34	3.57	17.35	38.09	135.62	2.61	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	40	3.06	20.41	5.97	141.59	0.41	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	42	1.02	21.43	3.02	144.61	0.21	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	45	1.53	22.96	7.12	151.73	0.49	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	47	1.02	23.98	6.99	158.71	0.48	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	0.51	24.49	4.15	162.86	0.28	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	0.51	25.00	2.74	165.60	0.19	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	54	2.55	27.55	18.62	184.22	1.28	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	55	0.51	28.06	8.54	192.76	0.59	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	60	2.55	30.61	28.78	221.54	1.97	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	64	2.04	32.65	18.87	240.40	1.29	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	80	8.16	40.82	151.42	391.82	10.39	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	110	15.31	56.12	220.36	612.18	15.12	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	126	8.16	64.29	149.48	761.66	10.25	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	28	154	14.29	78.57	114.52	876.18	7.86	60.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		42	196	21.43	100.00	581.69	1,457.87	39.90	100.00	2	2	100.00	100.00	2.70	2.70	100.00	100.00	0.46	0.19
				196				1,457.87				2				2.70				0.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.56	2.56	0.29	0.29	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.56	5.13	0.16	0.45	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	10.26	15.38	1.08	1.53	0.35	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	5.13	20.51	5.17	6.70	1.69	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.56	23.08	1.59	8.30	0.52	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.56	25.64	6.84	15.14	2.24	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.56	28.21	8.14	23.27	2.66	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.56	30.77	7.44	15.83	2.44	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.56	33.33	6.90	22.73	2.26	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.56	35.90	0.00	22.73	0.00	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.56	38.46	0.00	22.73	0.00	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.56	41.03	0.03	22.76	0.01	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.56	43.59	0.03	22.79	0.01	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.56	46.15	34.43	57.22	11.27	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.56	48.72	37.76	94.99	12.36	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	2.56	51.28	18.79	76.19	6.15	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	23	7.69	58.97	96.64	172.83	31.62	56.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	33	25.64	84.62	121.64	294.47	39.80	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	39	15.38	100.00	11.15	305.62	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	305.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				305.62				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	41.86	41.86	2.28	2.28	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	2.33	44.19	11.79	14.06	6.46	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	2.33	46.51	0.68	14.74	0.37	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	2.33	48.84	0.57	15.31	0.31	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	24	6.98	55.81	40.40	55.71	22.13	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	2.33	58.14	1.39	57.10	0.76	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	2.33	60.47	1.94	59.05	1.06	32.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	27	2.33	62.79	4.68	63.73	2.57	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	2.33	65.12	0.00	63.73	0.00	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	30	4.65	69.77	3.41	67.14	1.87	36.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	2.33	72.09	7.70	74.84	4.22	41.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	33	4.65	76.74	4.68	79.53	2.57	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.33	79.07	0.00	79.53	0.00	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	36	4.65	83.72	7.70	87.23	4.22	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	41	11.63	95.35	19.53	106.76	10.70	58.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	43	4.65	100.00	75.81	182.56	41.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	43	0.00	100.00	0.00	182.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	182.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	182.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	182.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				182.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.33	0.33	4.00	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.60	3.93	43.05	47.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.43	8.36	52.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	8.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				8.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	28.50	28.50	0.99	0.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	70	6.50	35.00	0.73	1.72	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	82	6.00	41.00	18.36	20.08	1.64	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	92	5.00	46.00	47.57	67.64	4.25	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	96	2.00	48.00	2.81	70.45	0.25	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	110	7.00	55.00	15.74	86.19	1.41	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	117	3.50	58.50	16.20	102.39	1.45	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	127	5.00	63.50	23.61	126.00	2.11	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	130	1.50	65.00	13.40	139.40	1.20	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	135	2.50	67.50	22.57	161.97	2.02	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	137	1.00	68.50	17.09	179.07	1.53	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	144	3.50	72.00	35.40	214.47	3.16	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	145	0.50	72.50	6.82	221.29	0.61	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	151	3.00	75.50	65.31	286.60	5.84	25.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	160	4.50	80.00	105.64	392.24	9.44	35.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	170	5.00	85.00	142.06	534.30	12.70	47.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	186	8.00	93.00	280.03	814.34	25.03	72.78	1	1	100.00	100.00	1.22	1.22	100.00	100.00	0.44	0.15
18	50,000	100,000	75,000	8	194	4.00	97.00	148.93	963.26	13.31	86.09	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.13
19	100,000	500,000	300,000	6	200	3.00	100.00	155.63	1,118.90	13.91	100.00	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.11
20	500,000	UP		0	200	0.00	100.00	0.00	1,118.90	0.00	100.00	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.11
				200				1,118.90				1				1.22				0.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	17.57	17.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	15	2.70	20.27	0.63	0.63	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	1.35	21.62	0.05	0.68	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	2.70	24.32	4.77	5.45	1.31	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	22	5.41	29.73	0.25	5.70	0.07	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	24	2.70	32.43	0.47	6.18	0.13	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	27	4.05	36.49	5.11	11.29	1.40	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	31	5.41	41.89	41.89	53.17	11.50	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	35	5.41	47.30	8.29	61.46	2.28	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	37	2.70	50.00	7.19	68.65	1.97	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	1.35	51.35	6.28	74.93	1.72	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	41	4.05	55.41	5.91	80.84	1.62	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	43	2.70	58.11	2.62	83.46	0.72	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	48	6.76	64.86	40.42	123.88	11.10	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	1.35	66.22	0.39	124.28	0.11	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	54	6.76	72.97	101.28	225.55	27.80	61.91	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	57	4.05	77.03	13.24	238.79	3.63	65.55	0	1	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	63	8.11	85.14	60.71	299.51	16.67	82.21	2	3	50.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	70	9.46	94.59	49.38	348.89	13.55	95.77	0	3	0.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	74	5.41	100.00	15.41	364.30	4.23	100.00	1	4	25.00	100.00	143.48	143.48	100.00	100.00	930.86	39.38
				74				364.30				4				143.48				39.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.96	8.96	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	8.96	17.91	9.60	9.60	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	21	13.43	31.34	9.03	18.63	1.42	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	23	2.99	34.33	45.02	63.65	7.10	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	31	11.94	46.27	1.83	65.48	0.29	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	35	5.97	52.24	71.62	137.10	11.29	21.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	38	4.48	56.72	0.79	137.88	0.12	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	42	5.97	62.69	13.99	151.88	2.21	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	43	1.49	64.18	7.03	158.91	1.11	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	44	1.49	65.67	4.03	162.94	0.64	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.49	67.16	13.17	176.11	2.08	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	47	2.99	70.15	0.00	176.11	0.00	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	48	1.49	71.64	24.62	200.73	3.88	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	49	1.49	73.13	0.00	200.73	0.00	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	50	1.49	74.63	25.91	226.65	4.08	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	51	1.49	76.12	27.19	253.84	4.29	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	60	13.43	89.55	180.55	434.38	28.46	68.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	64	5.97	95.52	196.66	631.04	31.00	99.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	67	4.48	100.00	3.33	634.38	0.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	67	0.00	100.00	0.00	634.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				634.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	10.61	10.61	8.24	8.24	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	26	2.53	13.13	6.59	14.83	0.73	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	40	7.07	20.20	8.49	23.32	0.94	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	44	2.02	22.22	2.48	25.80	0.27	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	68	12.12	34.34	63.87	89.67	7.04	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	75	3.54	37.88	18.55	108.22	2.04	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	86	5.56	43.43	28.40	136.63	3.13	15.05	1	1	100.00	100.00	46.56	46.56	100.00	100.00	163.94	34.08
8	1,000	1,500	1,250	15	101	7.58	51.01	48.77	185.40	5.37	20.43	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	25.11
9	1,500	2,000	1,750	10	111	5.05	56.06	36.15	221.55	3.98	24.41	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	21.02
10	2,000	2,500	2,250	6	117	3.03	59.09	24.82	246.37	2.74	27.15	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	18.90
11	2,500	3,000	2,750	11	128	5.56	64.65	64.30	310.67	7.08	34.23	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	14.99
12	3,000	4,000	3,500	10	138	5.05	69.70	62.57	373.24	6.89	41.12	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	12.47
13	4,000	5,000	4,500	10	148	5.05	74.75	70.51	443.75	7.77	48.89	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	10.49
14	5,000	7,500	6,250	20	168	10.10	84.85	194.44	638.19	21.42	70.32	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	7.30
15	7,500	10,000	8,750	5	173	2.53	87.37	77.10	715.28	8.49	78.81	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	6.51
16	10,000	20,000	15,000	10	183	5.05	92.42	110.23	825.51	12.14	90.96	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	5.64
17	20,000	50,000	35,000	3	186	1.52	93.94	47.53	873.04	5.24	96.19	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	5.33
18	50,000	100,000	75,000	11	197	5.56	99.49	34.20	907.23	3.77	99.96	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	5.13
19	100,000	500,000	300,000	1	198	0.51	100.00	0.35	907.59	0.04	100.00	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	5.13
20	500,000	UP		0	198	0.00	100.00	0.00	907.59	0.00	100.00	0	1	0.00	100.00	0.00	46.56	0.00	100.00	0.00	5.13
				198				907.59				1				46.56				5.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.26	5.26	0.65	0.65	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.63	7.89	0.75	1.40	0.37	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.63	10.53	0.44	1.84	0.22	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.63	13.16	0.40	2.24	0.20	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.63	15.79	1.22	3.46	0.61	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.63	18.42	1.25	4.71	0.63	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.63	21.05	4.33	0.38	2.17	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	14	15.79	36.84	12.23	12.61	6.13	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	5.26	42.11	6.01	18.62	3.01	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.63	44.74	4.78	23.40	2.39	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	2.63	47.37	5.59	28.99	2.80	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	23	13.16	60.53	19.40	48.40	9.72	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	25	5.26	65.79	12.91	61.30	6.46	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	27	5.26	71.05	15.44	76.74	7.74	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	29	5.26	76.32	21.09	97.84	10.57	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	32	7.89	84.21	20.02	117.86	10.03	59.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	2.63	86.84	20.77	138.63	10.40	69.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	34	2.63	89.47	16.62	155.24	8.32	77.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	36	5.26	94.74	17.30	172.54	8.66	86.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	38	5.26	100.00	27.08	199.62	13.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				199.62				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	13.64	13.64	5.02	5.02	3.08	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.27	15.91	8.25	3.24	5.07	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	4.55	20.45	0.23	3.47	0.14	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.27	22.73	0.28	3.75	0.17	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	2.27	25.00	0.11	3.86	0.07	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	2.27	27.27	1.13	2.73	0.70	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	2.27	29.55	2.73	5.46	1.68	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	2.27	31.82	2.91	8.37	1.79	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	2.27	34.09	0.61	8.98	0.37	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	2.27	36.36	5.10	14.08	3.13	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.27	38.64	1.28	15.36	0.79	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	2.27	40.91	5.70	21.06	3.51	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	2.27	43.18	9.77	30.83	6.00	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	21	4.55	47.73	15.05	45.88	9.25	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	24	6.82	54.55	15.14	61.02	9.31	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	26	4.55	59.09	39.28	100.30	24.14	61.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	34	18.18	77.27	25.27	125.58	15.53	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	40	13.64	90.91	30.45	156.03	18.72	95.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	43	6.82	97.73	6.54	162.57	4.02	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	44	2.27	100.00	0.14	162.71	0.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				162.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.98	0.98	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	1.96	2.94	0.07	0.07	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	3.92	6.86	21.12	21.19	4.62	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	12	4.90	11.76	0.74	20.44	0.16	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	18	5.88	17.65	1.44	21.89	0.32	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	24	5.88	23.53	2.98	24.87	0.65	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	30	5.88	29.41	17.43	42.31	3.82	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	36	5.88	35.29	5.67	47.98	1.24	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	40	3.92	39.22	9.96	57.95	2.18	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	0.98	40.20	0.92	58.87	0.20	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	45	3.92	44.12	20.48	79.34	4.48	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	51	5.88	50.00	17.35	96.69	3.80	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	54	2.94	52.94	18.64	115.34	4.08	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	63	8.82	61.76	76.98	192.31	16.85	42.09	2	2	50.00	50.00	178.62	178.62	35.74	35.74	232.05	92.88
15	7,500	10,000	8,750	6	69	5.88	67.65	17.21	209.52	3.77	45.86	0	2	0.00	50.00	0.00	178.62	0.00	35.74	0.00	85.25
16	10,000	20,000	15,000	8	77	7.84	75.49	45.63	255.15	9.99	55.84	0	2	0.00	50.00	0.00	178.62	0.00	35.74	0.00	70.01
17	20,000	50,000	35,000	8	85	7.84	83.33	58.81	313.96	12.87	68.71	0	2	0.00	50.00	0.00	178.62	0.00	35.74	0.00	56.89
18	50,000	100,000	75,000	2	87	1.96	85.29	2.25	316.21	0.49	69.21	0	2	0.00	50.00	0.00	178.62	0.00	35.74	0.00	56.49
19	100,000	500,000	300,000	12	99	11.76	97.06	91.80	408.01	20.09	89.30	2	4	50.00	100.00	321.09	499.72	64.26	100.00	349.76	122.48
20	500,000	UP		3	102	2.94	100.00	48.90	456.91	10.70	100.00	0	4	0.00	100.00	0.00	499.72	0.00	100.00	0.00	109.37
				102				456.91				4				499.72				109.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2201 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	199	199	9.40	9.40	228.08	228.08	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	243	2.08	11.48	81.44	309.53	0.85	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	71	314	3.35	14.83	154.79	464.31	1.62	4.85	2	2	8.33	8.33	179.21	179.21	2.18	2.18	115.78	38.60
4	200	300	250	49	363	2.31	17.15	156.32	620.63	1.63	6.48	1	3	4.17	12.50	272.74	451.95	3.32	5.51	174.48	72.82
5	300	500	400	88	451	4.16	21.30	116.66	737.29	1.22	7.70	0	3	0.00	12.50	0.00	451.95	0.00	5.51	0.00	61.30
6	500	750	625	90	541	4.25	25.56	55.84	793.13	0.58	8.28	1	4	4.17	16.67	701.62	1,153.57	8.55	14.06	1256.50	145.44
7	750	1,000	875	81	622	3.83	29.38	78.84	871.97	0.82	9.10	0	4	0.00	16.67	0.00	1,153.57	0.00	14.06	0.00	132.29
8	1,000	1,500	1,250	118	740	5.57	34.96	167.82	1,039.79	1.75	10.85	3	7	12.50	29.17	69.84	1,223.41	0.85	14.91	41.62	117.66
9	1,500	2,000	1,750	64	804	3.02	37.98	172.80	1,212.59	1.80	12.66	2	9	8.33	37.50	18.00	1,241.41	0.22	15.13	10.42	102.38
10	2,000	2,500	2,250	48	852	2.27	40.25	120.25	1,332.84	1.26	13.91	0	9	0.00	37.50	0.00	1,241.41	0.00	15.13	0.00	93.14
11	2,500	3,000	2,750	45	897	2.13	42.37	105.06	1,437.90	1.10	15.01	0	9	0.00	37.50	0.00	1,241.41	0.00	15.13	0.00	86.33
12	3,000	4,000	3,500	58	955	2.74	45.11	148.60	1,586.51	1.55	16.56	0	9	0.00	37.50	0.00	1,241.41	0.00	15.13	0.00	78.25
13	4,000	5,000	4,500	74	1,029	3.50	48.61	272.59	1,859.09	2.85	19.41	0	9	0.00	37.50	0.00	1,241.41	0.00	15.13	0.00	66.77
14	5,000	7,500	6,250	102	1,131	4.82	53.42	381.74	2,240.83	3.98	23.39	1	10	4.17	41.67	9.78	1,251.19	0.12	15.25	2.56	55.84
15	7,500	10,000	8,750	98	1,229	4.63	58.05	531.48	2,772.31	5.55	28.94	0	10	0.00	41.67	0.00	1,251.19	0.00	15.25	0.00	45.13
16	10,000	20,000	15,000	178	1,407	8.41	66.46	2,208.55	4,980.86	23.05	51.99	2	12	8.33	50.00	522.24	1,773.43	6.37	21.62	23.65	35.60
17	20,000	50,000	35,000	247	1,654	11.67	78.13	2,170.55	7,151.41	22.66	74.65	2	14	8.33	58.33	44.48	1,817.92	0.54	22.16	2.05	25.42
18	50,000	100,000	75,000	185	1,839	8.74	86.87	1,269.07	8,420.48	13.25	87.89	8	22	33.33	91.67	4,986.33	6,804.24	60.78	82.95	392.91	80.81
19	100,000	500,000	300,000	182	2,021	8.60	95.47	980.91	9,401.39	10.24	98.13	1	23	4.17	95.83	17.54	6,821.78	0.21	83.16	1.79	72.56
20	500,000	UP		96	2,117	4.53	100.00	179.00	9,580.39	1.87	100.00	1	24	4.17	100.00	1,381.45	8,203.23	16.84	100.00	771.77	85.63
				2,117				9,580.39				24				8,203.23				85.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.56	2.56	9.51	9.51	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.56	5.13	0.00	9.51	0.00	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.56	7.69	0.77	10.28	0.12	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.56	10.26	1.13	11.41	0.18	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.56	12.82	6.16	17.56	0.99	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.56	15.38	2.40	19.96	0.38	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.56	17.95	2.60	22.56	0.42	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.56	20.51	3.90	26.46	0.63	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.56	23.08	4.75	31.22	0.76	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.56	25.64	22.42	53.64	3.59	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	12	5.13	30.77	14.71	68.35	2.36	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.56	33.33	2.19	70.54	0.35	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	16	7.69	41.03	42.39	112.93	6.79	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.56	43.59	21.65	134.58	3.47	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	23	15.38	58.97	129.37	263.95	20.72	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	28	12.82	71.79	108.16	372.12	17.33	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	32	10.26	82.05	79.90	452.02	12.80	72.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	36	10.26	92.31	101.26	553.28	16.22	88.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	39	7.69	100.00	70.98	624.26	11.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				624.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	8.13	8.13	2.25	2.25	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	16	1.88	10.00	0.37	1.88	0.07	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	24	5.00	15.00	5.43	3.55	1.04	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	33	5.63	20.63	3.00	6.55	0.57	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	45	7.50	28.13	12.32	18.88	2.35	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	52	4.38	32.50	8.50	27.38	1.62	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	67	9.38	41.88	21.41	48.79	4.08	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	81	8.75	50.63	23.51	72.30	4.48	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	94	8.13	58.75	26.06	98.36	4.97	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	108	8.75	67.50	38.57	136.92	7.35	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	113	3.13	70.63	15.27	152.19	2.91	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	124	6.88	77.50	46.01	198.20	8.77	37.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	128	2.50	80.00	36.43	234.62	6.95	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	132	2.50	82.50	45.07	279.69	8.59	53.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	137	3.13	85.63	36.82	316.52	7.02	60.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	141	2.50	88.13	62.03	378.54	11.83	72.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	150	5.63	93.75	86.81	465.35	16.55	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	153	1.88	95.63	3.04	468.39	0.58	89.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	154	0.63	96.25	1.72	470.11	0.33	89.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	160	3.75	100.00	54.38	524.49	10.37	100.00	3	3	100.00	100.00	62.48	62.48	100.00	100.00	114.89	11.91
				160				524.49				3				62.48				11.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2208 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	30.34	30.34	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	55	0.56	30.90	0.47	0.47	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	56	0.56	31.46	0.27	0.74	0.55	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	66	5.62	37.08	1.83	2.57	3.72	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	77	6.18	43.26	3.22	5.79	6.55	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	90	7.30	50.56	2.26	8.06	4.60	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	52	142	29.21	79.78	7.28	15.34	14.79	31.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	159	9.55	89.33	3.23	18.57	6.57	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	172	7.30	96.63	3.67	22.24	7.45	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	173	0.56	97.19	4.53	26.77	9.20	54.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	174	0.56	97.75	3.39	30.16	6.89	61.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	175	0.56	98.31	7.65	37.80	15.53	76.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	176	0.56	98.88	11.32	49.12	22.99	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	177	0.56	99.44	1.31	50.43	2.66	102.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	178	0.56	100.00	1.20	49.23	2.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	178	0.00	100.00	0.00	49.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	178	0.00	100.00	0.00	49.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	178	0.00	100.00	0.00	49.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	178	0.00	100.00	0.00	49.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	178	0.00	100.00	0.00	49.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				178				49.23				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	377	377	7.94	7.94	175.75	175.75	0.91	0.91	3	3	2.75	2.75	4.40	4.40	0.01	0.01	2.50	2.50
2	50	100	75	123	500	2.59	10.53	287.87	463.62	1.48	2.39	2	5	1.83	4.59	87.45	91.85	0.18	0.19	30.38	19.81
3	100	200	150	213	713	4.49	15.02	497.26	960.88	2.56	4.96	2	7	1.83	6.42	137.35	229.20	0.29	0.48	27.62	23.85
4	200	300	250	146	859	3.07	18.09	403.75	1,364.63	2.08	7.04	1	8	0.92	7.34	7.66	236.87	0.02	0.50	1.90	17.36
5	300	500	400	205	1,064	4.32	22.41	234.08	1,598.71	1.21	8.25	2	10	1.83	9.17	487.55	724.42	1.02	1.52	208.28	45.31
6	500	750	625	254	1,318	5.35	27.76	305.20	1,903.91	1.57	9.82	4	14	3.67	12.84	355.85	1,080.27	0.75	2.27	116.60	56.74
7	750	1,000	875	223	1,541	4.70	32.46	266.25	2,170.16	1.37	11.19	5	19	4.59	17.43	18.00	1,098.27	0.04	2.31	6.76	50.61
8	1,000	1,500	1,250	275	1,816	5.79	38.25	375.85	2,546.01	1.94	13.13	2	21	1.83	19.27	93.84	1,192.11	0.20	2.50	24.97	46.82
9	1,500	2,000	1,750	206	2,022	4.34	42.59	388.16	2,934.18	2.00	15.13	3	24	2.75	22.02	1,908.44	3,100.55	4.01	6.51	491.66	105.67
10	2,000	2,500	2,250	143	2,165	3.01	45.60	278.99	3,213.17	1.44	16.57	1	25	0.92	22.94	7.85	3,108.40	0.02	6.53	2.81	96.74
11	2,500	3,000	2,750	116	2,281	2.44	48.04	274.46	3,487.63	1.42	17.99	0	25	0.00	22.94	0.00	3,108.40	0.00	6.53	0.00	89.13
12	3,000	4,000	3,500	171	2,452	3.60	51.64	512.29	3,999.92	2.64	20.63	0	25	0.00	22.94	0.00	3,108.40	0.00	6.53	0.00	77.71
13	4,000	5,000	4,500	141	2,593	2.97	54.61	474.81	4,474.73	2.45	23.08	0	25	0.00	22.94	0.00	3,108.40	0.00	6.53	0.00	69.47
14	5,000	7,500	6,250	233	2,826	4.91	59.52	1,138.45	5,613.18	5.87	28.95	3	28	2.75	25.69	268.20	3,376.60	0.56	7.09	23.56	60.15
15	7,500	10,000	8,750	207	3,033	4.36	63.88	971.27	6,584.45	5.01	33.96	2	30	1.83	27.52	7,639.89	11,016.49	16.05	23.14	786.59	167.31
16	10,000	20,000	15,000	368	3,401	7.75	71.63	2,759.54	9,343.99	14.23	48.19	6	36	5.50	33.03	2,211.34	13,227.83	4.64	27.78	80.13	141.57
17	20,000	50,000	35,000	418	3,819	8.80	80.43	3,771.16	13,115.16	19.45	67.65	8	44	7.34	40.37	28,192.32	41,420.14	59.21	86.99	747.58	315.82
18	50,000	100,000	75,000	268	4,087	5.64	86.08	2,007.59	15,122.75	10.35	78.00	14	58	12.84	53.21	2,251.83	43,671.97	4.73	91.72	112.17	288.78
19	100,000	500,000	300,000	516	4,603	10.87	96.95	3,335.98	18,458.73	17.21	95.21	38	96	34.86	88.07	3,190.85	46,862.82	6.70	98.42	95.65	253.88
20	500,000	UP		145	4,748	3.05	100.00	929.21	19,387.93	4.79	100.00	13	109	11.93	100.00	750.32	47,613.15	1.58	100.00	80.75	245.58
				4,748				19,387.93				109				47,613.15				245.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	231	231	9.08	9.08	25.95	25.95	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	53	284	2.08	11.17	60.14	86.09	0.50	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	63	347	2.48	13.65	93.72	179.81	0.78	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	80	427	3.15	16.79	27.13	206.94	0.22	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	103	530	4.05	20.84	53.23	260.17	0.44	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	83	613	3.26	24.11	122.71	382.89	1.02	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	89	702	3.50	27.61	100.44	483.33	0.83	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	98	800	3.85	31.46	95.16	578.49	0.79	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	83	883	3.26	34.72	123.11	701.60	1.02	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	80	963	3.15	37.87	132.10	833.70	1.10	6.91	2	2	3.28	3.28	772.81	772.81	0.52	0.52	585.02	92.70
11	2,500	3,000	2,750	63	1,026	2.48	40.35	193.57	1,027.26	1.61	8.52	0	2	0.00	3.28	0.00	772.81	0.00	0.52	0.00	75.23
12	3,000	4,000	3,500	102	1,128	4.01	44.36	288.39	1,315.65	2.39	10.91	0	2	0.00	3.28	0.00	772.81	0.00	0.52	0.00	58.74
13	4,000	5,000	4,500	96	1,224	3.78	48.13	231.92	1,547.57	1.92	12.83	2	4	3.28	6.56	567.89	1,340.70	0.38	0.90	244.87	86.63
14	5,000	7,500	6,250	156	1,380	6.13	54.27	543.94	2,091.51	4.51	17.35	1	5	1.64	8.20	10.06	1,350.75	0.01	0.91	1.85	64.58
15	7,500	10,000	8,750	134	1,514	5.27	59.54	640.04	2,731.55	5.31	22.65	2	7	3.28	11.48	33.14	1,383.90	0.02	0.93	5.18	50.66
16	10,000	20,000	15,000	273	1,787	10.74	70.27	1,804.00	4,535.54	14.96	37.62	5	12	8.20	19.67	10,926.41	12,310.30	7.34	8.26	605.68	271.42
17	20,000	50,000	35,000	213	2,000	8.38	78.65	2,031.97	6,567.52	16.85	54.47	7	19	11.48	31.15	2,638.95	14,949.26	1.77	10.04	129.87	227.62
18	50,000	100,000	75,000	129	2,129	5.07	83.72	1,124.92	7,692.44	9.33	63.80	4	23	6.56	37.70	179.52	15,128.78	0.12	10.16	15.96	196.67
19	100,000	500,000	300,000	287	2,416	11.29	95.01	2,726.73	10,419.17	22.61	86.41	21	44	34.43	72.13	10,659.65	25,788.43	7.16	17.31	390.93	247.51
20	500,000	UP		127	2,543	4.99	100.00	1,638.57	12,057.74	13.59	100.00	17	61	27.87	100.00	123,173.95	148,962.38	82.69	100.00	7517.16	1235.41
				2,543				12,057.74				61				148,962.38				1235.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	7.38	7.38	32.09	32.09	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	1.85	9.23	20.77	11.31	1.75	0.96	1	1	11.11	11.11	5.59	5.59	2.25	2.25	26.91	49.41
3	100	200	150	8	33	2.95	12.18	3.25	8.06	0.27	0.68	0	1	0.00	11.11	0.00	5.59	0.00	2.25	0.00	69.32
4	200	300	250	8	41	2.95	15.13	22.20	14.14	1.87	1.19	1	2	11.11	22.22	1.90	7.49	0.76	3.01	8.57	52.99
5	300	500	400	6	47	2.21	17.34	34.13	48.27	2.88	4.07	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	15.52
6	500	750	625	24	71	8.86	26.20	33.69	81.96	2.84	6.92	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	9.14
7	750	1,000	875	12	83	4.43	30.63	13.22	95.18	1.12	8.03	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	7.87
8	1,000	1,500	1,250	16	99	5.90	36.53	85.95	181.12	7.26	15.29	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	4.14
9	1,500	2,000	1,750	15	114	5.54	42.07	33.07	214.20	2.79	18.08	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	3.50
10	2,000	2,500	2,250	7	121	2.58	44.65	13.13	227.32	1.11	19.19	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	3.30
11	2,500	3,000	2,750	16	137	5.90	50.55	56.33	283.66	4.76	23.95	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	2.64
12	3,000	4,000	3,500	16	153	5.90	56.46	33.09	316.75	2.79	26.74	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	2.37
13	4,000	5,000	4,500	11	164	4.06	60.52	40.17	356.92	3.39	30.13	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	2.10
14	5,000	7,500	6,250	20	184	7.38	67.90	134.56	491.48	11.36	41.49	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	1.52
15	7,500	10,000	8,750	4	188	1.48	69.37	33.71	525.19	2.85	44.34	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	1.43
16	10,000	20,000	15,000	18	206	6.64	76.01	112.60	637.79	9.51	53.84	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	1.17
17	20,000	50,000	35,000	20	226	7.38	83.39	238.86	876.64	20.16	74.00	0	2	0.00	22.22	0.00	7.49	0.00	3.01	0.00	0.85
18	50,000	100,000	75,000	8	234	2.95	86.35	32.88	909.53	2.78	76.78	2	4	22.22	44.44	23.80	31.29	9.57	12.59	72.37	3.44
19	100,000	500,000	300,000	29	263	10.70	97.05	216.60	1,126.13	18.29	95.07	1	5	11.11	55.56	158.44	189.73	63.73	76.32	73.15	16.85
20	500,000	UP		8	271	2.95	100.00	58.45	1,184.58	4.93	100.00	4	9	44.44	100.00	58.88	248.61	23.68	100.00	100.74	20.99
				271				1,184.58				9				248.61				20.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.96	7.96	4.29	4.29	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.88	8.85	3.35	7.63	0.36	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	1.77	10.62	0.66	8.29	0.07	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	19	6.19	16.81	4.41	12.70	0.47	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	1.77	18.58	2.82	15.52	0.30	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.88	19.47	1.67	17.19	0.18	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	30	7.08	26.55	19.04	36.22	2.04	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	38	7.08	33.63	94.54	130.76	10.13	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	44	5.31	38.94	32.98	163.74	3.53	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	49	4.42	43.36	14.42	178.16	1.55	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	52	2.65	46.02	17.58	195.74	1.88	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	56	3.54	49.56	55.48	251.22	5.95	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	64	7.08	56.64	72.38	323.60	7.76	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	66	1.77	58.41	28.58	352.18	3.06	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	68	1.77	60.18	47.78	399.96	5.12	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	70	1.77	61.95	15.87	384.09	1.70	41.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	80	8.85	70.80	147.03	531.12	15.76	56.93	1	1	50.00	50.00	3,048.29	3,048.29	99.47	99.47	2073.20	573.94
18	50,000	100,000	75,000	9	89	7.96	78.76	146.55	677.67	15.71	72.64	1	2	50.00	100.00	16.35	3,064.65	0.53	100.00	11.16	452.23
19	100,000	500,000	300,000	24	113	21.24	100.00	255.26	932.93	27.36	100.00	0	2	0.00	100.00	0.00	3,064.65	0.00	100.00	0.00	328.50
20	500,000	UP		0	113	0.00	100.00	0.00	932.93	0.00	100.00	0	2	0.00	100.00	0.00	3,064.65	0.00	100.00	0.00	328.50
				113				932.93				2				3,064.65				328.50	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	6.05	6.05	22.65	22.65	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	24	2.49	8.54	13.36	36.01	0.64	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	34	3.56	12.10	28.94	64.95	1.38	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	50	5.69	17.79	36.83	101.78	1.76	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	65	5.34	23.13	51.71	153.49	2.47	7.32	1	1	16.67	16.67	335.43	335.43	38.25	38.25	648.63	218.53
6	500	750	625	13	78	4.63	27.76	7.23	160.72	0.34	7.67	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	208.70
7	750	1,000	875	6	84	2.14	29.89	5.80	166.52	0.28	7.95	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	201.43
8	1,000	1,500	1,250	20	104	7.12	37.01	34.79	201.31	1.66	9.60	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	166.62
9	1,500	2,000	1,750	7	111	2.49	39.50	10.95	212.26	0.52	10.13	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	158.03
10	2,000	2,500	2,250	4	115	1.42	40.93	23.01	235.27	1.10	11.22	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	142.57
11	2,500	3,000	2,750	10	125	3.56	44.48	34.15	269.42	1.63	12.85	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	124.50
12	3,000	4,000	3,500	8	133	2.85	47.33	15.33	284.75	0.73	13.59	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	117.80
13	4,000	5,000	4,500	7	140	2.49	49.82	49.94	334.69	2.38	15.97	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	100.22
14	5,000	7,500	6,250	18	158	6.41	56.23	101.11	435.80	4.82	20.79	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	76.97
15	7,500	10,000	8,750	16	174	5.69	61.92	103.86	539.66	4.96	25.75	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	62.16
16	10,000	20,000	15,000	37	211	13.17	75.09	407.44	947.10	19.44	45.19	0	1	0.00	16.67	0.00	335.43	0.00	38.25	0.00	35.42
17	20,000	50,000	35,000	25	236	8.90	83.99	410.54	1,357.64	19.59	64.77	2	3	33.33	50.00	433.82	769.25	49.47	87.73	105.67	56.66
18	50,000	100,000	75,000	19	255	6.76	90.75	232.66	1,590.30	11.10	75.87	2	5	33.33	83.33	99.43	868.67	11.34	99.07	42.74	54.62
19	100,000	500,000	300,000	24	279	8.54	99.29	440.55	2,030.84	21.02	96.89	1	6	16.67	100.00	8.18	876.85	0.93	100.00	1.86	43.18
20	500,000	UP		2	281	0.71	100.00	65.10	2,095.95	3.11	100.00	0	6	0.00	100.00	0.00	876.85	0.00	100.00	0.00	41.84
				281				2,095.95				6				876.85				41.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	108	108	14.67	14.67	0.30	0.30	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	124	2.17	16.85	73.65	73.35	1.38	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	149	3.40	20.24	136.97	210.32	2.57	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	170	2.85	23.10	162.27	372.59	3.04	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	201	4.21	27.31	73.39	445.97	1.37	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	52	253	7.07	34.38	61.06	507.03	1.14	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	277	3.26	37.64	33.98	541.01	0.64	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	312	4.76	42.39	188.82	729.83	3.54	13.67	2	2	28.57	28.57	1,436.34	1,436.34	91.23	91.23	760.69	196.80
9	1,500	2,000	1,750	36	348	4.89	47.28	133.17	863.01	2.50	16.17	0	2	0.00	28.57	0.00	1,436.34	0.00	91.23	0.00	166.43
10	2,000	2,500	2,250	19	367	2.58	49.86	103.11	966.12	1.93	18.10	1	3	14.29	42.86	59.69	1,496.03	3.79	95.02	57.89	154.85
11	2,500	3,000	2,750	27	394	3.67	53.53	109.73	1,075.84	2.06	20.16	1	4	14.29	57.14	19.27	1,515.30	1.22	96.24	17.56	140.85
12	3,000	4,000	3,500	45	439	6.11	59.65	400.56	1,476.41	7.51	27.66	2	6	28.57	85.71	8.55	1,523.85	0.54	96.79	2.13	103.21
13	4,000	5,000	4,500	26	465	3.53	63.18	140.52	1,616.92	2.63	30.30	0	6	0.00	85.71	0.00	1,523.85	0.00	96.79	0.00	94.24
14	5,000	7,500	6,250	44	509	5.98	69.16	467.66	2,084.59	8.76	39.06	0	6	0.00	85.71	0.00	1,523.85	0.00	96.79	0.00	73.10
15	7,500	10,000	8,750	30	539	4.08	73.23	490.73	2,575.32	9.19	48.25	0	6	0.00	85.71	0.00	1,523.85	0.00	96.79	0.00	59.17
16	10,000	20,000	15,000	75	614	10.19	83.42	805.39	3,380.71	15.09	63.34	0	6	0.00	85.71	0.00	1,523.85	0.00	96.79	0.00	45.07
17	20,000	50,000	35,000	61	675	8.29	91.71	1,310.35	4,691.07	24.55	87.89	0	6	0.00	85.71	0.00	1,523.85	0.00	96.79	0.00	32.48
18	50,000	100,000	75,000	29	704	3.94	95.65	390.07	5,081.14	7.31	95.20	0	6	0.00	85.71	0.00	1,523.85	0.00	96.79	0.00	29.99
19	100,000	500,000	300,000	17	721	2.31	97.96	216.60	5,297.74	4.06	99.26	1	7	14.29	100.00	50.59	1,574.44	3.21	100.00	23.35	29.72
20	500,000	UP		15	736	2.04	100.00	39.50	5,337.24	0.74	100.00	0	7	0.00	100.00	0.00	1,574.44	0.00	100.00	0.00	29.50
				736				5,337.24				7				1,574.44				29.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	9.06	9.06	24.00	24.00	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	52	1.18	10.24	32.34	56.34	0.75	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	65	2.56	12.80	52.91	109.24	1.23	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	71	1.18	13.98	52.90	162.15	1.23	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	88	3.35	17.32	69.94	232.09	1.63	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	106	3.54	20.87	196.92	429.00	4.60	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	127	4.13	25.00	32.11	461.11	0.75	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	163	7.09	32.09	156.84	617.95	3.66	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	193	5.91	37.99	88.40	706.36	2.06	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	214	4.13	42.13	131.28	837.64	3.06	19.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	229	2.95	45.08	86.69	924.33	2.02	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	264	6.89	51.97	187.17	1,111.50	4.37	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	33	297	6.50	58.46	361.40	1,472.90	8.43	34.38	1	1	33.33	33.33	197.90	197.90	7.62	7.62	54.76	13.44
14	5,000	7,500	6,250	47	344	9.25	67.72	410.21	1,883.11	9.57	43.95	1	2	33.33	66.67	64.74	262.64	2.49	10.11	15.78	13.95
15	7,500	10,000	8,750	19	363	3.74	71.46	236.02	2,119.13	5.51	49.46	1	3	33.33	100.00	2,334.42	2,597.05	89.89	100.00	989.07	122.55
16	10,000	20,000	15,000	57	420	11.22	82.68	847.19	2,966.32	19.77	69.23	0	3	0.00	100.00	0.00	2,597.05	0.00	100.00	0.00	87.55
17	20,000	50,000	35,000	40	460	7.87	90.55	617.36	3,583.68	14.41	83.64	0	3	0.00	100.00	0.00	2,597.05	0.00	100.00	0.00	72.47
18	50,000	100,000	75,000	26	486	5.12	95.67	236.04	3,819.72	5.51	89.15	0	3	0.00	100.00	0.00	2,597.05	0.00	100.00	0.00	67.99
19	100,000	500,000	300,000	17	503	3.35	99.02	182.89	4,002.61	4.27	93.42	0	3	0.00	100.00	0.00	2,597.05	0.00	100.00	0.00	64.88
20	500,000	UP		5	508	0.98	100.00	282.10	4,284.71	6.58	100.00	0	3	0.00	100.00	0.00	2,597.05	0.00	100.00	0.00	60.61
				508				4,284.71				3				2,597.05				60.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	12.31	12.31	0.20	0.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	18	1.54	13.85	0.93	1.13	0.12	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	22	3.08	16.92	8.39	9.52	1.06	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	27	3.85	20.77	7.34	16.86	0.93	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	37	7.69	28.46	12.91	29.77	1.63	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	40	2.31	30.77	10.00	39.77	1.26	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	49	6.92	37.69	23.42	63.19	2.95	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	61	9.23	46.92	43.17	106.36	5.44	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	68	5.38	52.31	76.78	183.15	9.68	23.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	71	2.31	54.62	59.21	242.35	7.46	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	73	1.54	56.15	20.96	263.32	2.64	33.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	83	7.69	63.85	76.74	340.06	9.67	42.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	87	3.08	66.92	5.74	334.32	0.72	42.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	92	3.85	70.77	70.97	405.29	8.94	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	104	9.23	80.00	81.83	487.12	10.31	61.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	114	7.69	87.69	113.78	600.91	14.34	75.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	121	5.38	93.08	98.95	699.86	12.47	88.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	123	1.54	94.62	5.62	705.48	0.71	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	128	3.85	98.46	85.32	790.80	10.75	99.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	130	1.54	100.00	2.69	793.48	0.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				130				793.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	17.02	17.02	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.13	19.15	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.13	21.28	0.00	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	2.13	23.40	0.05	0.06	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	2.13	25.53	0.07	0.14	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	6.38	31.91	0.25	0.39	0.22	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	2.13	34.04	0.08	0.46	0.07	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	23	14.89	48.94	1.15	1.61	0.99	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	27	8.51	57.45	2.59	4.20	2.24	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	2.13	59.57	0.38	4.58	0.33	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	2.13	61.70	0.50	5.08	0.43	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	31	4.26	65.96	5.93	11.01	5.13	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	34	6.38	72.34	6.98	18.00	6.04	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	37	6.38	78.72	9.78	27.77	8.45	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.13	80.85	1.31	29.08	1.13	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	41	6.38	87.23	30.96	60.04	26.76	51.90	1	1	100.00	100.00	98.58	98.58	100.00	100.00	318.43	164.20
17	20,000	50,000	35,000	3	44	6.38	93.62	55.45	115.49	47.93	99.83	0	1	0.00	100.00	0.00	98.58	0.00	100.00	0.00	85.36
18	50,000	100,000	75,000	1	45	2.13	95.74	0.02	115.51	0.02	99.85	0	1	0.00	100.00	0.00	98.58	0.00	100.00	0.00	85.34
19	100,000	500,000	300,000	1	46	2.13	97.87	0.12	115.62	0.10	99.95	0	1	0.00	100.00	0.00	98.58	0.00	100.00	0.00	85.26
20	500,000	UP		1	47	2.13	100.00	0.06	115.68	0.05	100.00	0	1	0.00	100.00	0.00	98.58	0.00	100.00	0.00	85.21
				47				115.68				1				98.58				85.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	689	689	28.34	28.34	115.74	115.74	1.24	1.24	5	5	9.26	9.26	18.95	18.95	0.05	0.05	16.37	16.37
2	50	100	75	90	779	3.70	32.04	97.70	213.45	1.05	2.29	1	6	1.85	11.11	77.80	96.75	0.20	0.25	79.63	45.33
3	100	200	150	120	899	4.94	36.98	53.63	267.08	0.57	2.86	0	6	0.00	11.11	0.00	96.75	0.00	0.25	0.00	36.23
4	200	300	250	80	979	3.29	40.27	124.81	391.89	1.34	4.20	1	7	1.85	12.96	251.00	347.75	0.64	0.89	201.11	88.74
5	300	500	400	116	1,095	4.77	45.04	156.27	548.16	1.67	5.87	0	7	0.00	12.96	0.00	347.75	0.00	0.89	0.00	63.44
6	500	750	625	112	1,207	4.61	49.65	96.25	644.40	1.03	6.90	4	11	7.41	20.37	16.97	364.72	0.04	0.93	17.63	56.60
7	750	1,000	875	96	1,303	3.95	53.60	246.50	890.90	2.64	9.54	1	12	1.85	22.22	843.03	1,207.75	2.16	3.09	342.00	135.56
8	1,000	1,500	1,250	95	1,398	3.91	57.51	216.90	1,107.80	2.32	11.86	1	13	1.85	24.07	1.20	1,208.95	0.00	3.09	0.55	109.13
9	1,500	2,000	1,750	71	1,469	2.92	60.43	164.57	1,272.37	1.76	13.63	0	13	0.00	24.07	0.00	1,208.95	0.00	3.09	0.00	95.02
10	2,000	2,500	2,250	67	1,536	2.76	63.18	144.29	1,416.66	1.55	15.17	2	15	3.70	27.78	845.07	2,054.02	2.16	5.25	585.66	144.99
11	2,500	3,000	2,750	74	1,610	3.04	66.23	262.25	1,678.91	2.81	17.98	0	15	0.00	27.78	0.00	2,054.02	0.00	5.25	0.00	122.34
12	3,000	4,000	3,500	67	1,677	2.76	68.98	359.35	2,038.27	3.85	21.83	0	15	0.00	27.78	0.00	2,054.02	0.00	5.25	0.00	100.77
13	4,000	5,000	4,500	90	1,767	3.70	72.69	338.93	2,377.20	3.63	25.46	0	15	0.00	27.78	0.00	2,054.02	0.00	5.25	0.00	86.40
14	5,000	7,500	6,250	108	1,875	4.44	77.13	840.07	3,217.27	9.00	34.46	2	17	3.70	31.48	215.26	2,269.27	0.55	5.81	25.62	70.53
15	7,500	10,000	8,750	57	1,932	2.34	79.47	574.00	3,791.27	6.15	40.61	0	17	0.00	31.48	0.00	2,269.27	0.00	5.81	0.00	59.86
16	10,000	20,000	15,000	141	2,073	5.80	85.27	1,671.86	5,463.13	17.91	58.51	4	21	7.41	38.89	3,635.21	5,904.48	9.30	15.11	217.44	108.08
17	20,000	50,000	35,000	118	2,191	4.85	90.13	1,308.60	6,771.73	14.02	72.53	4	25	7.41	46.30	22,062.81	27,967.30	56.44	71.55	1685.99	413.00
18	50,000	100,000	75,000	87	2,278	3.58	93.71	871.47	7,643.20	9.33	81.86	7	32	12.96	59.26	439.86	28,407.16	1.13	72.67	50.47	371.67
19	100,000	500,000	300,000	84	2,362	3.46	97.16	1,101.75	8,744.95	11.80	93.66	9	41	16.67	75.93	6,730.33	35,137.50	17.22	89.89	610.88	401.80
20	500,000	UP		69	2,431	2.84	100.00	591.99	9,336.93	6.34	100.00	13	54	24.07	100.00	3,951.04	39,088.53	10.11	100.00	667.42	418.64
				2,431				9,336.93				54				39,088.53				418.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	6.74	6.74	10.51	10.51	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	44	3.15	9.89	1.95	12.46	0.16	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	63	4.27	14.16	3.94	16.39	0.33	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	82	4.27	18.43	3.73	20.12	0.32	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	109	6.07	24.49	6.87	26.99	0.58	2.28	1	1	25.00	25.00	0.57	0.57	1.07	1.07	8.25	2.10
6	500	750	625	13	122	2.92	27.42	5.75	32.74	0.49	2.77	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	1.73
7	750	1,000	875	15	137	3.37	30.79	8.39	41.12	0.71	3.48	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	1.38
8	1,000	1,500	1,250	24	161	5.39	36.18	11.15	52.28	0.94	4.42	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	1.08
9	1,500	2,000	1,750	14	175	3.15	39.33	11.26	63.54	0.95	5.37	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.89
10	2,000	2,500	2,250	22	197	4.94	44.27	15.58	79.12	1.32	6.69	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.72
11	2,500	3,000	2,750	3	200	0.67	44.94	9.06	88.18	0.77	7.46	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.64
12	3,000	4,000	3,500	34	234	7.64	52.58	57.11	145.29	4.83	12.29	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.39
13	4,000	5,000	4,500	7	241	1.57	54.16	22.67	167.96	1.92	14.21	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.34
14	5,000	7,500	6,250	14	255	3.15	57.30	41.68	209.63	3.53	17.73	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.27
15	7,500	10,000	8,750	15	270	3.37	60.67	20.49	230.12	1.73	19.47	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.25
16	10,000	20,000	15,000	32	302	7.19	67.87	88.79	318.91	7.51	26.98	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.18
17	20,000	50,000	35,000	41	343	9.21	77.08	165.53	484.43	14.00	40.98	0	1	0.00	25.00	0.00	0.57	0.00	1.07	0.00	0.12
18	50,000	100,000	75,000	43	386	9.66	86.74	283.80	768.23	24.01	64.98	1	2	25.00	50.00	49.78	50.35	93.79	94.86	17.54	6.55
19	100,000	500,000	300,000	37	423	8.31	95.06	233.09	1,001.32	19.72	84.70	2	4	50.00	100.00	2.73	53.08	5.14	100.00	1.17	5.30
20	500,000	UP		22	445	4.94	100.00	180.86	1,182.17	15.30	100.00	0	4	0.00	100.00	0.00	53.08	0.00	100.00	0.00	4.49
				445				1,182.17				4				53.08				4.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	626	626	74.52	74.52	60.65	60.65	4.61	4.61	1	1	50.00	50.00	16.80	16.80	7.11	7.11	27.70	27.70
2	50	100	75	6	632	0.71	75.24	13.13	73.78	1.00	5.61	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	22.77
3	100	200	150	6	638	0.71	75.95	36.69	110.47	2.79	8.39	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	15.21
4	200	300	250	6	644	0.71	76.67	10.13	120.60	0.77	9.16	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	13.93
5	300	500	400	5	649	0.60	77.26	2.29	122.90	0.17	9.34	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	13.67
6	500	750	625	7	656	0.83	78.10	2.75	125.65	0.21	9.55	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	13.37
7	750	1,000	875	6	662	0.71	78.81	3.48	129.13	0.26	9.81	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	13.01
8	1,000	1,500	1,250	26	688	3.10	81.90	13.42	142.55	1.02	10.83	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	11.79
9	1,500	2,000	1,750	11	699	1.31	83.21	12.60	155.14	0.96	11.79	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	10.83
10	2,000	2,500	2,250	7	706	0.83	84.05	12.34	167.49	0.94	12.72	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	10.03
11	2,500	3,000	2,750	1	707	0.12	84.17	0.34	167.83	0.03	12.75	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	10.01
12	3,000	4,000	3,500	14	721	1.67	85.83	45.78	213.61	3.48	16.23	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	7.86
13	4,000	5,000	4,500	8	729	0.95	86.79	33.19	246.80	2.52	18.75	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	6.81
14	5,000	7,500	6,250	19	748	2.26	89.05	75.43	322.23	5.73	24.48	0	1	0.00	50.00	0.00	16.80	0.00	7.11	0.00	5.21
15	7,500	10,000	8,750	7	755	0.83	89.88	63.17	385.39	4.80	29.28	1	2	50.00	100.00	219.33	236.13	92.89	100.00	347.22	61.27
16	10,000	20,000	15,000	8	763	0.95	90.83	83.64	469.03	6.35	35.63	0	2	0.00	100.00	0.00	236.13	0.00	100.00	0.00	50.34
17	20,000	50,000	35,000	34	797	4.05	94.88	249.38	718.42	18.95	54.58	0	2	0.00	100.00	0.00	236.13	0.00	100.00	0.00	32.87
18	50,000	100,000	75,000	17	814	2.02	96.90	166.03	884.45	12.61	67.19	0	2	0.00	100.00	0.00	236.13	0.00	100.00	0.00	26.70
19	100,000	500,000	300,000	21	835	2.50	99.40	396.13	1,280.58	30.09	97.28	0	2	0.00	100.00	0.00	236.13	0.00	100.00	0.00	18.44
20	500,000	UP		5	840	0.60	100.00	35.76	1,316.34	2.72	100.00	0	2	0.00	100.00	0.00	236.13	0.00	100.00	0.00	17.94
				840				1,316.34				2				236.13				17.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.45	3.45	3.88	3.88	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.72	5.17	0.39	4.27	0.07	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	15	7.76	12.93	25.52	29.79	4.70	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	4.31	17.24	2.24	32.04	0.41	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	28	6.90	24.14	2.36	34.39	0.43	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	4.31	28.45	10.16	44.55	1.87	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	38	4.31	32.76	11.92	56.47	2.20	10.40	1	1	50.00	50.00	642.01	642.01	99.80	99.80	5387.25	1136.95
8	1,000	1,500	1,250	11	49	9.48	42.24	19.30	75.77	3.56	13.96	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	847.36
9	1,500	2,000	1,750	9	58	7.76	50.00	24.70	100.46	4.55	18.51	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	639.05
10	2,000	2,500	2,250	3	61	2.59	52.59	9.81	110.27	1.81	20.32	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	582.22
11	2,500	3,000	2,750	2	63	1.72	54.31	3.85	114.12	0.71	21.03	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	562.58
12	3,000	4,000	3,500	10	73	8.62	62.93	50.51	164.63	9.31	30.33	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	389.98
13	4,000	5,000	4,500	7	80	6.03	68.97	45.98	210.61	8.47	38.81	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	304.83
14	5,000	7,500	6,250	3	83	2.59	71.55	42.06	252.67	7.75	46.56	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	254.09
15	7,500	10,000	8,750	8	91	6.90	78.45	49.29	301.96	9.08	55.64	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	212.61
16	10,000	20,000	15,000	6	97	5.17	83.62	84.77	386.73	15.62	71.26	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	166.01
17	20,000	50,000	35,000	4	101	3.45	87.07	55.25	441.98	10.18	81.44	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	145.26
18	50,000	100,000	75,000	1	102	0.86	87.93	15.00	456.98	2.76	84.20	0	1	0.00	50.00	0.00	642.01	0.00	99.80	0.00	140.49
19	100,000	500,000	300,000	6	108	5.17	93.10	19.04	476.02	3.51	87.71	1	2	50.00	100.00	1.28	643.29	0.20	100.00	6.72	135.14
20	500,000	UP		8	116	6.90	100.00	66.70	542.72	12.29	100.00	0	2	0.00	100.00	0.00	643.29	0.00	100.00	0.00	118.53
				116				542.72				2				643.29				118.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	10.03	10.03	3.74	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	1.60	11.63	0.60	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.00	11.63	0.00	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	10.00	1.63	3.73	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	0.00	1.63	0.00	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	13.83	15.47	5.16	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	10.37	25.84	3.87	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	10.37	36.21	3.87	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	0.00	36.21	0.00	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	12.46	48.67	4.64	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	16.61	65.28	6.19	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	12.46	77.73	4.64	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.85	50.00	41.54	119.27	15.48	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.85	53.85	18.06	137.33	6.73	51.18	1	1	100.00	100.00	69.23	69.23	100.00	100.00	383.44	50.41
16	10,000	20,000	15,000	1	15	3.85	57.69	13.85	151.17	5.16	56.34	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	45.80
17	20,000	50,000	35,000	1	16	3.85	61.54	1.73	152.91	0.65	56.98	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	45.28
18	50,000	100,000	75,000	6	22	23.08	84.62	76.14	229.04	28.37	85.36	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	30.23
19	100,000	500,000	300,000	2	24	7.69	92.31	36.26	265.30	13.51	98.87	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	26.09
20	500,000	UP		2	26	7.69	100.00	3.04	268.34	1.13	100.00	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	25.80
				26				268.34				1				69.23				25.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	6.78	6.78	20.62	20.62	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	23	1.02	7.80	2.17	22.79	0.09	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	33	3.39	11.19	51.46	74.25	2.08	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	43	3.39	14.58	33.01	107.26	1.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	44	0.34	14.92	0.45	107.71	0.02	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	51	2.37	17.29	5.92	113.64	0.24	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	58	2.37	19.66	2.78	116.42	0.11	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	60	0.68	20.34	3.08	119.51	0.12	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	67	2.37	22.71	15.93	135.44	0.64	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	84	5.76	28.47	19.96	155.40	0.81	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	98	4.75	33.22	27.34	182.74	1.10	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	113	5.08	38.31	53.74	236.48	2.17	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	123	3.39	41.69	24.78	261.26	1.00	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	139	5.42	47.12	41.82	303.08	1.69	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	152	4.41	51.53	88.01	391.09	3.55	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	182	10.17	61.69	296.53	687.62	11.97	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	218	12.20	73.90	573.82	1,261.44	23.15	50.90	2	2	20.00	20.00	895.23	895.23	1.00	1.00	156.01	70.97
18	50,000	100,000	75,000	18	236	6.10	80.00	201.44	1,462.88	8.13	59.03	0	2	0.00	20.00	0.00	895.23	0.00	1.00	0.00	61.20
19	100,000	500,000	300,000	33	269	11.19	91.19	393.77	1,856.65	15.89	74.92	1	3	10.00	30.00	940.29	1,835.52	1.05	2.05	238.79	98.86
20	500,000	UP		26	295	8.81	100.00	621.56	2,478.21	25.08	100.00	7	10	70.00	100.00	87,774.94	89,610.46	97.95	100.00	14121.64	3615.93
				295				2,478.21				10				89,610.46				3615.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	8.10	8.10	23.61	23.61	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	38	1.52	9.62	31.87	55.48	1.57	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	50	3.04	12.66	50.22	105.70	2.47	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	54	1.01	13.67	54.01	159.71	2.65	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	72	4.56	18.23	2.78	162.49	0.14	7.98	1	1	3.85	3.85	7.18	7.18	0.91	0.91	258.10	4.42
6	500	750	625	6	78	1.52	19.75	3.74	166.24	0.18	8.17	0	1	0.00	3.85	0.00	7.18	0.00	0.91	0.00	4.32
7	750	1,000	875	6	84	1.52	21.27	19.00	185.23	0.93	9.10	0	1	0.00	3.85	0.00	7.18	0.00	0.91	0.00	3.88
8	1,000	1,500	1,250	12	96	3.04	24.30	15.13	200.36	0.74	9.84	1	2	3.85	7.69	1.52	8.70	0.19	1.10	10.07	4.34
9	1,500	2,000	1,750	9	105	2.28	26.58	26.33	226.69	1.29	11.14	1	3	3.85	11.54	1.51	10.21	0.19	1.30	5.74	4.51
10	2,000	2,500	2,250	12	117	3.04	29.62	49.26	275.95	2.42	13.56	1	4	3.85	15.38	20.15	30.36	2.56	3.85	40.91	11.00
11	2,500	3,000	2,750	5	122	1.27	30.89	25.90	301.84	1.27	14.83	0	4	0.00	15.38	0.00	30.36	0.00	3.85	0.00	10.06
12	3,000	4,000	3,500	10	132	2.53	33.42	76.20	378.04	3.74	18.57	0	4	0.00	15.38	0.00	30.36	0.00	3.85	0.00	8.03
13	4,000	5,000	4,500	11	143	2.78	36.20	24.22	402.26	1.19	19.76	2	6	7.69	23.08	0.00	30.36	0.00	3.85	0.00	7.55
14	5,000	7,500	6,250	11	154	2.78	38.99	49.80	452.06	2.45	22.21	0	6	0.00	23.08	0.00	30.36	0.00	3.85	0.00	6.72
15	7,500	10,000	8,750	24	178	6.08	45.06	195.65	647.71	9.61	31.82	0	6	0.00	23.08	0.00	30.36	0.00	3.85	0.00	4.69
16	10,000	20,000	15,000	45	223	11.39	56.46	311.49	959.20	15.30	47.13	1	7	3.85	26.92	2.39	32.76	0.30	4.16	0.77	3.42
17	20,000	50,000	35,000	33	256	8.35	64.81	322.28	1,281.48	15.83	62.96	2	9	7.69	34.62	205.50	238.26	26.08	30.24	63.77	18.59
18	50,000	100,000	75,000	30	286	7.59	72.41	371.43	1,652.91	18.25	81.21	1	10	3.85	38.46	75.00	313.26	9.52	39.76	20.19	18.95
19	100,000	500,000	300,000	88	374	22.28	94.68	312.00	1,964.90	15.33	96.53	8	18	30.77	69.23	21.03	334.29	2.67	42.43	6.74	17.01
20	500,000	UP		21	395	5.32	100.00	70.53	2,035.43	3.47	100.00	8	26	30.77	100.00	453.63	787.92	57.57	100.00	643.18	38.71
				395				2,035.43				26				787.92				38.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	9.42	9.42	24.71	24.71	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	28	3.14	12.56	36.15	60.87	2.42	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	29	0.45	13.00	3.52	64.38	0.24	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	34	2.24	15.25	30.57	94.95	2.04	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	43	4.04	19.28	1.63	96.58	0.11	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	48	2.24	21.52	0.12	96.46	0.01	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	57	4.04	25.56	9.81	106.27	0.66	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	64	3.14	28.70	12.01	118.28	0.80	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	76	5.38	34.08	14.12	132.40	0.94	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	86	4.48	38.57	32.95	165.35	2.20	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	92	2.69	41.26	48.19	213.54	3.22	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	100	3.59	44.84	28.12	241.66	1.88	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	111	4.93	49.78	33.33	274.99	2.23	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	126	6.73	56.50	83.33	358.31	5.57	23.95	1	1	16.67	16.67	16.35	16.35	1.26	1.26	19.63	4.56
15	7,500	10,000	8,750	10	136	4.48	60.99	67.77	426.09	4.53	28.48	0	1	0.00	16.67	0.00	16.35	0.00	1.26	0.00	3.84
16	10,000	20,000	15,000	27	163	12.11	73.09	310.60	736.68	20.76	49.24	0	1	0.00	16.67	0.00	16.35	0.00	1.26	0.00	2.22
17	20,000	50,000	35,000	29	192	13.00	86.10	429.23	1,165.92	28.69	77.93	4	5	66.67	83.33	1,262.99	1,279.34	96.96	98.21	294.24	109.73
18	50,000	100,000	75,000	18	210	8.07	94.17	165.50	1,331.42	11.06	88.99	0	5	0.00	83.33	0.00	1,279.34	0.00	98.21	0.00	96.09
19	100,000	500,000	300,000	12	222	5.38	99.55	148.34	1,479.76	9.91	98.91	1	6	16.67	100.00	23.26	1,302.60	1.79	100.00	15.68	88.03
20	500,000	UP		1	223	0.45	100.00	16.36	1,496.12	1.09	100.00	0	6	0.00	100.00	0.00	1,302.60	0.00	100.00	0.00	87.07
				223				1,496.12				6				1,302.60				87.07	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	8.24	8.24	11.30	11.30	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	2.35	10.59	0.24	11.54	0.05	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.18	11.76	14.43	25.97	3.29	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.18	12.94	0.58	26.55	0.13	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	3.53	16.47	0.32	26.24	0.07	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	3.53	20.00	1.28	27.52	0.29	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	1.18	21.18	1.20	28.72	0.27	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	25	8.24	29.41	6.75	35.47	1.54	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	1.18	30.59	3.79	39.26	0.86	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	28	2.35	32.94	3.67	42.92	0.83	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	31	3.53	36.47	4.98	47.90	1.13	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	34	3.53	40.00	12.12	60.03	2.76	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	36	2.35	42.35	3.79	63.81	0.86	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	1.18	43.53	12.62	76.43	2.87	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	39	2.35	45.88	15.45	91.88	3.52	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	51	14.12	60.00	103.73	195.61	23.62	44.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	63	14.12	74.12	74.28	269.89	16.91	61.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	66	3.53	77.65	30.87	300.76	7.03	68.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	83	20.00	97.65	135.49	436.25	30.85	99.32	1	1	100.00	100.00	69.82	69.82	100.00	100.00	51.53	16.00
20	500,000	UP		2	85	2.35	100.00	2.97	439.22	0.68	100.00	0	1	0.00	100.00	0.00	69.82	0.00	100.00	0.00	15.90
				85				439.22				1				69.82				15.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	2.07	2.07	23.67	23.67	1	1	50.00	50.00	6.01	6.01	96.62	96.62	289.82	289.82
3	100	200	150	1	2	10.00	20.00	2.10	4.17	23.96	47.63	0	1	0.00	50.00	0.00	6.01	0.00	96.62	0.00	144.03
4	200	300	250	1	3	10.00	30.00	3.50	7.67	39.93	87.56	1	2	50.00	100.00	0.21	6.22	3.38	100.00	6.01	81.09
5	300	500	400	1	4	10.00	40.00	0.33	8.00	3.73	91.28	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	77.78
6	500	750	625	1	5	10.00	50.00	30.00	22.00	342.25	250.97	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	28.29
7	750	1,000	875	1	6	10.00	60.00	26.32	4.32	300.31	49.34	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	143.91
8	1,000	1,500	1,250	1	7	10.00	70.00	30.00	34.32	342.25	391.59	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	18.13
9	1,500	2,000	1,750	1	8	10.00	80.00	26.32	8.00	300.31	91.28	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	77.78
10	2,000	2,500	2,250	1	9	10.00	90.00	0.44	8.44	5.05	96.34	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	73.70
11	2,500	3,000	2,750	1	10	10.00	100.00	0.32	8.77	3.66	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
20	500,000	UP		0	10	0.00	100.00	0.00	8.77	0.00	100.00	0	2	0.00	100.00	0.00	6.22	0.00	100.00	0.00	71.00
				10				8.77				2				6.22				71.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.30	5.30	12.44	12.44	0.86	0.86	1	1	7.69	7.69	1.10	1.10	0.43	0.43	8.82	8.82
2	50	100	75	11	28	3.43	8.72	58.74	71.19	4.05	4.91	1	2	7.69	15.38	27.95	29.05	11.07	11.50	47.58	40.81
3	100	200	150	11	39	3.43	12.15	24.80	95.99	1.71	6.63	0	2	0.00	15.38	0.00	29.05	0.00	11.50	0.00	30.26
4	200	300	250	9	48	2.80	14.95	60.02	156.01	4.14	10.77	0	2	0.00	15.38	0.00	29.05	0.00	11.50	0.00	18.62
5	300	500	400	3	51	0.93	15.89	38.35	194.35	2.65	13.41	0	2	0.00	15.38	0.00	29.05	0.00	11.50	0.00	14.95
6	500	750	625	8	59	2.49	18.38	3.05	197.40	0.21	13.62	0	2	0.00	15.38	0.00	29.05	0.00	11.50	0.00	14.72
7	750	1,000	875	16	75	4.98	23.36	26.38	223.77	1.82	15.45	0	2	0.00	15.38	0.00	29.05	0.00	11.50	0.00	12.98
8	1,000	1,500	1,250	4	79	1.25	24.61	3.15	226.93	0.22	15.66	0	2	0.00	15.38	0.00	29.05	0.00	11.50	0.00	12.80
9	1,500	2,000	1,750	17	96	5.30	29.91	12.53	239.45	0.86	16.53	1	3	7.69	23.08	9.02	38.07	3.57	15.08	71.99	15.90
10	2,000	2,500	2,250	3	99	0.93	30.84	8.19	247.65	0.57	17.09	0	3	0.00	23.08	0.00	38.07	0.00	15.08	0.00	15.37
11	2,500	3,000	2,750	8	107	2.49	33.33	22.97	270.62	1.59	18.68	0	3	0.00	23.08	0.00	38.07	0.00	15.08	0.00	14.07
12	3,000	4,000	3,500	7	114	2.18	35.51	15.23	285.84	1.05	19.73	0	3	0.00	23.08	0.00	38.07	0.00	15.08	0.00	13.32
13	4,000	5,000	4,500	13	127	4.05	39.56	32.43	318.28	2.24	21.97	1	4	7.69	30.77	0.32	38.38	0.13	15.20	0.97	12.06
14	5,000	7,500	6,250	7	134	2.18	41.74	47.96	366.23	3.31	25.28	0	4	0.00	30.77	0.00	38.38	0.00	15.20	0.00	10.48
15	7,500	10,000	8,750	18	152	5.61	47.35	118.32	484.55	8.17	33.44	0	4	0.00	30.77	0.00	38.38	0.00	15.20	0.00	7.92
16	10,000	20,000	15,000	30	182	9.35	56.70	218.17	702.72	15.06	48.50	1	5	7.69	38.46	85.29	123.67	33.78	48.98	39.09	17.60
17	20,000	50,000	35,000	48	230	14.95	71.65	220.47	923.19	15.22	63.72	1	6	7.69	46.15	1.60	125.27	0.63	49.62	0.73	13.57
18	50,000	100,000	75,000	28	258	8.72	80.37	215.38	1,138.56	14.87	78.58	4	10	30.77	76.92	23.87	149.14	9.45	59.07	11.08	13.10
19	100,000	500,000	300,000	55	313	17.13	97.51	238.54	1,377.10	16.46	95.05	1	11	7.69	84.62	5.59	154.73	2.21	61.28	2.34	11.24
20	500,000	UP		8	321	2.49	100.00	71.74	1,448.84	4.95	100.00	2	13	15.38	100.00	97.75	252.49	38.72	100.00	136.25	17.43
				321				1,448.84				13				252.49				17.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.53	10.53	0.16	0.16	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.26	15.79	0.73	0.57	1.99	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.26	21.05	1.38	1.95	3.75	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.26	26.32	1.27	3.22	3.45	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.26	31.58	10.15	13.37	27.51	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.26	36.84	0.11	13.47	0.29	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.26	42.11	0.88	14.36	2.39	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.26	47.37	0.00	14.36	0.00	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.26	52.63	0.00	14.36	0.00	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.26	57.89	1.81	16.17	4.91	43.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.26	63.16	0.00	16.17	0.00	43.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.26	68.42	0.19	16.35	0.50	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.26	73.68	1.70	18.05	4.60	48.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.26	78.95	0.00	18.05	0.00	48.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.26	84.21	1.82	19.87	4.92	53.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.26	89.47	1.82	21.68	4.92	58.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.26	94.74	0.00	21.68	0.00	58.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	5.26	100.00	15.20	36.88	41.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	36.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	36.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				36.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	2.01	2.01	12.63	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	1.30	0.71	8.16	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	0.17	0.88	1.08	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	0.33	1.21	2.07	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	0.36	1.57	2.28	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	0.44	2.01	2.77	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	8.05	10.06	50.64	63.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	8.33	75.00	1.52	11.58	9.54	72.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	8.33	83.33	3.13	14.71	19.68	92.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	8.33	91.67	0.28	14.99	1.78	94.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	8.33	100.00	0.90	15.90	5.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	15.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				15.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	11.87	11.87	13.42	13.42	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	38	1.80	13.67	17.01	30.42	1.24	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	51	4.68	18.35	63.23	93.66	4.62	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	61	3.60	21.94	59.96	153.62	4.38	11.22	1	1	50.00	50.00	240.40	240.40	99.51	99.51	400.92	156.49
5	300	500	400	13	74	4.68	26.62	40.00	193.61	2.92	14.14	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	124.16
6	500	750	625	8	82	2.88	29.50	14.16	207.78	1.03	15.18	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	115.70
7	750	1,000	875	17	99	6.12	35.61	65.96	273.73	4.82	19.99	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	87.82
8	1,000	1,500	1,250	13	112	4.68	40.29	32.86	306.59	2.40	22.39	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	78.41
9	1,500	2,000	1,750	15	127	5.40	45.68	38.65	345.24	2.82	25.22	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	69.63
10	2,000	2,500	2,250	14	141	5.04	50.72	33.22	378.46	2.43	27.64	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	63.52
11	2,500	3,000	2,750	6	147	2.16	52.88	27.37	405.83	2.00	29.64	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	59.24
12	3,000	4,000	3,500	14	161	5.04	57.91	64.17	470.01	4.69	34.33	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	51.15
13	4,000	5,000	4,500	14	175	5.04	62.95	59.65	529.66	4.36	38.69	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	45.39
14	5,000	7,500	6,250	12	187	4.32	67.27	63.02	592.68	4.60	43.29	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	40.56
15	7,500	10,000	8,750	14	201	5.04	72.30	73.57	666.24	5.37	48.66	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	36.08
16	10,000	20,000	15,000	22	223	7.91	80.22	235.39	901.63	17.19	65.85	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	26.66
17	20,000	50,000	35,000	22	245	7.91	88.13	159.07	1,060.70	11.62	77.47	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	22.66
18	50,000	100,000	75,000	22	267	7.91	96.04	205.34	1,266.03	15.00	92.47	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	18.99
19	100,000	500,000	300,000	8	275	2.88	98.92	91.40	1,357.44	6.68	99.15	0	1	0.00	50.00	0.00	240.40	0.00	99.51	0.00	17.71
20	500,000	UP		3	278	1.08	100.00	11.68	1,369.12	0.85	100.00	1	2	50.00	100.00	1.18	241.58	0.49	100.00	10.10	17.64
				278				1,369.12				2				241.58				17.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	182	182	15.22	15.22	8.31	8.31	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	212	2.51	17.73	80.82	89.13	3.34	3.68	1	1	7.14	7.14	20.03	20.03	0.44	0.44	24.78	22.47
3	100	200	150	12	224	1.00	18.73	24.52	113.65	1.01	4.70	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	17.62
4	200	300	250	8	232	0.67	19.40	22.33	135.98	0.92	5.62	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	14.73
5	300	500	400	15	247	1.25	20.65	78.25	214.23	3.23	8.86	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	9.35
6	500	750	625	27	274	2.26	22.91	19.27	233.50	0.80	9.65	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	8.58
7	750	1,000	875	23	297	1.92	24.83	18.50	252.00	0.76	10.42	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	7.95
8	1,000	1,500	1,250	22	319	1.84	26.67	28.25	280.25	1.17	11.58	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	7.15
9	1,500	2,000	1,750	19	338	1.59	28.26	10.16	290.41	0.42	12.00	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	6.90
10	2,000	2,500	2,250	14	352	1.17	29.43	11.30	301.70	0.47	12.47	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	6.64
11	2,500	3,000	2,750	19	371	1.59	31.02	33.62	335.33	1.39	13.86	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	5.97
12	3,000	4,000	3,500	17	388	1.42	32.44	24.15	359.48	1.00	14.86	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	5.57
13	4,000	5,000	4,500	18	406	1.51	33.95	21.03	380.51	0.87	15.73	0	1	0.00	7.14	0.00	20.03	0.00	0.44	0.00	5.26
14	5,000	7,500	6,250	63	469	5.27	39.21	167.24	547.76	6.91	22.64	2	3	14.29	21.43	1.14	21.17	0.03	0.47	0.68	3.87
15	7,500	10,000	8,750	37	506	3.09	42.31	95.98	643.73	3.97	26.61	1	4	7.14	28.57	0.39	21.56	0.01	0.48	0.40	3.35
16	10,000	20,000	15,000	52	558	4.35	46.66	329.64	973.37	13.63	40.24	0	4	0.00	28.57	0.00	21.56	0.00	0.48	0.00	2.21
17	20,000	50,000	35,000	78	636	6.52	53.18	335.64	1,309.01	13.87	54.11	1	5	7.14	35.71	0.00	21.56	0.00	0.48	0.00	1.65
18	50,000	100,000	75,000	82	718	6.86	60.03	295.13	1,604.14	12.20	66.31	2	7	14.29	50.00	15.02	36.58	0.33	0.81	5.09	2.28
19	100,000	500,000	300,000	232	950	19.40	79.43	213.43	1,817.57	8.82	75.13	2	9	14.29	64.29	160.45	197.03	3.56	4.37	75.18	10.84
20	500,000	UP		246	1,196	20.57	100.00	601.52	2,419.09	24.87	100.00	5	14	35.71	100.00	4,310.08	4,507.11	95.63	100.00	716.54	186.31
				1,196				2,419.09				14				4,507.11				186.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.17	2.17	0.11	0.11	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	4.35	6.52	0.31	0.42	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.17	8.70	0.48	0.89	0.17	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.17	10.87	0.89	1.78	0.31	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	9	8.70	19.57	5.09	6.87	1.77	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.17	21.74	0.88	7.75	0.30	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	18	17.39	39.13	15.18	22.93	5.26	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	2.17	41.30	12.85	35.78	4.45	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.17	43.48	9.48	45.26	3.29	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.17	45.65	3.08	48.34	1.07	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.17	47.83	5.33	53.67	1.85	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	27	10.87	58.70	26.42	80.10	9.16	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	30	6.52	65.22	21.19	101.28	7.35	35.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	2.17	67.39	40.57	141.85	14.07	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	37	13.04	80.43	40.57	182.42	14.07	63.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	40	6.52	86.96	49.87	232.29	17.30	80.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	46	13.04	100.00	56.08	288.37	19.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	46	0.00	100.00	0.00	288.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	46	0.00	100.00	0.00	288.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					46				288.37				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	17.39	17.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	4.35	21.74	0.45	0.45	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.35	26.09	0.89	1.34	1.35	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.35	30.43	0.26	1.60	0.40	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.35	34.78	1.15	2.76	1.75	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.35	39.13	0.66	3.42	1.01	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.35	43.48	8.86	12.28	13.46	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.35	47.83	0.83	13.11	1.26	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.35	52.17	4.24	8.87	6.44	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.35	56.52	5.00	13.87	7.59	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	4.35	60.87	4.85	18.72	7.36	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.35	65.22	48.46	29.75	73.58	45.17	15	15	100.00	100.00	751.76	751.76	100.00	100.00	1551.27	2527.29
13	4,000	5,000	4,500	1	16	4.35	69.57	30.00	0.25	45.55	0.39	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	295654.90
14	5,000	7,500	6,250	1	17	4.35	73.91	44.40	44.66	67.42	67.81	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1683.42
15	7,500	10,000	8,750	1	18	4.35	78.26	2.89	47.55	4.39	72.20	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1581.06
16	10,000	20,000	15,000	1	19	4.35	82.61	1.66	49.21	2.52	74.72	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1527.68
17	20,000	50,000	35,000	1	20	4.35	86.96	12.00	61.21	18.22	92.94	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1228.18
18	50,000	100,000	75,000	1	21	4.35	91.30	0.65	61.86	0.98	93.92	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1215.33
19	100,000	500,000	300,000	1	22	4.35	95.65	3.27	65.12	4.96	98.88	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1154.35
20	500,000	UP		1	23	4.35	100.00	0.73	65.86	1.12	100.00	0	15	0.00	100.00	0.00	751.76	0.00	100.00	0.00	1141.47
				23				65.86				15				751.76				1141.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	16.57	16.57	22.88	22.88	3.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	33	2.96	19.53	19.58	42.46	2.62	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	34	0.59	20.12	23.84	66.30	3.19	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	36	1.18	21.30	0.90	67.20	0.12	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	48	84	28.40	49.70	46.00	113.20	6.15	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	101	10.06	59.76	19.47	132.67	2.60	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	106	2.96	62.72	7.30	139.96	0.98	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	109	1.78	64.50	3.45	143.42	0.46	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	111	1.18	65.68	2.35	145.77	0.31	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	114	1.78	67.46	7.41	153.17	0.99	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	116	1.18	68.64	8.17	161.35	1.09	21.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	118	1.18	69.82	11.50	172.85	1.54	23.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	125	4.14	73.96	28.55	201.39	3.82	26.93	1	1	11.11	11.11	35.69	35.69	23.14	23.14	125.03	17.72
14	5,000	7,500	6,250	7	132	4.14	78.11	48.90	250.29	6.54	33.47	0	1	0.00	11.11	0.00	35.69	0.00	23.14	0.00	14.26
15	7,500	10,000	8,750	2	134	1.18	79.29	18.11	268.40	2.42	35.89	0	1	0.00	11.11	0.00	35.69	0.00	23.14	0.00	13.30
16	10,000	20,000	15,000	11	145	6.51	85.80	141.27	409.67	18.89	54.79	0	1	0.00	11.11	0.00	35.69	0.00	23.14	0.00	8.71
17	20,000	50,000	35,000	8	153	4.73	90.53	204.23	613.89	27.31	82.10	7	8	77.78	88.89	85.19	120.88	55.24	78.38	41.71	19.69
18	50,000	100,000	75,000	8	161	4.73	95.27	84.46	698.36	11.30	93.40	0	8	0.00	88.89	0.00	120.88	0.00	78.38	0.00	17.31
19	100,000	500,000	300,000	2	163	1.18	96.45	45.39	743.75	6.07	99.47	0	8	0.00	88.89	0.00	120.88	0.00	78.38	0.00	16.25
20	500,000	UP		6	169	3.55	100.00	4.00	747.74	0.53	100.00	1	9	11.11	100.00	33.34	154.22	21.62	100.00	834.35	20.63
				169				747.74				9				154.22				20.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.38	5.38	5.10	5.10	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	3.23	8.60	3.23	8.32	0.33	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.08	9.68	0.14	8.46	0.01	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	2.15	11.83	0.64	9.10	0.07	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	15	4.30	16.13	2.27	11.37	0.23	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	1.08	17.20	1.55	12.92	0.16	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	1.08	18.28	1.20	14.12	0.12	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	25	8.60	26.88	14.12	28.24	1.45	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	1.08	27.96	3.82	32.06	0.39	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	1.08	29.03	4.33	36.40	0.44	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.08	30.11	3.51	39.90	0.36	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	1.08	31.18	6.00	45.90	0.62	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	40	11.83	43.01	50.72	96.62	5.20	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	46	6.45	49.46	14.71	111.33	1.51	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	49	3.23	52.69	39.70	151.03	4.07	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	61	12.90	65.59	144.39	295.42	14.81	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	71	10.75	76.34	108.29	403.71	11.10	41.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	79	8.60	84.95	148.35	552.06	15.21	56.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	93	15.05	100.00	423.15	975.21	43.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	93	0.00	100.00	0.00	975.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				93				975.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.64	1.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.64	3.28	0.29	0.29	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.64	4.92	0.42	0.71	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.64	6.56	2.60	3.31	0.44	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.64	8.20	0.98	4.29	0.17	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.64	9.84	1.21	5.50	0.21	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.64	11.48	1.39	6.89	0.24	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.64	13.11	4.94	11.83	0.85	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.64	14.75	44.43	56.26	7.61	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.64	16.39	6.17	62.43	1.06	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.64	18.03	6.17	56.26	1.06	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	14	4.92	22.95	4.52	60.79	0.77	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	18	6.56	29.51	29.89	90.68	5.12	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.64	31.15	44.43	135.11	7.61	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	23	6.56	37.70	10.32	145.42	1.77	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	28	8.20	45.90	18.99	164.41	3.25	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	32	6.56	52.46	89.81	254.22	15.38	43.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	38	9.84	62.30	81.96	336.17	14.03	57.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	42	6.56	68.85	14.72	350.89	2.52	60.08	2	2	33.33	33.33	416.81	416.81	61.26	61.26	2832.44	118.79
20	500,000	UP		19	61	31.15	100.00	233.18	584.07	39.92	100.00	4	6	66.67	100.00	263.63	680.44	38.74	100.00	113.06	116.50
				61				584.07				6				680.44				116.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.74	0.74	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	1.38	2.12	0.45	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.35	17.39	1.03	3.15	0.33	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.35	21.74	1.50	4.65	0.49	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.35	26.09	1.97	6.61	0.64	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	6.00	12.61	1.96	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.35	34.78	2.08	14.69	0.68	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.35	39.13	9.07	23.76	2.96	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.35	43.48	0.58	24.34	0.19	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.35	47.83	0.51	24.85	0.17	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.35	52.17	12.46	37.31	4.07	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.35	56.52	1.10	38.41	0.36	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.35	60.87	0.98	39.40	0.32	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.35	65.22	75.85	115.25	24.75	37.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.35	69.57	21.17	136.42	6.91	44.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.35	73.91	29.78	166.19	9.72	54.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.35	78.26	16.38	182.57	5.35	59.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	22	17.39	95.65	123.83	306.41	40.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	23	4.35	100.00	0.00	306.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				306.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	98	98	14.12	14.12	4.57	4.57	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	68	166	9.80	23.92	11.77	16.34	0.59	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	214	6.92	30.84	33.38	49.72	1.66	2.47	1	1	8.33	8.33	4.92	4.92	0.13	0.13	14.72	9.89
4	200	300	250	25	239	3.60	34.44	3.08	52.80	0.15	2.63	0	1	0.00	8.33	0.00	4.92	0.00	0.13	0.00	9.31
5	300	500	400	47	286	6.77	41.21	53.19	105.99	2.65	5.27	0	1	0.00	8.33	0.00	4.92	0.00	0.13	0.00	4.64
6	500	750	625	39	325	5.62	46.83	30.70	136.68	1.53	6.80	0	1	0.00	8.33	0.00	4.92	0.00	0.13	0.00	3.60
7	750	1,000	875	18	343	2.59	49.42	22.28	158.97	1.11	7.91	0	1	0.00	8.33	0.00	4.92	0.00	0.13	0.00	3.09
8	1,000	1,500	1,250	43	386	6.20	55.62	26.19	185.16	1.30	9.21	1	2	8.33	16.67	65.23	70.15	1.67	1.79	249.05	37.88
9	1,500	2,000	1,750	19	405	2.74	58.36	5.63	190.79	0.28	9.49	0	2	0.00	16.67	0.00	70.15	0.00	1.79	0.00	36.77
10	2,000	2,500	2,250	23	428	3.31	61.67	27.35	218.14	1.36	10.85	0	2	0.00	16.67	0.00	70.15	0.00	1.79	0.00	32.16
11	2,500	3,000	2,750	26	454	3.75	65.42	29.48	247.62	1.47	12.32	2	4	16.67	33.33	2,046.67	2,116.82	52.34	54.14	6941.88	854.87
12	3,000	4,000	3,500	15	469	2.16	67.58	2.12	249.74	0.11	12.43	0	4	0.00	33.33	0.00	2,116.82	0.00	54.14	0.00	847.62
13	4,000	5,000	4,500	23	492	3.31	70.89	63.33	313.06	3.15	15.58	0	4	0.00	33.33	0.00	2,116.82	0.00	54.14	0.00	676.16
14	5,000	7,500	6,250	9	501	1.30	72.19	59.28	372.34	2.95	18.53	2	6	16.67	50.00	551.18	2,668.00	14.10	68.23	929.86	716.55
15	7,500	10,000	8,750	11	512	1.59	73.78	26.10	398.44	1.30	19.82	0	6	0.00	50.00	0.00	2,668.00	0.00	68.23	0.00	669.61
16	10,000	20,000	15,000	22	534	3.17	76.95	224.91	623.35	11.19	31.01	0	6	0.00	50.00	0.00	2,668.00	0.00	68.23	0.00	428.01
17	20,000	50,000	35,000	44	578	6.34	83.29	408.67	1,032.01	20.33	51.35	0	6	0.00	50.00	0.00	2,668.00	0.00	68.23	0.00	258.52
18	50,000	100,000	75,000	38	616	5.48	88.76	340.50	1,372.52	16.94	68.29	0	6	0.00	50.00	0.00	2,668.00	0.00	68.23	0.00	194.39
19	100,000	500,000	300,000	39	655	5.62	94.38	263.85	1,636.37	13.13	81.42	1	7	8.33	58.33	1,179.71	3,847.70	30.17	98.40	447.10	235.14
20	500,000	UP		39	694	5.62	100.00	373.46	2,009.83	18.58	100.00	5	12	41.67	100.00	62.49	3,910.20	1.60	100.00	16.73	194.55
				694				2,009.83				12				3,910.20				194.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2262 FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.51	5.51	4.70	4.70	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	2.36	7.87	22.55	27.24	2.06	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	18	6.30	14.17	42.60	69.85	3.88	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.79	14.96	0.67	70.51	0.06	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	24	3.94	18.90	50.18	120.69	4.58	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	26	1.57	20.47	0.45	120.24	0.04	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	32	4.72	25.20	8.18	128.42	0.75	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	40	6.30	31.50	17.08	145.50	1.56	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	42	1.57	33.07	10.44	155.94	0.95	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	50	6.30	39.37	26.27	182.21	2.39	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	56	4.72	44.09	27.73	209.94	2.53	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	57	0.79	44.88	17.91	192.03	1.63	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	69	9.45	54.33	54.79	246.81	5.00	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	78	7.09	61.42	102.13	348.95	9.31	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	86	6.30	67.72	35.06	384.01	3.20	35.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	97	8.66	76.38	172.12	556.13	15.69	50.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	113	12.60	88.98	121.67	677.80	11.09	61.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	120	5.51	94.49	264.80	942.59	24.14	85.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	122	1.57	96.06	38.69	981.28	3.53	89.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	127	3.94	100.00	115.46	1,096.74	10.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				127				1,096.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	161	161	35.78	35.78	28.47	28.47	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	172	2.44	38.22	19.58	48.05	2.17	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	191	4.22	42.44	20.19	68.24	2.24	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	196	1.11	43.56	10.62	78.86	1.18	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	203	1.56	45.11	5.68	84.54	0.63	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	213	2.22	47.33	6.50	91.04	0.72	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	238	5.56	52.89	22.16	113.20	2.46	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	257	4.22	57.11	38.17	151.37	4.24	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	108	365	24.00	81.11	113.11	264.49	12.56	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	373	1.78	82.89	10.59	275.08	1.18	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	381	1.78	84.67	30.24	305.32	3.36	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	385	0.89	85.56	10.17	315.49	1.13	35.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	389	0.89	86.44	45.14	360.63	5.01	40.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	399	2.22	88.67	55.95	416.58	6.21	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	402	0.67	89.33	19.17	435.76	2.13	48.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	422	4.44	93.78	198.36	634.12	22.02	70.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	434	2.67	96.44	138.00	772.11	15.32	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	436	0.44	96.89	10.52	782.63	1.17	86.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	445	2.00	98.89	12.58	795.21	1.40	88.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	450	1.11	100.00	105.62	900.83	11.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				450				900.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	6.00	6.00	8.22	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.19	6.19	0.26	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	10.10	16.29	13.83	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	7.69	23.08	1.19	17.48	1.63	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	12	23.08	46.15	9.12	26.61	12.50	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	19.23	65.38	2.49	29.10	3.41	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	7.69	73.08	4.21	33.31	5.76	45.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	22	11.54	84.62	10.01	43.32	13.71	59.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.85	88.46	11.70	55.02	16.02	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	3.85	92.31	6.00	61.02	8.22	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	3.85	96.15	6.00	67.02	8.22	91.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	3.85	100.00	6.00	73.02	8.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	26	0.00	100.00	0.00	73.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				73.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	10.39	10.39	5.04	5.04	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	2.60	12.99	8.47	13.51	2.23	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	7.79	20.78	3.35	16.86	0.88	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	22	7.79	28.57	4.13	20.99	1.09	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	26	5.19	33.77	0.64	21.63	0.17	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	1.30	35.06	0.00	21.63	0.00	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	31	5.19	40.26	3.81	25.44	1.00	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	36	6.49	46.75	10.09	35.53	2.66	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	38	2.60	49.35	1.28	36.82	0.34	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	1.30	50.65	2.63	39.44	0.69	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	41	2.60	53.25	6.51	45.95	1.72	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	47	7.79	61.04	26.68	72.63	7.04	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	53	7.79	68.83	34.85	107.48	9.19	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	61	10.39	79.22	23.44	130.92	6.18	34.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	63	2.60	81.82	23.71	154.64	6.26	40.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	68	6.49	88.31	18.57	173.20	4.90	45.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	71	3.90	92.21	45.26	218.47	11.94	57.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	75	5.19	97.40	98.48	316.95	25.98	83.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	76	1.30	98.70	20.60	337.55	5.43	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	77	1.30	100.00	41.54	379.09	10.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				77				379.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	6.75	6.75	9.68	9.68	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	38	1.53	8.28	12.69	22.37	0.63	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	67	6.32	14.60	62.03	84.40	3.10	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	77	2.18	16.78	53.67	138.07	2.68	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	104	5.88	22.66	80.57	218.64	4.03	10.93	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	133	6.32	28.98	19.78	238.42	0.99	11.92	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	146	2.83	31.81	10.60	249.01	0.53	12.45	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	164	3.92	35.73	28.43	277.44	1.42	13.87	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	182	3.92	39.65	80.42	357.86	4.02	17.89	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	194	2.61	42.27	108.04	465.90	5.40	23.28	1	2	11.11	22.22	2,466.63	2,466.63	87.73	87.73	2283.03	529.43
11	2,500	3,000	2,750	13	207	2.83	45.10	30.52	496.42	1.53	24.81	0	2	0.00	22.22	0.00	2,466.63	0.00	87.73	0.00	496.88
12	3,000	4,000	3,500	24	231	5.23	50.33	70.91	567.34	3.54	28.35	1	3	11.11	33.33	14.26	2,480.89	0.51	88.23	20.11	437.29
13	4,000	5,000	4,500	16	247	3.49	53.81	39.52	606.85	1.97	30.33	0	3	0.00	33.33	0.00	2,480.89	0.00	88.23	0.00	408.81
14	5,000	7,500	6,250	35	282	7.63	61.44	154.32	761.17	7.71	38.04	1	4	11.11	44.44	0.00	2,480.89	0.00	88.23	0.00	325.93
15	7,500	10,000	8,750	16	298	3.49	64.92	132.29	893.46	6.61	44.65	0	4	0.00	44.44	0.00	2,480.89	0.00	88.23	0.00	277.67
16	10,000	20,000	15,000	44	342	9.59	74.51	346.10	1,239.56	17.30	61.95	0	4	0.00	44.44	0.00	2,480.89	0.00	88.23	0.00	200.14
17	20,000	50,000	35,000	43	385	9.37	83.88	229.73	1,469.29	11.48	73.43	2	6	22.22	66.67	6.81	2,487.69	0.24	88.48	2.96	169.31
18	50,000	100,000	75,000	16	401	3.49	87.36	163.19	1,632.48	8.16	81.59	0	6	0.00	66.67	0.00	2,487.69	0.00	88.48	0.00	152.39
19	100,000	500,000	300,000	37	438	8.06	95.42	304.20	1,936.68	15.20	96.79	1	7	11.11	77.78	56.45	2,544.15	2.01	90.48	18.56	131.37
20	500,000	UP		21	459	4.58	100.00	64.21	2,000.89	3.21	100.00	2	9	22.22	100.00	267.58	2,811.73	9.52	100.00	416.71	140.52
				459				2,000.89				9				2,811.73				140.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.86	6.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.98	7.84	0.27	0.27	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.98	8.82	0.46	0.72	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.98	9.80	0.29	1.01	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.98	10.78	0.79	1.80	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.98	11.76	0.38	2.18	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	2.94	14.71	3.57	5.75	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	18	2.94	17.65	3.80	9.55	0.30	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.98	18.63	3.75	13.30	0.30	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	24	4.90	23.53	15.01	28.31	1.19	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	26	1.96	25.49	14.00	42.31	1.11	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	1.96	27.45	10.24	52.55	0.81	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	31	2.94	30.39	58.64	111.19	4.64	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	38	6.86	37.25	25.25	136.44	2.00	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	47	8.82	46.08	84.92	221.36	6.72	17.51	1	1	33.33	33.33	106.99	106.99	4.87	4.87	125.98	48.33
16	10,000	20,000	15,000	9	56	8.82	54.90	75.85	297.21	6.00	23.51	0	1	0.00	33.33	0.00	106.99	0.00	4.87	0.00	36.00
17	20,000	50,000	35,000	12	68	11.76	66.67	260.32	557.53	20.60	44.11	0	1	0.00	33.33	0.00	106.99	0.00	4.87	0.00	19.19
18	50,000	100,000	75,000	11	79	10.78	77.45	420.06	977.59	33.23	77.34	0	1	0.00	33.33	0.00	106.99	0.00	4.87	0.00	10.94
19	100,000	500,000	300,000	15	94	14.71	92.16	167.51	1,145.10	13.25	90.60	1	2	33.33	66.67	51.06	158.05	2.32	7.19	30.48	13.80
20	500,000	UP		8	102	7.84	100.00	118.84	1,263.94	9.40	100.00	1	3	33.33	100.00	2,040.76	2,198.81	92.81	100.00	1717.17	173.96
				102				1,263.94				3				2,198.81				173.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	236	236	31.81	31.81	20.74	20.74	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	45	281	6.06	37.87	23.02	43.75	0.88	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	319	5.12	42.99	49.52	93.27	1.90	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	352	4.45	47.44	39.58	132.85	1.52	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	404	7.01	54.45	28.99	161.84	1.11	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	436	4.31	58.76	35.36	197.19	1.36	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	33	469	4.45	63.21	55.97	253.16	2.15	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	517	6.47	69.68	97.94	351.10	3.76	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	532	2.02	71.70	39.94	391.04	1.53	15.02	1	1	14.29	14.29	1,730.75	1,730.75	49.73	49.73	4333.89	442.60
10	2,000	2,500	2,250	9	541	1.21	72.91	25.74	416.78	0.99	16.00	0	1	0.00	14.29	0.00	1,730.75	0.00	49.73	0.00	415.27
11	2,500	3,000	2,750	12	553	1.62	74.53	65.09	481.87	2.50	18.50	0	1	0.00	14.29	0.00	1,730.75	0.00	49.73	0.00	359.17
12	3,000	4,000	3,500	18	571	2.43	76.95	61.46	543.33	2.36	20.86	0	1	0.00	14.29	0.00	1,730.75	0.00	49.73	0.00	318.55
13	4,000	5,000	4,500	11	582	1.48	78.44	46.20	589.53	1.77	22.64	0	1	0.00	14.29	0.00	1,730.75	0.00	49.73	0.00	293.58
14	5,000	7,500	6,250	23	605	3.10	81.54	148.99	738.52	5.72	28.36	0	1	0.00	14.29	0.00	1,730.75	0.00	49.73	0.00	234.36
15	7,500	10,000	8,750	8	613	1.08	82.61	60.34	798.85	2.32	30.68	0	1	0.00	14.29	0.00	1,730.75	0.00	49.73	0.00	216.65
16	10,000	20,000	15,000	26	639	3.50	86.12	404.73	1,203.58	15.54	46.22	2	3	28.57	42.86	372.77	2,103.52	10.71	60.44	92.10	174.77
17	20,000	50,000	35,000	21	660	2.83	88.95	339.40	1,542.98	13.03	59.25	0	3	0.00	42.86	0.00	2,103.52	0.00	60.44	0.00	136.33
18	50,000	100,000	75,000	23	683	3.10	92.05	305.17	1,848.15	11.72	70.97	0	3	0.00	42.86	0.00	2,103.52	0.00	60.44	0.00	113.82
19	100,000	500,000	300,000	46	729	6.20	98.25	629.55	2,477.70	24.18	95.15	3	6	42.86	85.71	1,347.36	3,450.89	38.72	99.16	214.02	139.28
20	500,000	UP		13	742	1.75	100.00	126.40	2,604.10	4.85	100.00	1	7	14.29	100.00	29.18	3,480.06	0.84	100.00	23.08	133.64
				742				2,604.10				7				3,480.06				133.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	106	106	9.26	9.26	104.72	104.72	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	132	2.27	11.53	119.49	224.21	1.46	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	165	2.88	14.41	287.25	511.46	3.52	6.26	1	1	3.13	3.13	121.91	121.91	0.17	0.17	42.44	23.84
4	200	300	250	34	199	2.97	17.38	214.33	725.79	2.62	8.88	3	4	9.38	12.50	265.94	387.85	0.37	0.54	124.08	53.44
5	300	500	400	16	215	1.40	18.78	98.30	824.09	1.20	10.09	0	4	0.00	12.50	0.00	387.85	0.00	0.54	0.00	47.06
6	500	750	625	18	233	1.57	20.35	57.66	881.75	0.71	10.79	0	4	0.00	12.50	0.00	387.85	0.00	0.54	0.00	43.99
7	750	1,000	875	24	257	2.10	22.45	54.57	936.32	0.67	11.46	0	4	0.00	12.50	0.00	387.85	0.00	0.54	0.00	41.42
8	1,000	1,500	1,250	24	281	2.10	24.54	144.12	1,080.44	1.76	13.22	1	5	3.13	15.63	40.36	428.21	0.06	0.60	28.01	39.63
9	1,500	2,000	1,750	43	324	3.76	28.30	147.93	1,228.36	1.81	15.03	3	8	9.38	25.00	128.12	556.32	0.18	0.78	86.61	45.29
10	2,000	2,500	2,250	20	344	1.75	30.04	131.96	1,360.32	1.61	16.65	0	8	0.00	25.00	0.00	556.32	0.00	0.78	0.00	40.90
11	2,500	3,000	2,750	16	360	1.40	31.44	71.29	1,431.61	0.87	17.52	0	8	0.00	25.00	0.00	556.32	0.00	0.78	0.00	38.86
12	3,000	4,000	3,500	36	396	3.14	34.59	177.73	1,609.34	2.18	19.70	0	8	0.00	25.00	0.00	556.32	0.00	0.78	0.00	34.57
13	4,000	5,000	4,500	37	433	3.23	37.82	177.37	1,786.71	2.17	21.87	2	10	6.25	31.25	0.00	556.32	0.00	0.78	0.00	31.14
14	5,000	7,500	6,250	35	468	3.06	40.87	223.80	2,010.51	2.74	24.61	1	11	3.13	34.38	6,982.20	7,538.52	9.75	10.53	3119.88	374.96
15	7,500	10,000	8,750	21	489	1.83	42.71	140.92	2,151.43	1.72	26.33	0	11	0.00	34.38	0.00	7,538.52	0.00	10.53	0.00	350.40
16	10,000	20,000	15,000	122	611	10.66	53.36	1,144.03	3,295.46	14.00	40.33	7	18	21.88	56.25	3,111.40	10,649.91	4.35	14.87	271.97	323.17
17	20,000	50,000	35,000	184	795	16.07	69.43	1,746.14	5,041.60	21.37	61.70	2	20	6.25	62.50	46,556.81	57,206.72	65.02	79.89	2666.26	1134.69
18	50,000	100,000	75,000	99	894	8.65	78.08	1,003.35	6,044.96	12.28	73.98	0	20	0.00	62.50	0.00	57,206.72	0.00	79.89	0.00	946.35
19	100,000	500,000	300,000	140	1,034	12.23	90.31	1,403.51	7,448.47	17.18	91.16	9	29	28.13	90.63	97.16	57,303.88	0.14	80.03	6.92	769.34
20	500,000	UP		111	1,145	9.69	100.00	722.65	8,171.12	8.84	100.00	3	32	9.38	100.00	14,299.06	71,602.94	19.97	100.00	1978.69	876.29
				1,145				8,171.12				32				71,602.94				876.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	421	421	19.38	19.38	149.74	149.74	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	59	480	2.72	22.10	145.54	295.27	2.05	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	119	599	5.48	27.58	221.24	516.51	3.12	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	89	688	4.10	31.68	125.98	642.49	1.78	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	102	790	4.70	36.37	97.89	740.38	1.38	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	62	852	2.85	39.23	156.97	897.35	2.21	12.65	2	2	7.41	7.41	111.08	111.08	2.26	2.26	70.76	12.38
7	750	1,000	875	65	917	2.99	42.22	186.28	1,083.62	2.63	15.27	1	3	3.70	11.11	937.08	1,048.16	19.10	21.36	503.06	96.73
8	1,000	1,500	1,250	72	989	3.31	45.53	55.57	1,139.20	0.78	16.06	1	4	3.70	14.81	0.01	1,048.16	0.00	21.36	0.01	92.01
9	1,500	2,000	1,750	58	1,047	2.67	48.20	68.45	1,207.65	0.96	17.02	0	4	0.00	14.81	0.00	1,048.16	0.00	21.36	0.00	86.79
10	2,000	2,500	2,250	62	1,109	2.85	51.06	144.23	1,351.88	2.03	19.05	1	5	3.70	18.52	1,959.40	3,007.57	39.93	61.29	1358.50	222.47
11	2,500	3,000	2,750	52	1,161	2.39	53.45	47.10	1,398.98	0.66	19.72	0	5	0.00	18.52	0.00	3,007.57	0.00	61.29	0.00	214.98
12	3,000	4,000	3,500	48	1,209	2.21	55.66	72.25	1,471.23	1.02	20.74	0	5	0.00	18.52	0.00	3,007.57	0.00	61.29	0.00	204.43
13	4,000	5,000	4,500	53	1,262	2.44	58.10	163.62	1,634.85	2.31	23.04	0	5	0.00	18.52	0.00	3,007.57	0.00	61.29	0.00	183.97
14	5,000	7,500	6,250	83	1,345	3.82	61.92	308.50	1,943.35	4.35	27.39	0	5	0.00	18.52	0.00	3,007.57	0.00	61.29	0.00	154.76
15	7,500	10,000	8,750	73	1,418	3.36	65.29	299.56	2,242.91	4.22	31.61	0	5	0.00	18.52	0.00	3,007.57	0.00	61.29	0.00	134.09
16	10,000	20,000	15,000	176	1,594	8.10	73.39	1,147.58	3,390.49	16.17	47.79	3	8	11.11	29.63	299.43	3,307.00	6.10	67.39	26.09	97.54
17	20,000	50,000	35,000	204	1,798	9.39	82.78	1,519.40	4,909.89	21.41	69.20	8	16	29.63	59.26	112.28	3,419.28	2.29	69.68	7.39	69.64
18	50,000	100,000	75,000	142	1,940	6.54	89.32	888.35	5,798.24	12.52	81.72	4	20	14.81	74.07	112.93	3,532.21	2.30	71.98	12.71	60.92
19	100,000	500,000	300,000	155	2,095	7.14	96.45	850.44	6,648.68	11.99	93.71	5	25	18.52	92.59	1,075.70	4,607.91	21.92	93.91	126.49	69.31
20	500,000	UP		77	2,172	3.55	100.00	446.57	7,095.25	6.29	100.00	2	27	7.41	100.00	299.08	4,906.99	6.09	100.00	66.97	69.16
				2,172				7,095.25				27				4,906.99				69.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	7.91	7.91	9.08	9.08	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	21	1.86	9.77	13.28	22.35	1.56	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	29	3.72	13.49	9.72	32.07	1.14	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	35	2.79	16.28	5.62	37.69	0.66	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	49	6.51	22.79	16.93	54.62	1.99	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	61	5.58	28.37	18.90	73.52	2.22	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	71	4.65	33.02	17.17	90.69	2.02	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	87	7.44	40.47	19.88	110.57	2.34	13.00	1	1	25.00	25.00	2.22	2.22	19.25	19.25	11.16	2.01
9	1,500	2,000	1,750	12	99	5.58	46.05	48.58	159.15	5.71	18.71	0	1	0.00	25.00	0.00	2.22	0.00	19.25	0.00	1.39
10	2,000	2,500	2,250	4	103	1.86	47.91	16.22	175.37	1.91	20.62	0	1	0.00	25.00	0.00	2.22	0.00	19.25	0.00	1.26
11	2,500	3,000	2,750	9	112	4.19	52.09	39.64	215.02	4.66	25.28	0	1	0.00	25.00	0.00	2.22	0.00	19.25	0.00	1.03
12	3,000	4,000	3,500	6	118	2.79	54.88	13.16	228.18	1.55	26.83	1	2	25.00	50.00	6.88	9.10	59.72	78.98	52.27	3.99
13	4,000	5,000	4,500	6	124	2.79	57.67	53.81	281.99	6.33	33.16	0	2	0.00	50.00	0.00	9.10	0.00	78.98	0.00	3.23
14	5,000	7,500	6,250	24	148	11.16	68.84	99.41	381.40	11.69	44.84	0	2	0.00	50.00	0.00	9.10	0.00	78.98	0.00	2.39
15	7,500	10,000	8,750	11	159	5.12	73.95	44.65	426.05	5.25	50.09	0	2	0.00	50.00	0.00	9.10	0.00	78.98	0.00	2.14
16	10,000	20,000	15,000	25	184	11.63	85.58	113.74	539.79	13.37	63.47	1	3	25.00	75.00	0.17	9.27	1.47	80.44	0.15	1.72
17	20,000	50,000	35,000	10	194	4.65	90.23	147.75	687.54	17.37	80.84	0	3	0.00	75.00	0.00	9.27	0.00	80.44	0.00	1.35
18	50,000	100,000	75,000	8	202	3.72	93.95	110.60	798.14	13.00	93.84	0	3	0.00	75.00	0.00	9.27	0.00	80.44	0.00	1.16
19	100,000	500,000	300,000	13	215	6.05	100.00	52.35	850.49	6.16	100.00	1	4	25.00	100.00	2.25	11.52	19.56	100.00	4.30	1.35
20	500,000	UP		0	215	0.00	100.00	0.00	850.49	0.00	100.00	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0.00	1.35
				215				850.49				4				11.52				1.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	5.82	5.82	18.09	18.09	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	58	3.83	9.65	42.45	60.53	3.19	4.56	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	75	2.83	12.48	58.43	118.96	4.40	8.95	0	1	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	95	3.33	15.81	44.00	162.96	3.31	12.27	0	1	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	110	2.50	18.30	81.64	244.59	6.14	18.41	5	6	16.13	19.35	968.52	968.52	1.91	1.91	1186.38	395.97
6	500	750	625	35	145	5.82	24.13	6.47	251.06	0.49	18.90	0	6	0.00	19.35	0.00	968.52	0.00	1.91	0.00	385.77
7	750	1,000	875	15	160	2.50	26.62	0.77	251.83	0.06	18.96	3	9	9.68	29.03	1.50	970.02	0.00	1.91	194.67	385.18
8	1,000	1,500	1,250	39	199	6.49	33.11	6.39	258.23	0.48	19.44	1	10	3.23	32.26	6.40	976.43	0.01	1.92	100.13	378.13
9	1,500	2,000	1,750	17	216	2.83	35.94	3.90	262.13	0.29	19.73	2	12	6.45	38.71	1,847.24	2,823.66	3.64	5.56	47372.24	1077.21
10	2,000	2,500	2,250	29	245	4.83	40.77	16.73	278.86	1.26	20.99	1	13	3.23	41.94	9.60	2,833.27	0.02	5.58	57.41	1016.03
11	2,500	3,000	2,750	7	252	1.16	41.93	15.20	294.05	1.14	22.13	0	13	0.00	41.94	0.00	2,833.27	0.00	5.58	0.00	963.52
12	3,000	4,000	3,500	18	270	3.00	44.93	30.23	324.28	2.28	24.41	0	13	0.00	41.94	0.00	2,833.27	0.00	5.58	0.00	873.70
13	4,000	5,000	4,500	48	318	7.99	52.91	53.88	378.16	4.06	28.46	1	14	3.23	45.16	39.00	2,872.27	0.08	5.65	72.39	759.54
14	5,000	7,500	6,250	64	382	10.65	63.56	95.06	473.22	7.16	35.62	1	15	3.23	48.39	1.50	2,873.77	0.00	5.66	1.58	607.28
15	7,500	10,000	8,750	35	417	5.82	69.38	56.41	529.63	4.25	39.86	1	16	3.23	51.61	6.05	2,879.82	0.01	5.67	10.73	543.74
16	10,000	20,000	15,000	46	463	7.65	77.04	185.04	714.67	13.93	53.79	2	18	6.45	58.06	218.44	3,098.25	0.43	6.10	118.05	433.52
17	20,000	50,000	35,000	69	532	11.48	88.52	343.14	1,057.82	25.83	79.62	4	22	12.90	70.97	36,853.58	39,951.83	72.54	78.64	10739.97	3776.82
18	50,000	100,000	75,000	27	559	4.49	93.01	134.85	1,192.67	10.15	89.77	0	22	0.00	70.97	0.00	39,951.83	0.00	78.64	0.00	3349.79
19	100,000	500,000	300,000	40	599	6.66	99.67	106.30	1,298.96	8.00	97.77	9	31	29.03	100.00	10,854.75	50,806.59	21.36	100.00	10211.77	3911.32
20	500,000	UP		2	601	0.33	100.00	29.60	1,328.57	2.23	100.00	0	31	0.00	100.00	0.00	50,806.59	0.00	100.00	0.00	3824.17
				601				1,328.57				31				50,806.59				3824.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	335	335	16.60	16.60	488.87	488.87	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	563	898	27.90	44.50	31.63	457.24	0.31	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	91	989	4.51	49.01	39.12	418.13	0.39	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	1,012	1.14	50.15	119.16	298.97	1.18	2.96	1	1	8.33	8.33	281.64	281.64	17.37	17.37	236.35	94.20
5	300	500	400	49	1,061	2.43	52.58	334.13	35.16	3.31	0.35	1	2	8.33	16.67	45.88	327.52	2.83	20.20	13.73	931.45
6	500	750	625	65	1,126	3.22	55.80	307.81	342.98	3.05	3.40	1	3	8.33	25.00	16.67	344.18	1.03	21.23	5.41	100.35
7	750	1,000	875	52	1,178	2.58	58.37	363.47	706.45	3.60	7.00	2	5	16.67	41.67	1,009.32	1,353.51	62.25	83.48	277.69	191.59
8	1,000	1,500	1,250	87	1,265	4.31	62.69	302.32	1,008.76	3.00	10.00	3	8	25.00	66.67	174.92	1,528.43	10.79	94.27	57.86	151.52
9	1,500	2,000	1,750	65	1,330	3.22	65.91	392.84	1,401.60	3.89	13.89	0	8	0.00	66.67	0.00	1,528.43	0.00	94.27	0.00	109.05
10	2,000	2,500	2,250	55	1,385	2.73	68.63	193.57	1,595.18	1.92	15.81	0	8	0.00	66.67	0.00	1,528.43	0.00	94.27	0.00	95.82
11	2,500	3,000	2,750	27	1,412	1.34	69.97	172.15	1,767.33	1.71	17.51	1	9	8.33	75.00	41.00	1,569.44	2.53	96.79	23.82	88.80
12	3,000	4,000	3,500	80	1,492	3.96	73.93	655.42	2,422.75	6.49	24.01	0	9	0.00	75.00	0.00	1,569.44	0.00	96.79	0.00	64.78
13	4,000	5,000	4,500	40	1,532	1.98	75.92	348.16	2,770.90	3.45	27.46	0	9	0.00	75.00	0.00	1,569.44	0.00	96.79	0.00	56.64
14	5,000	7,500	6,250	52	1,584	2.58	78.49	718.42	3,489.32	7.12	34.58	0	9	0.00	75.00	0.00	1,569.44	0.00	96.79	0.00	44.98
15	7,500	10,000	8,750	60	1,644	2.97	81.47	950.17	4,439.49	9.42	43.99	1	10	8.33	83.33	15.93	1,585.36	0.98	97.78	1.68	35.71
16	10,000	20,000	15,000	78	1,722	3.87	85.33	1,438.69	5,878.17	14.26	58.25	0	10	0.00	83.33	0.00	1,585.36	0.00	97.78	0.00	26.97
17	20,000	50,000	35,000	140	1,862	6.94	92.27	2,170.81	8,048.98	21.51	79.76	2	12	16.67	100.00	36.05	1,621.41	2.22	100.00	1.66	20.14
18	50,000	100,000	75,000	41	1,903	2.03	94.30	801.66	8,850.65	7.94	87.70	0	12	0.00	100.00	0.00	1,621.41	0.00	100.00	0.00	18.32
19	100,000	500,000	300,000	101	2,004	5.00	99.31	1,168.25	10,018.89	11.58	99.28	0	12	0.00	100.00	0.00	1,621.41	0.00	100.00	0.00	16.18
20	500,000	UP		14	2,018	0.69	100.00	72.67	10,091.57	0.72	100.00	0	12	0.00	100.00	0.00	1,621.41	0.00	100.00	0.00	16.07
				2,018				10,091.57				12				1,621.41				16.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	2.64	2.64	2.80	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	1.91	4.55	2.03	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	0.65	5.20	0.69	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	0.65	5.85	0.69	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	0.09	5.76	0.10	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	2.60	3.16	2.76	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	18.28	21.44	19.40	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	13.37	34.81	14.19	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	0.35	35.16	0.37	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	0.19	34.97	0.20	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	3.19	38.16	3.38	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	29.29	67.44	31.09	71.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	22.07	89.52	23.43	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	0.02	89.54	0.02	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	0.65	90.19	0.69	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	2.63	92.82	2.79	98.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	1.38	94.21	1.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	94.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	94.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				94.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.02	0.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.37	0.37	0.35	0.35	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.37	0.73	0.20	0.56	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	10	2.93	3.66	5.43	5.99	0.23	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	21	4.03	7.69	9.19	15.19	0.39	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	37	5.86	13.55	20.03	35.22	0.85	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	54	6.23	19.78	28.10	63.31	1.19	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	75	7.69	27.47	39.98	103.29	1.70	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	87	4.40	31.87	23.87	127.17	1.01	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	107	7.33	39.19	62.36	189.53	2.65	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	142	12.82	52.01	101.60	291.12	4.32	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	165	8.42	60.44	116.45	407.57	4.95	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	177	4.40	64.84	93.18	500.75	3.96	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	187	3.66	68.50	73.33	574.08	3.12	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	192	1.83	70.33	72.08	646.17	3.06	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	221	10.62	80.95	358.53	1,004.69	15.23	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	252	11.36	92.31	762.52	1,767.21	32.40	75.09	1	1	100.00	100.00	488.37	488.37	100.00	100.00	64.05	27.64
18	50,000	100,000	75,000	5	257	1.83	94.14	126.77	1,893.98	5.39	80.48	0	1	0.00	100.00	0.00	488.37	0.00	100.00	0.00	25.79
19	100,000	500,000	300,000	15	272	5.49	99.63	451.90	2,345.88	19.20	99.68	0	1	0.00	100.00	0.00	488.37	0.00	100.00	0.00	20.82
20	500,000	UP		1	273	0.37	100.00	7.50	2,353.38	0.32	100.00	0	1	0.00	100.00	0.00	488.37	0.00	100.00	0.00	20.75
				273				2,353.38				1				488.37				20.75	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.60	0.60	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.55	1.15	0.35	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	18.13	19.28	11.54	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	5.30	24.58	3.37	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	7.94	32.52	5.05	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	3.63	36.15	2.31	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	33.18	69.33	21.11	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	36.60	105.93	23.29	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	51.23	157.16	32.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	157.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				157.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	12.26	12.26	20.87	20.87	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	58	1.68	13.94	36.73	57.60	2.06	3.23	1	1	33.33	33.33	1.82	1.82	0.98	0.98	4.95	3.16
3	100	200	150	35	93	8.41	22.36	16.51	74.11	0.93	4.16	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	2.45
4	200	300	250	28	121	6.73	29.09	10.03	84.14	0.56	4.72	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	2.16
5	300	500	400	29	150	6.97	36.06	15.51	99.66	0.87	5.59	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	1.82
6	500	750	625	15	165	3.61	39.66	18.30	117.96	1.03	6.61	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	1.54
7	750	1,000	875	11	176	2.64	42.31	8.33	126.29	0.47	7.08	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	1.44
8	1,000	1,500	1,250	38	214	9.13	51.44	54.59	180.88	3.06	10.14	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	1.01
9	1,500	2,000	1,750	9	223	2.16	53.61	12.32	193.20	0.69	10.83	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.94
10	2,000	2,500	2,250	3	226	0.72	54.33	7.70	200.90	0.43	11.27	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.90
11	2,500	3,000	2,750	8	234	1.92	56.25	11.60	212.50	0.65	11.92	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.86
12	3,000	4,000	3,500	13	247	3.13	59.38	60.11	272.61	3.37	15.29	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.67
13	4,000	5,000	4,500	8	255	1.92	61.30	40.19	312.79	2.25	17.54	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.58
14	5,000	7,500	6,250	17	272	4.09	65.38	57.46	370.25	3.22	20.76	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.49
15	7,500	10,000	8,750	14	286	3.37	68.75	75.69	445.95	4.24	25.01	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.41
16	10,000	20,000	15,000	48	334	11.54	80.29	180.83	626.77	10.14	35.15	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.29
17	20,000	50,000	35,000	39	373	9.38	89.66	655.72	1,282.50	36.77	71.92	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.14
18	50,000	100,000	75,000	12	385	2.88	92.55	157.63	1,440.13	8.84	80.76	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.13
19	100,000	500,000	300,000	17	402	4.09	96.63	107.54	1,547.67	6.03	86.79	0	1	0.00	33.33	0.00	1.82	0.00	0.98	0.00	0.12
20	500,000	UP		14	416	3.37	100.00	235.58	1,783.24	13.21	100.00	2	3	66.67	100.00	183.61	185.43	99.02	100.00	77.94	10.40
				416				1,783.24				3				185.43				10.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	5.41	5.41	6.84	6.84	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	52	4.29	9.70	11.25	18.09	0.66	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	94	7.84	17.54	16.93	35.01	0.99	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	111	3.17	20.71	39.70	4.69	2.33	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	124	2.43	23.13	4.06	0.63	0.24	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	150	4.85	27.99	16.17	15.54	0.95	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	164	2.61	30.60	29.75	45.29	1.74	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	206	7.84	38.43	40.71	86.00	2.39	5.04	2	2	18.18	18.18	167.04	167.04	25.99	25.99	410.35	194.24
9	1,500	2,000	1,750	12	218	2.24	40.67	13.46	99.46	0.79	5.83	0	2	0.00	18.18	0.00	167.04	0.00	25.99	0.00	167.96
10	2,000	2,500	2,250	15	233	2.80	43.47	32.45	131.90	1.90	7.73	0	2	0.00	18.18	0.00	167.04	0.00	25.99	0.00	126.64
11	2,500	3,000	2,750	49	282	9.14	52.61	85.27	217.17	5.00	12.73	4	6	36.36	54.55	319.17	486.21	49.67	75.66	374.32	223.88
12	3,000	4,000	3,500	62	344	11.57	64.18	57.99	275.16	3.40	16.13	0	6	0.00	54.55	0.00	486.21	0.00	75.66	0.00	176.70
13	4,000	5,000	4,500	8	352	1.49	65.67	10.22	285.38	0.60	16.73	0	6	0.00	54.55	0.00	486.21	0.00	75.66	0.00	170.37
14	5,000	7,500	6,250	23	375	4.29	69.96	149.64	435.02	8.77	25.51	0	6	0.00	54.55	0.00	486.21	0.00	75.66	0.00	111.77
15	7,500	10,000	8,750	14	389	2.61	72.57	120.97	555.99	7.09	32.60	0	6	0.00	54.55	0.00	486.21	0.00	75.66	0.00	87.45
16	10,000	20,000	15,000	38	427	7.09	79.66	178.10	734.09	10.44	43.04	0	6	0.00	54.55	0.00	486.21	0.00	75.66	0.00	66.23
17	20,000	50,000	35,000	23	450	4.29	83.96	337.29	1,071.38	19.78	62.82	1	7	9.09	63.64	39.65	525.86	6.17	81.83	11.75	49.08
18	50,000	100,000	75,000	36	486	6.72	90.67	139.76	1,211.14	8.19	71.01	1	8	9.09	72.73	39.65	565.51	6.17	88.00	28.37	46.69
19	100,000	500,000	300,000	48	534	8.96	99.63	492.70	1,703.84	28.89	99.90	3	11	27.27	100.00	77.11	642.61	12.00	100.00	15.65	37.72
20	500,000	UP		2	536	0.37	100.00	1.70	1,705.54	0.10	100.00	0	11	0.00	100.00	0.00	642.61	0.00	100.00	0.00	37.68
				536				1,705.54				11				642.61				37.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	22.79	22.79	3.63	3.63	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	33	1.47	24.26	10.07	13.69	1.66	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	35	1.47	25.74	5.53	19.22	0.91	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	36	0.74	26.47	1.05	20.27	0.17	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	37	0.74	27.21	1.20	21.47	0.20	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	38	0.74	27.94	0.88	22.35	0.14	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	39	0.74	28.68	0.06	22.41	0.01	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	48	6.62	35.29	36.16	58.57	5.96	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	52	2.94	38.24	7.81	66.38	1.29	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	58	4.41	42.65	18.90	85.27	3.11	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	63	3.68	46.32	5.09	90.37	0.84	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	68	3.68	50.00	16.50	106.87	2.72	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	74	4.41	54.41	69.16	176.02	11.39	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	85	8.09	62.50	66.53	242.56	10.96	39.94	1	1	100.00	100.00	247.60	247.60	100.00	100.00	372.14	102.08
15	7,500	10,000	8,750	13	98	9.56	72.06	63.28	305.83	10.42	50.36	0	1	0.00	100.00	0.00	247.60	0.00	100.00	0.00	80.96
16	10,000	20,000	15,000	20	118	14.71	86.76	153.48	459.31	25.27	75.64	0	1	0.00	100.00	0.00	247.60	0.00	100.00	0.00	53.91
17	20,000	50,000	35,000	8	126	5.88	92.65	46.97	506.28	7.73	83.37	0	1	0.00	100.00	0.00	247.60	0.00	100.00	0.00	48.91
18	50,000	100,000	75,000	9	135	6.62	99.26	98.00	604.28	16.14	99.51	0	1	0.00	100.00	0.00	247.60	0.00	100.00	0.00	40.97
19	100,000	500,000	300,000	1	136	0.74	100.00	2.97	607.25	0.49	100.00	0	1	0.00	100.00	0.00	247.60	0.00	100.00	0.00	40.77
20	500,000	UP		0	136	0.00	100.00	0.00	607.25	0.00	100.00	0	1	0.00	100.00	0.00	247.60	0.00	100.00	0.00	40.77
					136				607.25				1				247.60				40.77

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.58	6.58	13.22	13.22	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	19	5.92	12.50	46.37	59.59	4.05	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	3.95	16.45	43.81	103.40	3.82	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	39	9.21	25.66	82.25	185.65	7.18	16.20	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	46	4.61	30.26	6.73	192.38	0.59	16.78	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	50	2.63	32.89	71.01	263.39	6.20	22.98	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	55	3.29	36.18	57.27	320.66	5.00	27.98	1	2	20.00	40.00	892.77	892.77	3.33	3.33	1559.01	278.42
8	1,000	1,500	1,250	8	63	5.26	41.45	56.26	376.92	4.91	32.88	0	2	0.00	40.00	0.00	892.77	0.00	3.33	0.00	236.86
9	1,500	2,000	1,750	6	69	3.95	45.39	14.63	391.55	1.28	34.16	0	2	0.00	40.00	0.00	892.77	0.00	3.33	0.00	228.01
10	2,000	2,500	2,250	7	76	4.61	50.00	22.68	414.23	1.98	36.14	1	3	20.00	60.00	2,408.76	3,301.53	8.98	12.31	10620.53	797.02
11	2,500	3,000	2,750	1	77	0.66	50.66	7.98	422.22	0.70	36.84	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	781.95
12	3,000	4,000	3,500	4	81	2.63	53.29	34.22	456.43	2.99	39.82	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	723.33
13	4,000	5,000	4,500	2	83	1.32	54.61	14.84	471.28	1.29	41.12	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	700.55
14	5,000	7,500	6,250	4	87	2.63	57.24	44.81	516.08	3.91	45.03	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	639.73
15	7,500	10,000	8,750	5	92	3.29	60.53	24.08	540.16	2.10	47.13	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	611.22
16	10,000	20,000	15,000	10	102	6.58	67.11	171.37	711.53	14.95	62.08	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	464.01
17	20,000	50,000	35,000	11	113	7.24	74.34	163.05	874.57	14.22	76.30	0	3	0.00	60.00	0.00	3,301.53	0.00	12.31	0.00	377.50
18	50,000	100,000	75,000	19	132	12.50	86.84	85.02	959.59	7.42	83.72	1	4	20.00	80.00	1,157.23	4,458.76	4.32	16.63	1361.15	464.65
19	100,000	500,000	300,000	14	146	9.21	96.05	148.27	1,107.86	12.94	96.65	1	5	20.00	100.00	22,353.50	26,812.26	83.37	100.00	15076.52	2420.19
20	500,000	UP		6	152	3.95	100.00	38.35	1,146.21	3.35	100.00	0	5	0.00	100.00	0.00	26,812.26	0.00	100.00	0.00	2339.21
				152				1,146.21				5				26,812.26				2339.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	7.02	7.02	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	17.45	24.47	8.75	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	8.72	33.19	4.37	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	2.91	36.10	1.46	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	0.00	36.10	0.00	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	13.27	49.37	6.65	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.94	20.59	8.00	41.37	4.01	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.94	23.53	13.27	54.64	6.65	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.94	26.47	16.08	70.73	8.07	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.94	29.41	16.08	86.81	8.07	43.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.94	32.35	0.00	86.81	0.00	43.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.94	35.29	2.99	83.82	1.50	42.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.94	38.24	7.03	76.80	3.52	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.94	41.18	6.59	83.38	3.30	41.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.94	44.12	5.19	88.57	2.60	44.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.94	47.06	5.19	93.76	2.60	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.94	50.00	7.03	100.79	3.52	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	2.94	52.94	7.03	107.82	3.52	54.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	34	47.06	100.00	91.59	199.41	45.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				199.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	2.44	2.44	38.64	38.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	4.77	2.33	75.65	37.02	1	1	100.00	100.00	59.50	59.50	100.00	100.00	1247.90	2550.41
3	100	200	150	1	3	12.50	37.50	10.16	7.83	161.27	124.26	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	759.79
4	200	300	250	1	4	12.50	50.00	5.69	13.53	90.35	214.60	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	439.92
5	300	500	400	1	5	12.50	62.50	3.45	16.97	54.70	269.30	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	350.56
6	500	750	625	1	6	12.50	75.00	8.20	8.77	130.12	139.19	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	678.28
7	750	1,000	875	1	7	12.50	87.50	4.97	3.81	78.78	60.41	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	1562.83
8	1,000	1,500	1,250	1	8	12.50	100.00	2.50	6.30	39.59	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
20	500,000	UP		0	8	0.00	100.00	0.00	6.30	0.00	100.00	0	1	0.00	100.00	0.00	59.50	0.00	100.00	0.00	944.08
				8				6.30				1				59.50				944.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.30	1.30	13.29	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.25	1.55	2.55	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	8.23	9.78	84.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	9.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				9.78				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23106 **ALKYLATION :**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	37.68	37.68	99.01	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.38	38.06	0.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	38.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				38.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 231061 ALKYLATION AT PRESSURES BELOW 50 ATM / 500 C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.74	0.74	14.79	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.26	2.00	25.17	39.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.95	2.95	18.87	58.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.95	3.90	18.87	77.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.56	4.46	11.15	88.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.56	5.02	11.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	5.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				5.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23109 SEPERATION PROCESSES. E.G DESULPHURIZATIONEXTRACTION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	10.09	10.09	23.05	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	12.84	22.93	29.33	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	12.83	35.76	29.31	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	35.76	0.00	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	3.37	39.13	7.71	89.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	3.43	42.56	7.83	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.21	43.77	2.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	43.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				43.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	21.98	21.98	25.14	25.14	3.46	3.46	1	1	14.29	14.29	2.10	2.10	0.54	0.54	8.36	8.36
2	50	100	75	3	23	3.30	25.27	13.87	39.01	1.91	5.37	0	1	0.00	14.29	0.00	2.10	0.00	0.54	0.00	5.39
3	100	200	150	1	24	1.10	26.37	10.53	49.54	1.45	6.81	1	2	14.29	28.57	2.23	4.34	0.57	1.11	21.21	8.75
4	200	300	250	2	26	2.20	28.57	23.02	72.56	3.17	9.98	1	3	14.29	42.86	5.02	9.36	1.29	2.40	21.81	12.89
5	300	500	400	3	29	3.30	31.87	52.11	124.66	7.17	17.15	0	3	0.00	42.86	0.00	9.36	0.00	2.40	0.00	7.50
6	500	750	625	3	32	3.30	35.16	14.43	139.10	1.99	19.13	1	4	14.29	57.14	5.34	14.69	1.37	3.76	36.98	10.56
7	750	1,000	875	1	33	1.10	36.26	2.37	141.47	0.33	19.46	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	10.39
8	1,000	1,500	1,250	2	35	2.20	38.46	5.25	146.72	0.72	20.18	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	10.01
9	1,500	2,000	1,750	1	36	1.10	39.56	1.02	147.73	0.14	20.32	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	9.95
10	2,000	2,500	2,250	5	41	5.49	45.05	6.86	154.59	0.94	21.26	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	9.50
11	2,500	3,000	2,750	1	42	1.10	46.15	27.46	182.05	3.78	25.04	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	8.07
12	3,000	4,000	3,500	1	43	1.10	47.25	0.02	182.08	0.00	25.04	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	8.07
13	4,000	5,000	4,500	3	46	3.30	50.55	4.67	186.74	0.64	25.69	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	7.87
14	5,000	7,500	6,250	3	49	3.30	53.85	53.63	240.37	7.38	33.06	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	6.11
15	7,500	10,000	8,750	1	50	1.10	54.95	4.72	245.09	0.65	33.71	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	6.00
16	10,000	20,000	15,000	14	64	15.38	70.33	94.16	339.25	12.95	46.66	0	4	0.00	57.14	0.00	14.69	0.00	3.76	0.00	4.33
17	20,000	50,000	35,000	15	79	16.48	86.81	150.66	489.91	20.72	67.38	2	6	28.57	85.71	375.92	390.61	96.24	100.00	249.51	79.73
18	50,000	100,000	75,000	5	84	5.49	92.31	115.04	604.95	15.82	83.21	1	7	14.29	100.00	0.00	390.61	0.00	100.00	0.00	64.57
19	100,000	500,000	300,000	7	91	7.69	100.00	122.09	727.03	16.79	100.00	0	7	0.00	100.00	0.00	390.61	0.00	100.00	0.00	53.73
20	500,000	UP		0	91	0.00	100.00	0.00	727.03	0.00	100.00	0	7	0.00	100.00	0.00	390.61	0.00	100.00	0.00	53.73
				91				727.03				7				390.61				53.73	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	19.44	19.44	12.36	12.36	6.05	6.05	1	1	100.00	100.00	1.22	1.22	100.00	100.00	9.86	9.86
2	50	100	75	1	8	2.78	22.22	1.03	13.39	0.50	6.56	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	9.11
3	100	200	150	1	9	2.78	25.00	7.74	21.13	3.79	10.35	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	5.77
4	200	300	250	1	10	2.78	27.78	1.52	22.65	0.74	11.09	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	5.38
5	300	500	400	1	11	2.78	30.56	2.51	25.15	1.23	12.32	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	4.85
6	500	750	625	1	12	2.78	33.33	10.73	35.89	5.26	17.57	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	3.40
7	750	1,000	875	1	13	2.78	36.11	0.00	35.89	0.00	17.57	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	3.40
8	1,000	1,500	1,250	1	14	2.78	38.89	0.00	35.89	0.00	17.57	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	3.40
9	1,500	2,000	1,750	1	15	2.78	41.67	17.62	53.51	8.63	26.20	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	2.28
10	2,000	2,500	2,250	1	16	2.78	44.44	13.52	67.03	6.62	32.82	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	1.82
11	2,500	3,000	2,750	1	17	2.78	47.22	4.45	71.48	2.18	35.00	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	1.71
12	3,000	4,000	3,500	1	18	2.78	50.00	0.00	71.48	0.00	35.00	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	1.71
13	4,000	5,000	4,500	1	19	2.78	52.78	9.87	81.35	4.83	39.83	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	1.50
14	5,000	7,500	6,250	1	20	2.78	55.56	11.50	92.84	5.63	45.46	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	1.31
15	7,500	10,000	8,750	1	21	2.78	58.33	30.02	122.87	14.70	60.16	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.99
16	10,000	20,000	15,000	3	24	8.33	66.67	9.86	132.73	4.83	64.99	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.92
17	20,000	50,000	35,000	3	27	8.33	75.00	32.94	165.67	16.13	81.12	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.74
18	50,000	100,000	75,000	1	28	2.78	77.78	7.43	173.10	3.64	84.76	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.70
19	100,000	500,000	300,000	1	29	2.78	80.56	0.80	173.91	0.39	85.16	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.70
20	500,000	UP		7	36	19.44	100.00	30.32	204.23	14.84	100.00	0	1	0.00	100.00	0.00	1.22	0.00	100.00	0.00	0.60
				36				204.23				1				1.22				0.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23113 SULPHUR EXTRACTION FROM HYDRO GEN SULFIDE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.48	2.48	32.34	32.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	2.48	0.00	32.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	5.19	7.67	67.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	7.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.35	7.35	0.46	0.46	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.47	8.82	0.18	0.64	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.47	10.29	0.38	1.03	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.47	11.76	0.53	1.56	0.13	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	2.94	14.71	0.94	0.62	0.22	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	2.94	17.65	2.82	3.44	0.66	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.47	19.12	1.75	5.19	0.41	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.47	20.59	2.31	7.50	0.54	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.47	22.06	3.16	10.66	0.74	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	17	2.94	25.00	5.95	16.61	1.40	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	1.47	26.47	5.12	21.73	1.20	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	20	2.94	29.41	11.81	33.55	2.78	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	25	7.35	36.76	30.21	63.75	7.11	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	30	7.35	44.12	9.94	73.70	2.34	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	1.47	45.59	0.07	73.76	0.02	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	32	1.47	47.06	56.45	130.22	13.28	30.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	44	17.65	64.71	77.03	207.25	18.12	48.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	48	5.88	70.59	7.61	214.86	1.79	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	63	22.06	92.65	195.16	410.02	45.91	96.45	1	1	100.00	100.00	1,380.93	1,380.93	100.00	100.00	707.58	336.79
20	500,000	UP		5	68	7.35	100.00	15.09	425.12	3.55	100.00	0	1	0.00	100.00	0.00	1,380.93	0.00	100.00	0.00	324.84
				68				425.12				1				1,380.93				324.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	5.15	5.15	32.99	32.99	5.79	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	34	2.15	7.30	18.25	51.24	3.20	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	44	2.15	9.44	37.87	89.11	6.64	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	75	6.65	16.09	12.21	101.32	2.14	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	85	160	18.24	34.33	16.08	117.39	2.82	20.59	1	1	16.67	16.67	0.47	0.47	0.62	0.62	2.95	0.40
6	500	750	625	102	262	21.89	56.22	32.62	150.01	5.72	26.31	0	1	0.00	16.67	0.00	0.47	0.00	0.62	0.00	0.32
7	750	1,000	875	71	333	15.24	71.46	33.21	183.22	5.82	32.13	4	5	66.67	83.33	70.27	70.75	92.07	92.69	211.62	38.61
8	1,000	1,500	1,250	61	394	13.09	84.55	52.57	235.79	9.22	41.35	0	5	0.00	83.33	0.00	70.75	0.00	92.69	0.00	30.00
9	1,500	2,000	1,750	33	427	7.08	91.63	60.36	296.15	10.59	51.93	0	5	0.00	83.33	0.00	70.75	0.00	92.69	0.00	23.89
10	2,000	2,500	2,250	10	437	2.15	93.78	18.52	314.68	3.25	55.18	0	5	0.00	83.33	0.00	70.75	0.00	92.69	0.00	22.48
11	2,500	3,000	2,750	5	442	1.07	94.85	13.92	328.60	2.44	57.62	0	5	0.00	83.33	0.00	70.75	0.00	92.69	0.00	21.53
12	3,000	4,000	3,500	5	447	1.07	95.92	14.25	342.85	2.50	60.12	1	6	16.67	100.00	5.58	76.32	7.31	100.00	39.13	22.26
13	4,000	5,000	4,500	6	453	1.29	97.21	23.18	366.03	4.07	64.19	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	20.85
14	5,000	7,500	6,250	1	454	0.21	97.42	6.13	372.15	1.07	65.26	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	20.51
15	7,500	10,000	8,750	1	455	0.21	97.64	8.41	380.57	1.48	66.74	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	20.06
16	10,000	20,000	15,000	4	459	0.86	98.50	51.19	431.76	8.98	75.71	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	17.68
17	20,000	50,000	35,000	7	466	1.50	100.00	138.50	570.26	24.29	100.00	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	13.38
18	50,000	100,000	75,000	0	466	0.00	100.00	0.00	570.26	0.00	100.00	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	13.38
19	100,000	500,000	300,000	0	466	0.00	100.00	0.00	570.26	0.00	100.00	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	13.38
20	500,000	UP		0	466	0.00	100.00	0.00	570.26	0.00	100.00	0	6	0.00	100.00	0.00	76.32	0.00	100.00	0.00	13.38
				466				570.26				6				76.32				13.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.04	7.04	1.90	1.90	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	13	11.27	18.31	6.60	8.50	1.55	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	1.41	19.72	14.41	22.91	3.38	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	1.41	21.13	0.98	23.89	0.23	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	1.41	22.54	2.05	25.94	0.48	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	1.41	23.94	1.40	27.35	0.33	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	1.41	25.35	0.88	28.22	0.21	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	24	8.45	33.80	7.18	35.40	1.68	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	26	2.82	36.62	8.54	43.94	2.00	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	1.41	38.03	4.19	48.13	0.98	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.41	39.44	6.15	54.28	1.44	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	1.41	40.85	5.13	59.41	1.20	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	1.41	42.25	14.41	73.82	3.38	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	1.41	43.66	13.92	87.74	3.26	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	1.41	45.07	14.64	102.38	3.43	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	1.41	46.48	25.06	127.44	5.87	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	42	12.68	59.15	134.77	262.21	31.58	61.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	50	11.27	70.42	100.33	362.54	23.51	84.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	64	19.72	90.14	57.13	419.67	13.39	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	71	9.86	100.00	7.05	426.73	1.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				71				426.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 231143 OTHER PLANTS:CONTROL ROOMS AND SWITCHBOARDS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.05	0.05	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	3.00	3.05	74.05	75.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	1.00	4.05	24.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	8.96	13.01	221.05	321.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	8.96	4.05	221.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	4.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				4.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.79	5.79	1.30	1.30	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	16	7.44	13.22	1.35	2.65	0.42	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18	1.65	14.88	0.28	2.93	0.09	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	1.65	16.53	0.50	3.43	0.16	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.83	17.36	0.66	4.09	0.21	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	28	5.79	23.14	4.83	8.92	1.52	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	33	4.13	27.27	4.05	12.97	1.27	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	41	6.61	33.88	11.69	24.66	3.67	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	43	1.65	35.54	1.43	26.09	0.45	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	45	1.65	37.19	3.81	29.90	1.20	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	46	0.83	38.02	0.66	30.56	0.21	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	47	0.83	38.84	0.66	31.22	0.21	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	48	0.83	39.67	21.07	52.29	6.61	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	49	0.83	40.50	4.01	48.28	1.26	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	50	0.83	41.32	6.23	54.51	1.96	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	51	0.83	42.15	5.41	59.92	1.70	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	82	25.62	67.77	73.66	133.59	23.12	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	96	11.57	79.34	79.46	213.05	24.94	66.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	117	17.36	96.69	62.84	275.89	19.73	86.60	2	2	100.00	100.00	12,559.72	12,559.72	100.00	100.00	19985.49	4552.38
20	500,000	UP		4	121	3.31	100.00	42.68	318.57	13.40	100.00	0	2	0.00	100.00	0.00	12,559.72	0.00	100.00	0.00	3942.52
				121				318.57				2				12,559.72				3942.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	24.14	24.14	2.53	2.53	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	3.45	27.59	8.11	10.64	10.07	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	3.45	31.03	0.25	10.89	0.31	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	3.45	34.48	0.41	11.30	0.51	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.45	37.93	0.25	11.55	0.31	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.45	41.38	0.41	11.96	0.51	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.45	44.83	0.41	12.37	0.51	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.45	48.28	0.25	12.62	0.31	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.45	51.72	7.67	20.28	9.52	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.45	55.17	4.55	24.83	5.66	30.86	2	2	50.00	50.00	14,165.04	14,165.04	76.02	76.02	311144.25	57036.89
11	2,500	3,000	2,750	1	17	3.45	58.62	3.43	28.27	4.27	35.13	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	50108.72
12	3,000	4,000	3,500	1	18	3.45	62.07	4.40	32.67	5.47	40.59	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	43359.79
13	4,000	5,000	4,500	1	19	3.45	65.52	3.07	35.74	3.82	44.41	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	39632.90
14	5,000	7,500	6,250	1	20	3.45	68.97	2.06	37.80	2.56	46.97	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	37470.57
15	7,500	10,000	8,750	1	21	3.45	72.41	2.06	39.87	2.56	49.54	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	35531.98
16	10,000	20,000	15,000	1	22	3.45	75.86	8.38	48.25	10.41	59.95	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	29360.51
17	20,000	50,000	35,000	1	23	3.45	79.31	6.71	54.95	8.33	68.28	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	25777.01
18	50,000	100,000	75,000	1	24	3.45	82.76	6.71	48.25	8.33	59.95	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	29360.51
19	100,000	500,000	300,000	1	25	3.45	86.21	8.17	56.42	10.16	70.11	0	2	0.00	50.00	0.00	14,165.04	0.00	76.02	0.00	25106.47
20	500,000	UP		4	29	13.79	100.00	24.06	80.48	29.89	100.00	2	4	50.00	100.00	4,467.80	18,632.85	23.98	100.00	18570.35	23152.52
				29				80.48				4				18,632.85				23152.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	12.67	12.67	33.90	33.90	3.66	3.66	1	1	25.00	25.00	2.65	2.65	0.01	0.01	7.81	7.81
2	50	100	75	2	30	0.90	13.57	16.17	50.07	1.74	5.40	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	5.29
3	100	200	150	1	31	0.45	14.03	10.88	60.95	1.17	6.58	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.34
4	200	300	250	1	32	0.45	14.48	1.84	62.79	0.20	6.78	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.22
5	300	500	400	1	33	0.45	14.93	0.18	62.97	0.02	6.80	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.21
6	500	750	625	1	34	0.45	15.38	0.00	62.97	0.00	6.80	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.21
7	750	1,000	875	1	35	0.45	15.84	0.40	63.36	0.04	6.84	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.18
8	1,000	1,500	1,250	6	41	2.71	18.55	2.09	65.45	0.23	7.06	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.05
9	1,500	2,000	1,750	11	52	4.98	23.53	43.72	109.18	4.72	11.78	1	2	25.00	50.00	1,695.29	1,697.94	5.59	5.59	3877.37	1555.23
10	2,000	2,500	2,250	1	53	0.45	23.98	2.07	111.25	0.22	12.01	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1526.28
11	2,500	3,000	2,750	6	59	2.71	26.70	4.28	115.53	0.46	12.47	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1469.70
12	3,000	4,000	3,500	11	70	4.98	31.67	9.24	124.77	1.00	13.47	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1360.81
13	4,000	5,000	4,500	11	81	4.98	36.65	5.12	129.89	0.55	14.02	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1307.17
14	5,000	7,500	6,250	1	82	0.45	37.10	0.61	130.51	0.07	14.08	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1301.04
15	7,500	10,000	8,750	1	83	0.45	37.56	8.86	139.37	0.96	15.04	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1218.32
16	10,000	20,000	15,000	8	91	3.62	41.18	24.42	163.79	2.64	17.68	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1036.64
17	20,000	50,000	35,000	17	108	7.69	48.87	170.59	334.38	18.41	36.09	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	507.78
18	50,000	100,000	75,000	13	121	5.88	54.75	83.82	418.20	9.05	45.13	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	406.01
19	100,000	500,000	300,000	29	150	13.12	67.87	160.41	578.61	17.31	62.45	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	293.45
20	500,000	UP		71	221	32.13	100.00	347.95	926.57	37.55	100.00	2	4	50.00	100.00	28,652.16	30,350.09	94.41	100.00	8234.55	3275.55
				221				926.57				4				30,350.09				3275.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.96	8.96	6.53	6.53	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.49	10.45	5.65	12.18	0.82	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.49	11.94	19.13	31.31	2.76	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.49	13.43	20.21	51.52	2.92	7.44	1	1	20.00	20.00	9.73	9.73	0.02	0.02	48.13	18.88
5	300	500	400	1	10	1.49	14.93	5.63	57.15	0.81	8.25	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	17.02
6	500	750	625	1	11	1.49	16.42	3.59	60.74	0.52	8.77	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	16.01
7	750	1,000	875	1	12	1.49	17.91	2.06	62.80	0.30	9.07	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	15.49
8	1,000	1,500	1,250	1	13	1.49	19.40	1.62	64.43	0.23	9.30	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	15.10
9	1,500	2,000	1,750	1	14	1.49	20.90	15.59	80.01	2.25	11.56	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	12.16
10	2,000	2,500	2,250	1	15	1.49	22.39	11.59	91.60	1.67	13.23	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	10.62
11	2,500	3,000	2,750	1	16	1.49	23.88	30.95	122.56	4.47	17.70	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	7.94
12	3,000	4,000	3,500	1	17	1.49	25.37	36.02	158.58	5.20	22.90	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	6.13
13	4,000	5,000	4,500	1	18	1.49	26.87	1.72	160.30	0.25	23.15	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	6.07
14	5,000	7,500	6,250	1	19	1.49	28.36	0.00	160.30	0.00	23.15	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	6.07
15	7,500	10,000	8,750	1	20	1.49	29.85	0.00	160.30	0.00	23.15	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	6.07
16	10,000	20,000	15,000	1	21	1.49	31.34	15.00	175.30	2.17	25.32	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	5.55
17	20,000	50,000	35,000	5	26	7.46	38.81	53.37	228.67	7.71	33.03	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	4.25
18	50,000	100,000	75,000	4	30	5.97	44.78	28.05	256.72	4.05	37.08	0	1	0.00	20.00	0.00	9.73	0.00	0.02	0.00	3.79
19	100,000	500,000	300,000	30	60	44.78	89.55	158.83	415.55	22.94	60.02	2	3	40.00	60.00	541.10	550.83	1.12	1.14	340.69	132.55
20	500,000	UP		7	67	10.45	100.00	276.86	692.41	39.98	100.00	2	5	40.00	100.00	47,578.63	48,129.46	98.86	100.00	17185.13	6951.02
				67				692.41				5				48,129.46				6951.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.98	4.98	7.66	7.66	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	1.00	5.97	7.56	15.22	0.71	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.50	6.47	20.02	35.24	1.88	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.50	6.97	0.00	35.24	0.00	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	1.00	7.96	0.34	35.58	0.03	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	0.50	8.46	5.44	41.02	0.51	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	20	1.49	9.95	16.17	57.19	1.52	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	24	1.99	11.94	14.19	71.38	1.33	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	27	1.49	13.43	9.31	80.68	0.87	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	29	1.00	14.43	9.38	90.06	0.88	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	0.50	14.93	5.45	95.51	0.51	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	39	4.48	19.40	26.83	122.33	2.52	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	0.50	19.90	22.12	144.45	2.08	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	55	7.46	27.36	78.22	222.68	7.34	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	57	1.00	28.36	8.80	231.48	0.83	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	77	9.95	38.31	174.39	405.87	16.37	38.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	105	13.93	52.24	207.66	613.53	19.49	57.58	1	1	100.00	100.00	69.23	69.23	100.00	100.00	33.34	11.28
18	50,000	100,000	75,000	6	111	2.99	55.22	12.44	625.97	1.17	58.75	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	11.06
19	100,000	500,000	300,000	23	134	11.44	66.67	185.54	811.51	17.41	76.16	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	8.53
20	500,000	UP		67	201	33.33	100.00	254.00	1,065.51	23.84	100.00	0	1	0.00	100.00	0.00	69.23	0.00	100.00	0.00	6.50
				201				1,065.51				1				69.23				6.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	21.51	21.51	0.83	0.83	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	22	2.15	23.66	15.64	16.47	5.74	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	23	1.08	24.73	0.37	16.84	0.14	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	24	1.08	25.81	45.25	62.09	16.60	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	25	1.08	26.88	0.09	62.19	0.03	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	28	3.23	30.11	2.16	64.35	0.79	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	1.08	31.18	3.38	67.72	1.24	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	1.08	32.26	5.60	73.32	2.05	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	1.08	33.33	2.13	75.46	0.78	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	1.08	34.41	1.62	77.08	0.60	28.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	1.08	35.48	0.00	77.08	0.00	28.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	1.08	36.56	3.00	80.08	1.10	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	1.08	37.63	0.00	80.08	0.00	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	36	1.08	38.71	0.00	80.09	0.00	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	1.08	39.78	0.00	80.09	0.00	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	38	1.08	40.86	0.00	80.09	0.00	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	47	9.68	50.54	66.15	146.24	24.26	53.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	53	6.45	56.99	8.69	154.92	3.19	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	70	18.28	75.27	106.83	261.75	39.18	96.01	1	1	50.00	50.00	2,507.68	2,507.68	100.00	100.00	2347.41	958.04
20	500,000	UP		23	93	24.73	100.00	10.89	272.64	3.99	100.00	1	2	50.00	100.00	0.00	2,507.68	0.00	100.00	0.00	919.79
				93				272.64				2				2,507.68				919.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.03	3.03	5.45	5.45	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.03	6.06	0.00	5.45	0.00	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.03	9.09	2.85	8.29	0.65	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.03	12.12	0.03	8.32	0.01	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.03	15.15	0.00	8.32	0.00	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.03	18.18	3.38	11.70	0.77	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.03	21.21	9.40	21.10	2.15	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.03	24.24	22.69	43.79	5.19	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.03	27.27	8.70	52.49	1.99	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.03	30.30	5.21	57.70	1.19	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.03	33.33	17.14	74.84	3.92	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.03	36.36	1.47	76.30	0.34	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.03	39.39	41.26	117.56	9.43	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.03	42.42	0.03	117.59	0.01	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	9.09	51.52	80.07	197.66	18.31	45.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	25	24.24	75.76	196.17	393.83	44.85	90.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	28	9.09	84.85	31.00	424.83	7.09	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	31	9.09	93.94	8.77	433.60	2.00	99.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	33	6.06	100.00	3.81	437.41	0.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				437.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	13.19	13.19	57.29	57.29	3.26	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	59	3.02	16.21	53.66	110.95	3.05	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	74	4.12	20.33	125.61	236.56	7.14	13.45	2	2	50.00	50.00	47.08	47.08	92.05	92.05	37.48	19.90
4	200	300	250	6	80	1.65	21.98	29.56	266.11	1.68	15.13	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	17.69
5	300	500	400	10	90	2.75	24.73	5.55	271.67	0.32	15.44	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	17.33
6	500	750	625	9	99	2.47	27.20	7.93	263.74	0.45	14.99	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	17.85
7	750	1,000	875	12	111	3.30	30.49	5.23	268.97	0.30	15.29	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	17.51
8	1,000	1,500	1,250	15	126	4.12	34.62	11.45	280.41	0.65	15.94	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	16.79
9	1,500	2,000	1,750	23	149	6.32	40.93	31.87	312.29	1.81	17.75	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	15.08
10	2,000	2,500	2,250	5	154	1.37	42.31	11.36	323.65	0.65	18.40	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	14.55
11	2,500	3,000	2,750	13	167	3.57	45.88	48.31	371.95	2.75	21.14	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	12.66
12	3,000	4,000	3,500	18	185	4.95	50.82	68.31	440.26	3.88	25.03	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	10.69
13	4,000	5,000	4,500	5	190	1.37	52.20	20.51	460.77	1.17	26.19	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	10.22
14	5,000	7,500	6,250	16	206	4.40	56.59	72.66	533.43	4.13	30.32	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	8.83
15	7,500	10,000	8,750	3	209	0.82	57.42	15.56	548.99	0.88	31.21	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	8.58
16	10,000	20,000	15,000	13	222	3.57	60.99	76.14	625.13	4.33	35.54	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	7.53
17	20,000	50,000	35,000	24	246	6.59	67.58	184.42	809.55	10.48	46.02	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	5.82
18	50,000	100,000	75,000	14	260	3.85	71.43	134.86	944.41	7.67	53.69	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	4.99
19	100,000	500,000	300,000	25	285	6.87	78.30	93.43	1,037.84	5.31	59.00	0	2	0.00	50.00	0.00	47.08	0.00	92.05	0.00	4.54
20	500,000	UP		79	364	21.70	100.00	721.23	1,759.07	41.00	100.00	2	4	50.00	100.00	4.07	51.15	7.95	100.00	0.56	2.91
				364				1,759.07				4				51.15				2.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.29	6.29	6.03	6.03	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	16	3.77	10.06	46.77	52.79	5.82	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	21	3.14	13.21	30.87	83.66	3.84	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	23	1.26	14.47	27.40	111.06	3.41	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	30	4.40	18.87	36.94	148.00	4.60	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	33	1.89	20.75	3.15	151.15	0.39	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	38	3.14	23.90	3.89	155.04	0.48	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	43	3.14	27.04	3.49	158.53	0.43	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	49	3.77	30.82	7.31	165.84	0.91	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	52	1.89	32.70	3.74	169.58	0.47	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	54	1.26	33.96	4.54	174.12	0.56	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	57	1.89	35.85	17.72	191.83	2.21	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	0.63	36.48	7.46	199.29	0.93	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	64	3.77	40.25	36.29	235.58	4.52	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	74	6.29	46.54	28.52	264.10	3.55	32.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	91	10.69	57.23	54.19	318.29	6.75	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	111	12.58	69.81	170.39	488.68	21.21	60.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	112	0.63	70.44	1.94	490.63	0.24	61.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	127	9.43	79.87	42.73	533.36	5.32	66.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		32	159	20.13	100.00	269.91	803.27	33.60	100.00	1	1	100.00	100.00	1.39	1.39	100.00	100.00	0.51	0.17
				159				803.27				1				1.39				0.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	6.25	31.25	22.81	22.81	27.22	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	6.25	37.50	46.54	69.35	55.54	82.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	6.25	43.75	14.51	83.86	17.32	100.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	6.25	50.00	4.30	88.16	5.14	105.21	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	6.25	56.25	0.00	88.16	0.00	105.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	6.25	62.50	0.00	88.16	0.00	105.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	6.25	68.75	0.00	88.16	0.00	105.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.25	75.00	0.00	88.16	0.00	105.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.25	81.25	0.00	88.16	0.00	105.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.25	87.50	0.00	88.16	0.00	105.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.25	93.75	4.37	92.53	5.21	110.43	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	6.25	100.00	8.74	83.79	10.43	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	83.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				83.79				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	2.00	2.00	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	5.80	7.80	1.30	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.35	17.39	6.18	13.98	1.38	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.35	21.74	8.51	22.50	1.90	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.35	26.09	3.90	26.40	0.87	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	3.90	30.31	0.87	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.35	34.78	5.20	35.51	1.16	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.35	39.13	14.81	50.32	3.31	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.35	43.48	0.00	50.32	0.00	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.35	47.83	0.00	50.32	0.00	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.35	52.17	13.91	64.23	3.11	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.35	56.52	8.12	72.35	1.81	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.35	60.87	21.87	94.22	4.88	21.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.35	65.22	27.44	121.65	6.13	27.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	17	8.70	73.91	45.52	167.17	10.17	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.35	78.26	5.96	173.13	1.33	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.35	82.61	14.47	187.60	3.23	41.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	21	8.70	91.30	74.23	261.82	16.58	58.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	23	8.70	100.00	185.81	447.64	41.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				447.64				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	3.74	3.74	33.96	33.96	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.93	4.67	0.21	34.17	0.01	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.93	5.61	0.48	34.65	0.03	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	2.80	8.41	77.18	111.82	4.95	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	2.80	11.21	126.76	238.58	8.13	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	2.80	14.02	3.74	242.32	0.24	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	0.93	14.95	2.18	244.50	0.14	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	2.80	17.76	4.54	249.04	0.29	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	23	3.74	21.50	13.20	262.24	0.85	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	0.93	22.43	8.81	271.04	0.56	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	27	2.80	25.23	16.31	287.35	1.05	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	0.93	26.17	12.29	299.64	0.79	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	41	12.15	38.32	81.69	381.33	5.24	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	43	1.87	40.19	3.53	384.86	0.23	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	59	14.95	55.14	198.82	583.68	12.75	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	75	14.95	70.09	306.00	889.68	19.63	57.06	1	1	100.00	100.00	2.02	2.02	100.00	100.00	0.66	0.23
18	50,000	100,000	75,000	3	78	2.80	72.90	20.60	910.28	1.32	58.38	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0.00	0.22
19	100,000	500,000	300,000	24	102	22.43	95.33	576.63	1,486.91	36.98	95.37	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0.00	0.14
20	500,000	UP		5	107	4.67	100.00	72.20	1,559.11	4.63	100.00	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0.00	0.13
				107				1,559.11				1				2.02				0.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.91	0.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	0.91	1.82	13.67	13.67	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.45	2.27	10.65	24.32	0.93	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	0.91	3.18	0.79	23.52	0.07	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.45	3.64	36.42	59.95	3.17	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.45	4.09	1.83	61.78	0.16	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.45	4.55	1.47	63.25	0.13	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	23	5.91	10.45	9.18	72.43	0.80	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	40	7.73	18.18	11.25	83.68	0.98	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	0.45	18.64	0.63	84.31	0.05	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	53	5.45	24.09	13.18	97.49	1.15	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	73	9.09	33.18	67.58	165.07	5.88	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	74	0.45	33.64	7.50	172.57	0.65	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	84	4.55	38.18	49.21	221.78	4.28	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	104	9.09	47.27	107.22	329.00	9.33	28.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	123	8.64	55.91	91.58	420.58	7.97	36.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	132	4.09	60.00	111.43	532.01	9.70	46.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	32	164	14.55	74.55	342.95	874.96	29.85	76.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	37	201	16.82	91.36	275.12	1,150.08	23.95	100.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		19	220	8.64	100.00	1.27	1,148.82	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				220				1,148.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,275	5,275	40.39	40.39	1,995.37	1,995.37	17.62	17.62	2	2	7.41	7.41	18.14	18.14	0.21	0.21	0.91	0.91
2	50	100	75	1,513	6,788	11.58	51.97	1,170.13	3,165.49	10.33	27.96	0	2	0.00	7.41	0.00	18.14	0.00	0.21	0.00	0.57
3	100	200	150	1,439	8,227	11.02	62.99	1,502.57	4,668.06	13.27	41.23	6	8	22.22	29.63	743.53	761.67	8.76	8.97	49.48	16.32
4	200	300	250	887	9,114	6.79	69.78	826.92	5,494.98	7.30	48.53	2	10	7.41	37.04	220.03	981.70	2.59	11.56	26.61	17.87
5	300	500	400	1,177	10,291	9.01	78.79	819.16	6,314.15	7.24	55.77	1	11	3.70	40.74	320.05	1,301.75	3.77	15.33	39.07	20.62
6	500	750	625	753	11,044	5.77	84.56	586.30	6,900.45	5.18	60.95	1	12	3.70	44.44	450.00	1,751.75	5.30	20.63	76.75	25.39
7	750	1,000	875	590	11,634	4.52	89.07	501.71	7,402.16	4.43	65.38	3	15	11.11	55.56	1,013.69	2,765.44	11.94	32.57	202.05	37.36
8	1,000	1,500	1,250	450	12,084	3.45	92.52	602.43	8,004.59	5.32	70.70	2	17	7.41	62.96	1,320.90	4,086.34	15.56	48.12	219.26	51.05
9	1,500	2,000	1,750	237	12,321	1.81	94.33	347.92	8,352.52	3.07	73.77	0	17	0.00	62.96	0.00	4,086.34	0.00	48.12	0.00	48.92
10	2,000	2,500	2,250	147	12,468	1.13	95.46	284.54	8,637.06	2.51	76.28	0	17	0.00	62.96	0.00	4,086.34	0.00	48.12	0.00	47.31
11	2,500	3,000	2,750	94	12,562	0.72	96.18	9.97	8,627.09	0.09	76.20	0	17	0.00	62.96	0.00	4,086.34	0.00	48.12	0.00	47.37
12	3,000	4,000	3,500	120	12,682	0.92	97.10	327.63	8,954.72	2.89	79.09	2	19	7.41	70.37	3,617.81	7,704.16	42.61	90.73	1104.23	86.03
13	4,000	5,000	4,500	68	12,750	0.52	97.62	158.60	9,113.32	1.40	80.49	1	20	3.70	74.07	2.73	7,706.89	0.03	90.76	1.72	84.57
14	5,000	7,500	6,250	93	12,843	0.71	98.33	564.27	9,677.59	4.98	85.47	1	21	3.70	77.78	8.83	7,715.71	0.10	90.87	1.56	79.73
15	7,500	10,000	8,750	58	12,901	0.44	98.77	542.61	10,220.20	4.79	90.27	0	21	0.00	77.78	0.00	7,715.71	0.00	90.87	0.00	75.49
16	10,000	20,000	15,000	74	12,975	0.57	99.34	575.27	10,795.47	5.08	95.35	2	23	7.41	85.19	212.06	7,927.77	2.50	93.36	36.86	73.44
17	20,000	50,000	35,000	46	13,021	0.35	99.69	273.25	11,068.72	2.41	97.76	1	24	3.70	88.89	450.00	8,377.77	5.30	98.66	164.69	75.69
18	50,000	100,000	75,000	13	13,034	0.10	99.79	105.71	11,174.43	0.93	98.70	0	24	0.00	88.89	0.00	8,377.77	0.00	98.66	0.00	74.97
19	100,000	500,000	300,000	21	13,055	0.16	99.95	103.43	11,277.86	0.91	99.61	3	27	11.11	100.00	113.47	8,491.24	1.34	100.00	109.71	75.29
20	500,000	UP		6	13,061	0.05	100.00	44.27	11,322.13	0.39	100.00	0	27	0.00	100.00	0.00	8,491.24	0.00	100.00	0.00	75.00
				13,061				11,322.13				27				8,491.24				75.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	13.43	13.43	30.00	30.00	12.15	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	1.49	14.93	0.11	29.89	0.04	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.49	16.42	32.67	2.78	13.24	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.49	17.91	53.37	56.15	21.62	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	1.49	19.40	1.40	57.55	0.57	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.49	20.90	1.64	59.19	0.66	23.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.49	22.39	13.30	72.48	5.39	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	1.49	23.88	0.40	72.89	0.16	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	1.49	25.37	0.52	73.41	0.21	29.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	1.49	26.87	0.13	73.54	0.05	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	1.49	28.36	0.27	73.80	0.11	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.49	29.85	0.13	73.93	0.05	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.49	31.34	0.13	74.06	0.05	30.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	1.49	32.84	0.13	74.18	0.05	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	1.49	34.33	0.13	74.31	0.05	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	1.49	35.82	0.13	74.44	0.05	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	53	43.28	79.10	134.41	208.85	54.45	84.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	61	11.94	91.04	31.27	240.12	12.67	97.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	65	5.97	97.01	5.76	245.88	2.33	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	67	2.99	100.00	0.96	246.84	0.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				246.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	2.97	2.97	30.86	30.86	2.87	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	15	0.46	3.42	0.00	30.86	0.00	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	18	0.68	4.11	10.28	20.58	0.96	1.91	1	1	2.78	2.78	96.17	96.17	3.80	3.80	935.36	467.37
4	200	300	250	3	21	0.68	4.79	25.51	4.94	2.37	0.46	0	1	0.00	2.78	0.00	96.17	0.00	3.80	0.00	1947.90
5	300	500	400	3	24	0.68	5.48	0.23	5.16	0.02	0.48	0	1	0.00	2.78	0.00	96.17	0.00	3.80	0.00	1862.19
6	500	750	625	4	28	0.91	6.39	0.07	5.23	0.01	0.49	0	1	0.00	2.78	0.00	96.17	0.00	3.80	0.00	1837.10
7	750	1,000	875	6	34	1.37	7.76	2.39	7.63	0.22	0.71	0	1	0.00	2.78	0.00	96.17	0.00	3.80	0.00	1260.54
8	1,000	1,500	1,250	15	49	3.42	11.19	65.71	73.34	6.11	6.81	0	1	0.00	2.78	0.00	96.17	0.00	3.80	0.00	131.13
9	1,500	2,000	1,750	16	65	3.65	14.84	0.86	74.20	0.08	6.89	1	2	2.78	5.56	27.94	124.11	1.10	4.91	3246.14	167.25
10	2,000	2,500	2,250	13	78	2.97	17.81	10.48	84.68	0.97	7.87	0	2	0.00	5.56	0.00	124.11	0.00	4.91	0.00	146.55
11	2,500	3,000	2,750	10	88	2.28	20.09	5.40	90.08	0.50	8.37	0	2	0.00	5.56	0.00	124.11	0.00	4.91	0.00	137.78
12	3,000	4,000	3,500	10	98	2.28	22.37	10.01	100.09	0.93	9.30	0	2	0.00	5.56	0.00	124.11	0.00	4.91	0.00	124.00
13	4,000	5,000	4,500	10	108	2.28	24.66	25.58	125.67	2.38	11.68	0	2	0.00	5.56	0.00	124.11	0.00	4.91	0.00	98.75
14	5,000	7,500	6,250	14	122	3.20	27.85	8.31	133.98	0.77	12.45	1	3	2.78	8.33	62.83	186.93	2.48	7.39	755.96	139.52
15	7,500	10,000	8,750	10	132	2.28	30.14	31.08	165.06	2.89	15.34	0	3	0.00	8.33	0.00	186.93	0.00	7.39	0.00	113.25
16	10,000	20,000	15,000	60	192	13.70	43.84	179.99	345.05	16.72	32.06	2	5	5.56	13.89	78.98	265.91	3.12	10.51	43.88	77.06
17	20,000	50,000	35,000	93	285	21.23	65.07	189.17	534.21	17.57	49.63	9	14	25.00	38.89	1,599.36	1,865.27	63.24	73.75	845.47	349.16
18	50,000	100,000	75,000	50	335	11.42	76.48	225.49	759.70	20.95	70.58	4	18	11.11	50.00	270.79	2,136.05	10.71	84.46	120.09	281.17
19	100,000	500,000	300,000	88	423	20.09	96.58	253.97	1,013.68	23.60	94.18	16	34	44.44	94.44	255.74	2,391.79	10.11	94.57	100.69	235.95
20	500,000	UP		15	438	3.42	100.00	62.68	1,076.36	5.82	100.00	2	36	5.56	100.00	137.40	2,529.19	5.43	100.00	219.21	234.98
				438				1,076.36				36				2,529.19				234.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	125	125	18.94	18.94	127.77	127.77	6.50	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	136	1.67	20.61	68.44	196.22	3.48	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	153	2.58	23.18	105.23	301.45	5.35	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	161	1.21	24.39	32.21	333.65	1.64	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	171	1.52	25.91	6.55	340.20	0.33	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	184	1.97	27.88	5.34	345.54	0.27	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	193	1.36	29.24	3.79	349.33	0.19	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	207	2.12	31.36	9.96	359.29	0.51	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	228	3.18	34.55	10.82	370.11	0.55	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	242	2.12	36.67	6.89	377.00	0.35	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	246	0.61	37.27	7.10	384.10	0.36	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	256	1.52	38.79	15.57	399.67	0.79	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	262	0.91	39.70	25.21	424.88	1.28	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	298	5.45	45.15	42.38	467.26	2.15	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	311	1.97	47.12	62.01	529.27	3.15	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	373	9.39	56.52	183.65	712.92	9.34	36.25	1	1	16.67	16.67	2.36	2.36	0.96	0.96	1.28	0.33
17	20,000	50,000	35,000	99	472	15.00	71.52	684.15	1,397.07	34.78	71.03	1	2	16.67	33.33	16.39	18.74	6.70	7.66	2.39	1.34
18	50,000	100,000	75,000	81	553	12.27	83.79	249.34	1,646.41	12.68	83.70	1	3	16.67	50.00	6.77	25.52	2.77	10.43	2.72	1.55
19	100,000	500,000	300,000	93	646	14.09	97.88	301.12	1,947.53	15.31	99.01	3	6	50.00	100.00	219.14	244.66	89.57	100.00	72.78	12.56
20	500,000	UP		14	660	2.12	100.00	19.40	1,966.93	0.99	100.00	0	6	0.00	100.00	0.00	244.66	0.00	100.00	0.00	12.44
				660				1,966.93				6				244.66				12.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.76	5.76	12.28	12.28	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	19	2.06	7.82	22.09	34.37	1.10	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	2.47	10.29	45.06	79.44	2.25	3.96	1	1	25.00	25.00	1.35	1.35	4.25	4.25	2.99	1.69
4	200	300	250	3	28	1.23	11.52	31.23	110.67	1.56	5.51	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	1.22
5	300	500	400	16	44	6.58	18.11	77.17	187.84	3.84	9.36	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.72
6	500	750	625	4	48	1.65	19.75	6.59	194.43	0.33	9.69	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.69
7	750	1,000	875	15	63	6.17	25.93	34.82	229.25	1.73	11.42	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.59
8	1,000	1,500	1,250	12	75	4.94	30.86	17.10	246.35	0.85	12.27	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.55
9	1,500	2,000	1,750	10	85	4.12	34.98	67.99	314.34	3.39	15.66	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.43
10	2,000	2,500	2,250	3	88	1.23	36.21	12.96	327.29	0.65	16.31	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.41
11	2,500	3,000	2,750	4	92	1.65	37.86	26.09	353.38	1.30	17.61	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.38
12	3,000	4,000	3,500	9	101	3.70	41.56	54.39	407.77	2.71	20.31	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.33
13	4,000	5,000	4,500	11	112	4.53	46.09	93.58	501.35	4.66	24.98	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.27
14	5,000	7,500	6,250	31	143	12.76	58.85	321.64	823.00	16.02	41.00	0	1	0.00	25.00	0.00	1.35	0.00	4.25	0.00	0.16
15	7,500	10,000	8,750	19	162	7.82	66.67	232.14	1,055.14	11.57	52.57	1	2	25.00	50.00	26.75	28.09	84.55	88.81	11.52	2.66
16	10,000	20,000	15,000	20	182	8.23	74.90	280.80	1,335.94	13.99	66.56	1	3	25.00	75.00	1.18	29.27	3.73	92.54	0.42	2.19
17	20,000	50,000	35,000	22	204	9.05	83.95	151.21	1,487.15	7.53	74.09	1	4	25.00	100.00	2.36	31.63	7.46	100.00	1.56	2.13
18	50,000	100,000	75,000	10	214	4.12	88.07	73.56	1,413.59	3.66	70.42	0	4	0.00	100.00	0.00	31.63	0.00	100.00	0.00	2.24
19	100,000	500,000	300,000	15	229	6.17	94.24	200.26	1,613.85	9.98	80.40	0	4	0.00	100.00	0.00	31.63	0.00	100.00	0.00	1.96
20	500,000	UP		14	243	5.76	100.00	393.39	2,007.24	19.60	100.00	0	4	0.00	100.00	0.00	31.63	0.00	100.00	0.00	1.58
				243				2,007.24				4				31.63				1.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	18.84	18.84	3.05	3.05	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	1.45	20.29	1.22	4.27	0.19	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	1.45	21.74	2.03	6.29	0.32	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	1.45	23.19	3.58	9.87	0.56	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	1.45	24.64	3.83	13.70	0.60	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	1.45	26.09	5.74	19.44	0.90	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.45	27.54	1.06	20.50	0.17	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	1.45	28.99	0.46	20.96	0.07	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.45	30.43	1.97	22.93	0.31	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.45	31.88	0.85	23.78	0.13	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.45	33.33	5.34	29.12	0.84	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	1.45	34.78	15.98	45.10	2.51	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	1.45	36.23	14.80	59.90	2.33	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	1.45	37.68	15.00	74.90	2.36	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	1.45	39.13	8.75	83.65	1.37	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	30	4.35	43.48	69.25	152.89	10.89	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	39	13.04	56.52	185.99	338.88	29.24	53.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	42	4.35	60.87	26.43	365.31	4.15	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	64	31.88	92.75	186.60	551.91	29.33	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	69	7.25	100.00	84.23	636.15	13.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				69				636.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.17	5.17	17.81	17.81	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	17	2.16	7.33	32.82	50.63	1.69	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	25	3.45	10.78	58.75	109.38	3.03	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	0.43	11.21	0.00	109.38	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	0.43	11.64	0.01	109.38	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	32	2.16	13.79	3.34	112.72	0.17	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	36	1.72	15.52	2.96	115.68	0.15	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	46	4.31	19.83	14.37	130.05	0.74	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	52	2.59	22.41	3.43	133.48	0.18	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	56	1.72	24.14	16.12	149.59	0.83	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	60	1.72	25.86	42.18	191.77	2.17	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	70	4.31	30.17	96.09	287.86	4.95	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	76	2.59	32.76	35.52	323.38	1.83	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	91	6.47	39.22	87.53	410.91	4.51	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	95	1.72	40.95	54.38	465.29	2.80	23.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	118	9.91	50.86	215.39	680.67	11.10	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	142	10.34	61.21	255.59	936.26	13.17	48.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	168	11.21	72.41	305.48	1,241.75	15.75	64.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	53	221	22.84	95.26	630.03	1,871.78	32.48	96.48	1	1	100.00	100.00	116.75	116.75	100.00	100.00	18.53	6.24
20	500,000	UP		11	232	4.74	100.00	68.23	1,940.01	3.52	100.00	0	1	0.00	100.00	0.00	116.75	0.00	100.00	0.00	6.02
				232				1,940.01				1				116.75				6.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	170	170	23.94	23.94	34.16	34.16	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	183	1.83	25.77	54.29	88.45	2.31	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	197	1.97	27.75	27.90	116.35	1.19	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	213	2.25	30.00	36.31	152.66	1.55	6.50	1	1	20.00	20.00	5.44	5.44	5.33	5.33	15.00	3.57
5	300	500	400	20	233	2.82	32.82	58.18	210.84	2.48	8.98	0	1	0.00	20.00	0.00	5.44	0.00	5.33	0.00	2.58
6	500	750	625	15	248	2.11	34.93	69.45	280.29	2.96	11.94	0	1	0.00	20.00	0.00	5.44	0.00	5.33	0.00	1.94
7	750	1,000	875	19	267	2.68	37.61	16.48	296.77	0.70	12.64	0	1	0.00	20.00	0.00	5.44	0.00	5.33	0.00	1.83
8	1,000	1,500	1,250	28	295	3.94	41.55	68.83	365.60	2.93	15.57	1	2	20.00	40.00	4.53	9.98	4.43	9.76	6.58	2.73
9	1,500	2,000	1,750	22	317	3.10	44.65	115.02	480.62	4.90	20.47	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	2.08
10	2,000	2,500	2,250	5	322	0.70	45.35	21.51	502.13	0.92	21.39	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	1.99
11	2,500	3,000	2,750	22	344	3.10	48.45	45.23	547.36	1.93	23.31	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	1.82
12	3,000	4,000	3,500	26	370	3.66	52.11	135.57	682.92	5.77	29.09	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	1.46
13	4,000	5,000	4,500	28	398	3.94	56.06	52.20	735.12	2.22	31.31	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	1.36
14	5,000	7,500	6,250	37	435	5.21	61.27	151.54	886.66	6.45	37.76	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	1.13
15	7,500	10,000	8,750	26	461	3.66	64.93	107.51	994.18	4.58	42.34	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	1.00
16	10,000	20,000	15,000	74	535	10.42	75.35	420.71	1,414.88	17.92	60.26	0	2	0.00	40.00	0.00	9.98	0.00	9.76	0.00	0.71
17	20,000	50,000	35,000	95	630	13.38	88.73	478.41	1,893.30	20.38	80.64	1	3	20.00	60.00	2.04	12.01	1.99	11.75	0.43	0.63
18	50,000	100,000	75,000	47	677	6.62	95.35	297.21	2,190.50	12.66	93.29	1	4	20.00	80.00	4.40	16.41	4.31	16.06	1.48	0.75
19	100,000	500,000	300,000	31	708	4.37	99.72	156.90	2,347.40	6.68	99.98	1	5	20.00	100.00	85.79	102.20	83.94	100.00	54.68	4.35
20	500,000	UP		2	710	0.28	100.00	0.57	2,347.97	0.02	100.00	0	5	0.00	100.00	0.00	102.20	0.00	100.00	0.00	4.35
				710				2,347.97				5				102.20				4.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,313	1,313	8.26	8.26	1,107.29	1,107.29	1.04	1.04	6	6	2.86	2.86	26.16	26.16	0.01	0.01	2.36	2.36
2	50	100	75	349	1,662	2.20	10.46	1,552.82	2,660.11	1.45	2.49	5	11	2.38	5.24	180.05	206.22	0.07	0.08	11.60	7.75
3	100	200	150	481	2,143	3.03	13.49	2,551.08	5,211.19	2.39	4.88	8	19	3.81	9.05	850.21	1,056.43	0.32	0.40	33.33	20.27
4	200	300	250	384	2,527	2.42	15.90	1,744.03	6,955.22	1.63	6.51	1	20	0.48	9.52	4.14	1,060.57	0.00	0.40	0.24	15.25
5	300	500	400	615	3,142	3.87	19.77	2,480.00	9,435.22	2.32	8.83	10	30	4.76	14.29	895.30	1,955.87	0.34	0.74	36.10	20.73
6	500	750	625	613	3,755	3.86	23.63	2,574.25	12,009.47	2.41	11.24	3	33	1.43	15.71	53.92	2,009.79	0.02	0.76	2.09	16.74
7	750	1,000	875	689	4,444	4.34	27.97	1,709.34	13,718.80	1.60	12.84	6	39	2.86	18.57	1,052.77	3,062.56	0.40	1.16	61.59	22.32
8	1,000	1,500	1,250	951	5,395	5.99	33.95	2,709.04	16,427.84	2.54	15.38	9	48	4.29	22.86	3,521.19	6,583.75	1.33	2.49	129.98	40.08
9	1,500	2,000	1,750	708	6,103	4.46	38.41	2,163.82	18,591.66	2.03	17.40	5	53	2.38	25.24	2,404.59	8,988.33	0.91	3.39	111.13	48.35
10	2,000	2,500	2,250	611	6,714	3.85	42.26	2,264.88	20,856.54	2.12	19.52	5	58	2.38	27.62	763.60	9,751.93	0.29	3.68	33.71	46.76
11	2,500	3,000	2,750	633	7,347	3.98	46.24	2,735.27	23,591.81	2.56	22.08	10	68	4.76	32.38	7,704.49	17,456.42	2.91	6.59	281.67	73.99
12	3,000	4,000	3,500	868	8,215	5.46	51.70	4,320.96	27,912.76	4.04	26.12	4	72	1.90	34.29	3,772.73	21,229.15	1.42	8.02	87.31	76.06
13	4,000	5,000	4,500	668	8,883	4.20	55.91	3,978.95	31,891.72	3.72	29.85	8	80	3.81	38.10	6,907.01	28,136.15	2.61	10.62	173.59	88.22
14	5,000	7,500	6,250	1,332	10,215	8.38	64.29	8,784.63	40,676.35	8.22	38.07	13	93	6.19	44.29	11,194.83	39,330.98	4.23	14.85	127.44	96.69
15	7,500	10,000	8,750	788	11,003	4.96	69.25	6,776.33	47,452.68	6.34	44.41	8	101	3.81	48.10	11,737.33	51,068.31	4.43	19.28	173.21	107.62
16	10,000	20,000	15,000	1,721	12,724	10.83	80.08	19,280.01	66,732.69	18.04	62.46	31	132	14.76	62.86	24,580.45	75,648.76	9.28	28.56	127.49	113.36
17	20,000	50,000	35,000	1,558	14,282	9.81	89.89	18,613.72	85,346.40	17.42	79.88	30	162	14.29	77.14	19,184.48	94,833.25	7.24	35.81	103.07	111.12
18	50,000	100,000	75,000	818	15,100	5.15	95.03	8,367.56	93,713.96	7.83	87.71	16	178	7.62	84.76	65,661.60	160,494.85	24.79	60.60	784.72	171.26
19	100,000	500,000	300,000	651	15,751	4.10	99.13	12,338.08	106,052.04	11.55	99.26	25	203	11.90	96.67	5,588.04	166,082.89	2.11	62.71	45.29	156.61
20	500,000	UP		138	15,889	0.87	100.00	792.36	106,844.39	0.74	100.00	7	210	3.33	100.00	98,768.19	264,851.08	37.29	100.00	12465.12	247.88
				15,889				106,844.39				210				264,851.08				247.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	202	202	15.83	15.83	83.34	83.34	0.39	0.39	1	1	5.88	5.88	9.49	9.49	0.80	0.80	11.38	11.38
2	50	100	75	29	231	2.27	18.10	72.42	10.93	0.34	0.05	2	3	11.76	17.65	50.36	59.85	4.24	5.04	69.55	547.82
3	100	200	150	67	298	5.25	23.35	317.18	328.10	1.49	1.54	1	4	5.88	23.53	4.91	64.77	0.41	5.46	1.55	19.74
4	200	300	250	33	331	2.59	25.94	272.48	600.58	1.28	2.82	0	4	0.00	23.53	0.00	64.77	0.00	5.46	0.00	10.78
5	300	500	400	65	396	5.09	31.03	464.76	1,065.34	2.18	5.00	0	4	0.00	23.53	0.00	64.77	0.00	5.46	0.00	6.08
6	500	750	625	61	457	4.78	35.82	927.08	1,992.42	4.35	9.35	1	5	5.88	29.41	0.30	64.47	0.03	5.43	0.03	3.24
7	750	1,000	875	42	499	3.29	39.11	655.60	2,648.02	3.08	12.43	0	5	0.00	29.41	0.00	64.47	0.00	5.43	0.00	2.43
8	1,000	1,500	1,250	62	561	4.86	43.97	987.34	3,635.36	4.63	17.06	1	6	5.88	35.29	4.91	69.38	0.41	5.85	0.50	1.91
9	1,500	2,000	1,750	57	618	4.47	48.43	691.26	4,326.62	3.24	20.31	1	7	5.88	41.18	659.61	728.99	55.58	61.42	95.42	16.85
10	2,000	2,500	2,250	54	672	4.23	52.66	497.82	4,824.44	2.34	22.64	0	7	0.00	41.18	0.00	728.99	0.00	61.42	0.00	15.11
11	2,500	3,000	2,750	59	731	4.62	57.29	809.09	5,633.53	3.80	26.44	0	7	0.00	41.18	0.00	728.99	0.00	61.42	0.00	12.94
12	3,000	4,000	3,500	74	805	5.80	63.09	1,110.20	6,743.73	5.21	31.65	2	9	11.76	52.94	136.61	865.60	11.51	72.93	12.31	12.84
13	4,000	5,000	4,500	35	840	2.74	65.83	1,073.48	7,817.21	5.04	36.69	0	9	0.00	52.94	0.00	865.60	0.00	72.93	0.00	11.07
14	5,000	7,500	6,250	82	922	6.43	72.26	1,035.23	8,852.44	4.86	41.54	1	10	5.88	58.82	209.20	1,074.80	17.63	90.56	20.21	12.14
15	7,500	10,000	8,750	58	980	4.55	76.80	2,275.68	11,128.12	10.68	52.22	0	10	0.00	58.82	0.00	1,074.80	0.00	90.56	0.00	9.66
16	10,000	20,000	15,000	72	1,052	5.64	82.45	3,623.79	14,751.91	17.01	69.23	3	13	17.65	76.47	14.22	1,089.03	1.20	91.76	0.39	7.38
17	20,000	50,000	35,000	115	1,167	9.01	91.46	5,358.77	20,110.68	25.15	94.38	0	13	0.00	76.47	0.00	1,089.03	0.00	91.76	0.00	5.42
18	50,000	100,000	75,000	50	1,217	3.92	95.38	669.48	20,780.16	3.14	97.52	3	16	17.65	94.12	79.96	1,168.98	6.74	98.50	11.94	5.63
19	100,000	500,000	300,000	48	1,265	3.76	99.14	513.79	21,293.95	2.41	99.93	1	17	5.88	100.00	17.85	1,186.83	1.50	100.00	3.47	5.57
20	500,000	UP		11	1,276	0.86	100.00	14.16	21,308.11	0.07	100.00	0	17	0.00	100.00	0.00	1,186.83	0.00	100.00	0.00	5.57
				1,276				21,308.11				17				1,186.83				5.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.93	5.93	4.00	4.00	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.74	6.67	5.65	9.66	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	1.48	8.15	18.37	28.02	0.52	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	2.22	10.37	54.65	82.67	1.56	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	3.70	14.07	24.43	107.10	0.70	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	0.74	14.81	3.48	110.58	0.10	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	23	2.22	17.04	174.05	284.63	4.96	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	28	3.70	20.74	23.53	308.16	0.67	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	31	2.22	22.96	66.41	374.57	1.89	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	34	2.22	25.19	253.63	628.19	7.22	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	38	2.96	28.15	52.84	681.03	1.50	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	49	8.15	36.30	88.18	769.21	2.51	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	50	0.74	37.04	6.21	775.42	0.18	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	64	10.37	47.41	153.13	928.55	4.36	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	65	0.74	48.15	33.17	961.72	0.94	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	74	6.67	54.81	215.39	1,177.12	6.13	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	89	11.11	65.93	611.01	1,788.12	17.40	50.92	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	104	11.11	77.04	802.32	2,590.45	22.85	73.77	1	2	16.67	33.33	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	133	21.48	98.52	905.29	3,495.74	25.78	99.56	4	6	66.67	100.00	6,462.98	6,462.98	100.00	100.00	713.91	184.88
20	500,000	UP		2	135	1.48	100.00	15.56	3,511.30	0.44	100.00	0	6	0.00	100.00	0.00	6,462.98	0.00	100.00	0.00	184.06
				135				3,511.30				6				6,462.98				184.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	2.50	2.50	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	12.64	15.14	5.04	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	7.11	22.25	2.83	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.25	25.00	7.31	29.56	2.92	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.25	31.25	2.86	32.42	1.14	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.25	37.50	2.86	35.27	1.14	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.25	43.75	6.40	41.67	2.55	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.25	50.00	14.51	56.18	5.79	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.25	56.25	23.40	79.58	9.33	31.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.25	62.50	19.11	98.69	7.62	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.25	68.75	4.50	103.19	1.79	41.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.25	75.00	36.28	139.47	14.47	55.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.25	81.25	36.47	175.94	14.55	70.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.25	87.50	64.00	239.95	25.53	95.70	1	1	100.00	100.00	1,348.85	1,348.85	100.00	100.00	2107.53	562.15
15	7,500	10,000	8,750	1	15	6.25	93.75	9.48	249.42	3.78	99.47	0	1	0.00	100.00	0.00	1,348.85	0.00	100.00	0.00	540.79
16	10,000	20,000	15,000	1	16	6.25	100.00	1.32	250.74	0.53	100.00	0	1	0.00	100.00	0.00	1,348.85	0.00	100.00	0.00	537.95
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	250.74	0.00	100.00	0	1	0.00	100.00	0.00	1,348.85	0.00	100.00	0.00	537.95
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	250.74	0.00	100.00	0	1	0.00	100.00	0.00	1,348.85	0.00	100.00	0.00	537.95
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	250.74	0.00	100.00	0	1	0.00	100.00	0.00	1,348.85	0.00	100.00	0.00	537.95
20	500,000	UP		0	16	0.00	100.00	0.00	250.74	0.00	100.00	0	1	0.00	100.00	0.00	1,348.85	0.00	100.00	0.00	537.95
				16				250.74				1				1,348.85				537.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.39	0.39	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	8.95	9.34	3.84	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	11.11	20.45	4.77	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	7.95	28.40	3.41	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	159.14	187.54	68.27	80.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	28.56	216.10	12.25	92.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	17.02	233.11	7.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	233.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				233.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	10.79	10.79	8.27	8.27	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	38	1.27	12.06	10.82	19.09	0.74	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	47	2.86	14.92	46.87	65.96	3.20	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	55	2.54	17.46	10.48	76.44	0.72	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	59	1.27	18.73	16.35	92.79	1.12	6.35	1	1	7.69	7.69	327.01	327.01	2.47	2.47	1999.86	352.41
6	500	750	625	6	65	1.90	20.63	15.41	108.20	1.05	7.40	2	3	15.38	23.08	1,261.63	1,588.63	9.52	11.99	8186.83	1468.22
7	750	1,000	875	8	73	2.54	23.17	15.22	123.42	1.04	8.44	0	3	0.00	23.08	0.00	1,588.63	0.00	11.99	0.00	1287.16
8	1,000	1,500	1,250	17	90	5.40	28.57	46.51	169.93	3.18	11.62	3	6	23.08	46.15	1,079.22	2,667.85	8.15	20.14	2320.40	1569.96
9	1,500	2,000	1,750	6	96	1.90	30.48	6.33	176.27	0.43	12.05	0	6	0.00	46.15	0.00	2,667.85	0.00	20.14	0.00	1513.54
10	2,000	2,500	2,250	15	111	4.76	35.24	47.84	224.11	3.27	15.33	0	6	0.00	46.15	0.00	2,667.85	0.00	20.14	0.00	1190.42
11	2,500	3,000	2,750	11	122	3.49	38.73	31.67	255.78	2.17	17.49	1	7	7.69	53.85	2,668.33	5,336.19	20.14	40.28	8424.65	2086.21
12	3,000	4,000	3,500	9	131	2.86	41.59	39.56	295.34	2.71	20.20	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	1806.78
13	4,000	5,000	4,500	8	139	2.54	44.13	28.21	323.55	1.93	22.13	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	1649.26
14	5,000	7,500	6,250	19	158	6.03	50.16	87.01	410.56	5.95	28.08	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	1299.73
15	7,500	10,000	8,750	17	175	5.40	55.56	145.07	555.63	9.92	38.00	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	960.38
16	10,000	20,000	15,000	41	216	13.02	68.57	456.71	1,012.34	31.23	69.23	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	527.11
17	20,000	50,000	35,000	17	233	5.40	73.97	107.88	1,120.23	7.38	76.61	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	476.35
18	50,000	100,000	75,000	9	242	2.86	76.83	43.74	1,163.97	2.99	79.60	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	458.45
19	100,000	500,000	300,000	24	266	7.62	84.44	125.68	1,289.65	8.59	88.19	0	7	0.00	53.85	0.00	5,336.19	0.00	40.28	0.00	413.77
20	500,000	UP		49	315	15.56	100.00	172.63	1,462.28	11.81	100.00	6	13	46.15	100.00	7,911.17	13,247.36	59.72	100.00	4582.65	905.94
				315				1,462.28				13				13,247.36				905.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	8.28	8.28	14.42	14.42	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	31	1.23	9.51	13.05	27.46	0.85	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	35	1.23	10.74	16.80	44.26	1.10	2.89	1	1	4.35	4.35	144.62	144.62	18.64	18.64	860.93	326.75
4	200	300	250	3	38	0.92	11.66	12.44	56.70	0.81	3.70	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	255.05
5	300	500	400	3	41	0.92	12.58	3.51	60.21	0.23	3.93	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	240.18
6	500	750	625	2	43	0.61	13.19	0.60	60.82	0.04	3.97	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	237.80
7	750	1,000	875	9	52	2.76	15.95	3.00	63.82	0.20	4.16	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	226.62
8	1,000	1,500	1,250	7	59	2.15	18.10	12.85	76.67	0.84	5.00	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	188.64
9	1,500	2,000	1,750	10	69	3.07	21.17	7.55	84.22	0.49	5.49	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	171.72
10	2,000	2,500	2,250	9	78	2.76	23.93	15.45	99.67	1.01	6.50	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	145.11
11	2,500	3,000	2,750	11	89	3.37	27.30	7.13	106.80	0.47	6.97	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	135.42
12	3,000	4,000	3,500	5	94	1.53	28.83	14.17	120.97	0.92	7.89	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	119.55
13	4,000	5,000	4,500	10	104	3.07	31.90	29.85	150.82	1.95	9.84	0	1	0.00	4.35	0.00	144.62	0.00	18.64	0.00	95.89
14	5,000	7,500	6,250	17	121	5.21	37.12	2.71	153.53	0.18	10.02	1	2	4.35	8.70	10.00	154.62	1.29	19.93	369.63	100.71
15	7,500	10,000	8,750	26	147	7.98	45.09	34.43	187.95	2.25	12.26	2	4	8.70	17.39	69.32	223.94	8.94	28.87	201.34	119.15
16	10,000	20,000	15,000	39	186	11.96	57.06	286.33	474.28	18.68	30.94	1	5	4.35	21.74	12.63	236.57	1.63	30.50	4.41	49.88
17	20,000	50,000	35,000	38	224	11.66	68.71	320.09	794.37	20.88	51.82	2	7	8.70	30.43	68.94	305.51	8.89	39.38	21.54	38.46
18	50,000	100,000	75,000	31	255	9.51	78.22	189.88	984.25	12.39	64.21	4	11	17.39	47.83	25.78	331.29	3.32	42.71	13.58	33.66
19	100,000	500,000	300,000	31	286	9.51	87.73	197.59	1,181.84	12.89	77.10	3	14	13.04	60.87	196.05	527.34	25.27	67.98	99.22	44.62
20	500,000	UP		40	326	12.27	100.00	350.97	1,532.80	22.90	100.00	9	23	39.13	100.00	248.40	775.74	32.02	100.00	70.78	50.61
				326				1,532.80				23				775.74				50.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.06	1.06	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.06	2.13	0.52	0.57	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.06	3.19	0.54	1.11	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.06	4.26	4.16	5.26	1.21	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	9	5.32	9.57	0.82	6.08	0.24	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	4.26	13.83	0.03	6.11	0.01	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	20	7.45	21.28	6.39	12.50	1.86	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	3.19	24.47	57.83	70.33	16.81	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	28	5.32	29.79	7.38	77.72	2.15	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	1.06	30.85	1.78	79.49	0.52	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.06	31.91	27.02	106.51	7.86	30.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	37	7.45	39.36	26.60	133.11	7.73	38.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	39	2.13	41.49	0.13	133.24	0.04	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	45	6.38	47.87	18.81	152.05	5.47	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	50	5.32	53.19	46.57	198.62	13.54	57.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	74	25.53	78.72	3.88	202.50	1.13	58.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	86	12.77	91.49	65.31	267.81	18.99	77.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	90	4.26	95.74	41.38	309.19	12.03	89.89	2	2	100.00	100.00	243.92	243.92	100.00	100.00	589.45	78.89
19	100,000	500,000	300,000	3	93	3.19	98.94	33.60	342.80	9.77	99.66	0	2	0.00	100.00	0.00	243.92	0.00	100.00	0.00	71.16
20	500,000	UP		1	94	1.06	100.00	1.16	343.96	0.34	100.00	0	2	0.00	100.00	0.00	243.92	0.00	100.00	0.00	70.92
				94				343.96				2				243.92				70.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	6.01	6.01	4.62	4.62	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	61	1.79	7.80	12.52	17.14	0.36	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	76	1.92	9.72	18.02	35.16	0.52	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	85	1.15	10.87	51.32	86.48	1.48	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	112	3.45	14.32	129.28	215.76	3.73	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	132	2.56	16.88	126.26	342.02	3.64	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	157	3.20	20.08	29.16	371.18	0.84	10.71	1	1	7.14	7.14	48.08	48.08	0.02	0.02	164.89	12.95
8	1,000	1,500	1,250	37	194	4.73	24.81	48.46	419.65	1.40	12.11	1	2	7.14	14.29	85.66	133.73	0.04	0.07	176.74	31.87
9	1,500	2,000	1,750	36	230	4.60	29.41	80.71	500.36	2.33	14.44	1	3	7.14	21.43	388.21	521.95	0.20	0.27	480.99	104.31
10	2,000	2,500	2,250	19	249	2.43	31.84	32.69	533.04	0.94	15.38	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	97.92
11	2,500	3,000	2,750	17	266	2.17	34.02	42.59	575.63	1.23	16.61	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	90.67
12	3,000	4,000	3,500	27	293	3.45	37.47	69.90	645.53	2.02	18.62	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	80.86
13	4,000	5,000	4,500	17	310	2.17	39.64	32.36	677.89	0.93	19.56	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	77.00
14	5,000	7,500	6,250	34	344	4.35	43.99	232.18	910.07	6.70	26.26	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	57.35
15	7,500	10,000	8,750	31	375	3.96	47.95	118.99	1,029.05	3.43	29.69	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	50.72
16	10,000	20,000	15,000	55	430	7.03	54.99	462.44	1,491.50	13.34	43.03	0	3	0.00	21.43	0.00	521.95	0.00	0.27	0.00	34.99
17	20,000	50,000	35,000	104	534	13.30	68.29	1,038.23	2,529.73	29.95	72.99	1	4	7.14	28.57	0.68	522.62	0.00	0.27	0.07	20.66
18	50,000	100,000	75,000	22	556	2.81	71.10	224.74	2,754.47	6.48	79.47	3	7	21.43	50.00	63,356.97	63,879.60	32.69	32.96	28190.83	2319.13
19	100,000	500,000	300,000	124	680	15.86	86.96	501.36	3,255.83	14.47	93.94	2	9	14.29	64.29	129,868.47	193,748.07	67.00	99.96	25903.16	5950.80
20	500,000	UP		102	782	13.04	100.00	210.18	3,466.01	6.06	100.00	5	14	35.71	100.00	80.62	193,828.69	0.04	100.00	38.36	5592.27
				782				3,466.01				14				193,828.69				5592.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	6.35	6.35	51.28	51.28	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	71	2.67	9.02	31.88	83.17	0.83	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	98	3.43	12.45	140.94	224.10	3.66	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	111	1.65	14.10	65.68	289.78	1.70	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	151	5.08	19.19	148.84	438.63	3.86	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	188	4.70	23.89	45.83	484.46	1.19	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	215	3.43	27.32	98.98	583.44	2.57	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	236	2.67	29.99	23.36	606.81	0.61	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	62	298	7.88	37.87	89.59	696.40	2.32	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	27	325	3.43	41.30	42.29	738.69	1.10	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	340	1.91	43.20	45.22	783.91	1.17	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	373	4.19	47.40	91.95	875.86	2.39	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	37	410	4.70	52.10	218.58	1,094.44	5.67	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	44	454	5.59	57.69	291.75	1,386.19	7.57	35.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	482	3.56	61.25	192.41	1,578.59	4.99	40.97	1	1	20.00	20.00	111.50	111.50	34.29	34.29	57.95	7.06
16	10,000	20,000	15,000	38	520	4.83	66.07	373.04	1,951.63	9.68	50.65	0	1	0.00	20.00	0.00	111.50	0.00	34.29	0.00	5.71
17	20,000	50,000	35,000	95	615	12.07	78.14	888.16	2,839.78	23.05	73.70	0	1	0.00	20.00	0.00	111.50	0.00	34.29	0.00	3.93
18	50,000	100,000	75,000	40	655	5.08	83.23	343.69	3,183.48	8.92	82.62	2	3	40.00	60.00	55.90	167.41	17.19	51.48	16.27	5.26
19	100,000	500,000	300,000	120	775	15.25	98.48	627.85	3,811.33	16.29	98.91	2	5	40.00	100.00	157.77	325.18	48.52	100.00	25.13	8.53
20	500,000	UP		12	787	1.52	100.00	42.05	3,853.38	1.09	100.00	0	5	0.00	100.00	0.00	325.18	0.00	100.00	0.00	8.44
				787				3,853.38				5				325.18				8.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	6.60	6.60	15.75	15.75	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	19	2.36	8.96	13.33	29.08	1.38	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	21	0.94	9.91	1.19	30.27	0.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	29	3.77	13.68	40.57	70.84	4.18	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	44	7.08	20.75	26.18	97.02	2.70	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	56	5.66	26.42	31.78	128.81	3.28	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	69	6.13	32.55	35.99	164.80	3.71	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	88	8.96	41.51	88.62	253.42	9.14	26.14	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	103	7.08	48.58	93.59	347.01	9.65	35.80	1	2	25.00	50.00	645.72	645.72	98.88	98.88	689.91	186.08
10	2,000	2,500	2,250	7	110	3.30	51.89	27.67	374.68	2.85	38.65	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	172.34
11	2,500	3,000	2,750	7	117	3.30	55.19	32.28	406.96	3.33	41.98	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	158.67
12	3,000	4,000	3,500	8	125	3.77	58.96	43.81	450.77	4.52	46.50	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	143.25
13	4,000	5,000	4,500	2	127	0.94	59.91	17.23	468.00	1.78	48.28	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	137.97
14	5,000	7,500	6,250	7	134	3.30	63.21	100.83	568.83	10.40	58.68	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	113.52
15	7,500	10,000	8,750	3	137	1.42	64.62	59.11	627.94	6.10	64.77	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	102.83
16	10,000	20,000	15,000	14	151	6.60	71.23	140.22	768.16	14.46	79.24	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	84.06
17	20,000	50,000	35,000	10	161	4.72	75.94	24.13	792.29	2.49	81.73	0	2	0.00	50.00	0.00	645.72	0.00	98.88	0.00	81.50
18	50,000	100,000	75,000	6	167	2.83	78.77	3.74	796.03	0.39	82.11	1	3	25.00	75.00	0.42	646.14	0.06	98.94	11.11	81.17
19	100,000	500,000	300,000	44	211	20.75	99.53	172.86	968.89	17.83	99.95	1	4	25.00	100.00	6.92	653.06	1.06	100.00	4.00	67.40
20	500,000	UP		1	212	0.47	100.00	0.53	969.42	0.05	100.00	0	4	0.00	100.00	0.00	653.06	0.00	100.00	0.00	67.37
				212				969.42				4				653.06				67.37	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2374 MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	9.55	9.55	21.84	21.84	1.58	1.58	2	2	18.18	18.18	6.55	6.55	4.48	4.48	30.01	30.01
2	50	100	75	7	26	3.52	13.07	30.04	51.87	2.17	3.76	4	6	36.36	54.55	19.75	26.30	13.50	17.98	65.75	50.70
3	100	200	150	2	28	1.01	14.07	15.85	67.72	1.15	4.90	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	38.84
4	200	300	250	3	31	1.51	15.58	10.66	78.39	0.77	5.68	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	33.55
5	300	500	400	5	36	2.51	18.09	20.06	98.45	1.45	7.13	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	26.72
6	500	750	625	5	41	2.51	20.60	10.95	109.40	0.79	7.92	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	24.04
7	750	1,000	875	4	45	2.01	22.61	4.94	114.34	0.36	8.28	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	23.00
8	1,000	1,500	1,250	23	68	11.56	34.17	142.92	257.26	10.35	18.63	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	10.22
9	1,500	2,000	1,750	23	91	11.56	45.73	64.53	321.79	4.67	23.30	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	8.17
10	2,000	2,500	2,250	5	96	2.51	48.24	11.61	333.40	0.84	24.14	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	7.89
11	2,500	3,000	2,750	1	97	0.50	48.74	14.00	347.40	1.01	25.15	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	7.57
12	3,000	4,000	3,500	3	100	1.51	50.25	19.54	366.93	1.41	26.57	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	7.17
13	4,000	5,000	4,500	5	105	2.51	52.76	29.21	396.14	2.11	28.68	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	6.64
14	5,000	7,500	6,250	30	135	15.08	67.84	57.30	453.44	4.15	32.83	0	6	0.00	54.55	0.00	26.30	0.00	17.98	0.00	5.80
15	7,500	10,000	8,750	8	143	4.02	71.86	105.87	559.32	7.66	40.49	3	9	27.27	81.82	79.71	106.01	54.48	72.46	75.29	18.95
16	10,000	20,000	15,000	10	153	5.03	76.88	180.86	740.18	13.09	53.59	0	9	0.00	81.82	0.00	106.01	0.00	72.46	0.00	14.32
17	20,000	50,000	35,000	23	176	11.56	88.44	487.77	1,227.95	35.31	88.90	0	9	0.00	81.82	0.00	106.01	0.00	72.46	0.00	8.63
18	50,000	100,000	75,000	13	189	6.53	94.97	103.84	1,331.79	7.52	96.42	0	9	0.00	81.82	0.00	106.01	0.00	72.46	0.00	7.96
19	100,000	500,000	300,000	7	196	3.52	98.49	44.44	1,376.23	3.22	99.64	0	9	0.00	81.82	0.00	106.01	0.00	72.46	0.00	7.70
20	500,000	UP		3	199	1.51	100.00	5.03	1,381.26	0.36	100.00	2	11	18.18	100.00	40.29	146.31	27.54	100.00	801.35	10.59
				199				1,381.26				11				146.31				10.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.88	5.88	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.47	7.35	0.01	0.05	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	4.41	11.76	0.42	0.48	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	15	10.29	22.06	3.88	4.35	2.11	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	1.47	23.53	1.24	5.59	0.67	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	25	13.24	36.76	0.68	6.27	0.37	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	29	5.88	42.65	6.84	13.11	3.73	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	39	14.71	57.35	7.54	20.65	4.11	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	40	1.47	58.82	0.00	20.65	0.00	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	1.47	60.29	0.00	20.65	0.00	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	44	4.41	64.71	15.45	36.10	8.42	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	52	11.76	76.47	43.66	79.76	23.81	43.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	54	2.94	79.41	9.52	89.28	5.19	48.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	59	7.35	86.76	52.46	141.74	28.60	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	1.47	88.24	0.11	141.86	0.06	77.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	61	1.47	89.71	0.05	141.90	0.02	77.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	68	10.29	100.00	41.51	183.41	22.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	183.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	183.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	68	0.00	100.00	0.00	183.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				68				183.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	4.67	4.67	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	8.70	13.04	15.83	20.50	7.79	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	9	26.09	39.13	0.12	20.61	0.06	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	4.35	43.48	6.54	27.15	3.22	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	4.35	47.83	4.36	31.51	2.14	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	4.35	52.17	4.04	35.55	1.99	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	4.35	56.52	8.96	44.51	4.41	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	4.35	60.87	6.83	51.34	3.36	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	4.35	65.22	18.05	69.39	8.88	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	4.35	69.57	6.50	75.89	3.20	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	4.35	73.91	13.00	62.89	6.39	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	4.35	78.26	13.00	75.89	6.39	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	4.35	82.61	3.55	79.44	1.74	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	4.35	86.96	17.73	97.17	8.72	47.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.35	91.30	85.98	183.16	42.29	90.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	4.35	95.65	20.18	203.33	9.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	4.35	100.00	0.00	203.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	203.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	203.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	203.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				203.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.76	11.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.88	17.65	0.77	0.77	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.88	23.53	0.00	0.77	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.88	29.41	7.66	8.43	2.95	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.88	35.29	3.02	11.44	1.16	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.88	41.18	9.64	21.09	3.71	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.88	47.06	7.65	28.73	2.95	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.88	52.94	15.30	13.44	5.89	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.88	58.82	12.45	25.89	4.80	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.88	64.71	3.60	29.49	1.39	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.88	70.59	116.16	145.66	44.73	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.88	76.47	2.55	148.21	0.98	57.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.88	82.35	54.06	202.27	20.82	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.88	88.24	6.04	208.31	2.33	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.88	94.12	5.85	214.16	2.25	82.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.88	100.00	45.55	259.72	17.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	259.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	259.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	259.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	259.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				259.72				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	9.17	9.17	18.73	18.73	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	38	2.45	11.62	40.89	59.62	3.34	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	51	3.98	15.60	32.53	92.16	2.66	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	54	0.92	16.51	2.08	94.24	0.17	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	64	3.06	19.57	17.51	111.75	1.43	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	68	1.22	20.80	4.82	116.57	0.39	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	82	4.28	25.08	54.24	170.81	4.44	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	102	6.12	31.19	37.47	208.27	3.06	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	113	3.36	34.56	21.48	229.76	1.76	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	118	1.53	36.09	15.73	245.49	1.29	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	123	1.53	37.61	29.66	275.14	2.43	22.51	1	1	100.00	100.00	11.00	11.00	100.00	100.00	37.09	4.00
12	3,000	4,000	3,500	8	131	2.45	40.06	39.03	314.17	3.19	25.70	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	3.50
13	4,000	5,000	4,500	8	139	2.45	42.51	42.11	356.28	3.44	29.14	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	3.09
14	5,000	7,500	6,250	24	163	7.34	49.85	190.90	547.18	15.61	44.76	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	2.01
15	7,500	10,000	8,750	9	172	2.75	52.60	11.01	558.18	0.90	45.66	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.97
16	10,000	20,000	15,000	25	197	7.65	60.24	176.19	734.37	14.41	60.07	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.50
17	20,000	50,000	35,000	42	239	12.84	73.09	214.21	948.58	17.52	77.59	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.16
18	50,000	100,000	75,000	35	274	10.70	83.79	119.79	1,068.37	9.80	87.39	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.03
19	100,000	500,000	300,000	37	311	11.31	95.11	108.40	1,176.77	8.87	96.26	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	0.93
20	500,000	UP		16	327	4.89	100.00	45.78	1,222.55	3.74	100.00	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	0.90
				327				1,222.55				1				11.00				0.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.94	6.94	0.99	0.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.78	9.72	0.89	1.88	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	5.56	15.28	3.71	5.59	0.34	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	17	8.33	23.61	17.17	22.76	1.57	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	5.56	29.17	14.66	37.42	1.34	3.41	1	1	100.00	100.00	8.68	8.68	100.00	100.00	59.24	23.21
6	500	750	625	3	24	4.17	33.33	66.50	103.92	6.07	9.48	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	8.36
7	750	1,000	875	4	28	5.56	38.89	19.38	123.30	1.77	11.25	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	7.04
8	1,000	1,500	1,250	6	34	8.33	47.22	13.68	136.98	1.25	12.50	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	6.34
9	1,500	2,000	1,750	7	41	9.72	56.94	29.53	166.52	2.69	15.19	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	5.22
10	2,000	2,500	2,250	1	42	1.39	58.33	5.72	172.23	0.52	15.71	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	5.04
11	2,500	3,000	2,750	4	46	5.56	63.89	38.45	210.68	3.51	19.22	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	4.12
12	3,000	4,000	3,500	6	52	8.33	72.22	155.03	365.71	14.14	33.37	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	2.37
13	4,000	5,000	4,500	2	54	2.78	75.00	50.34	416.05	4.59	37.96	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	2.09
14	5,000	7,500	6,250	1	55	1.39	76.39	10.74	426.79	0.98	38.94	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	2.03
15	7,500	10,000	8,750	3	58	4.17	80.56	122.24	549.03	11.15	50.09	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	1.58
16	10,000	20,000	15,000	9	67	12.50	93.06	124.48	673.51	11.36	61.45	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	1.29
17	20,000	50,000	35,000	3	70	4.17	97.22	373.96	1,047.47	34.12	95.57	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	0.83
18	50,000	100,000	75,000	1	71	1.39	98.61	47.90	1,095.36	4.37	99.94	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	0.79
19	100,000	500,000	300,000	1	72	1.39	100.00	0.68	1,096.05	0.06	100.00	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	0.79
20	500,000	UP		0	72	0.00	100.00	0.00	1,096.05	0.00	100.00	0	1	0.00	100.00	0.00	8.68	0.00	100.00	0.00	0.79
					72				1,096.05				1				8.68				0.79

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.00	4.00	1.69	1.69	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.33	5.33	0.87	2.56	0.07	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	9	6.67	12.00	20.49	23.05	1.68	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.33	13.33	3.14	26.20	0.26	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	4.00	17.33	5.66	31.86	0.47	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.33	18.67	3.40	35.26	0.28	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	23	12.00	30.67	44.56	79.82	3.66	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	36	17.33	48.00	78.10	157.92	6.41	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	42	8.00	56.00	61.21	219.12	5.03	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	44	2.67	58.67	41.77	260.89	3.43	21.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	47	4.00	62.67	6.22	267.11	0.51	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	48	1.33	64.00	0.00	267.11	0.00	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	51	4.00	68.00	190.61	457.72	15.65	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	52	1.33	69.33	39.15	496.87	3.22	40.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	55	4.00	73.33	40.99	537.86	3.37	44.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	57	2.67	76.00	23.60	561.47	1.94	46.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	68	14.67	90.67	362.09	923.56	29.74	75.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	69	1.33	92.00	174.04	1,097.60	14.29	90.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	73	5.33	97.33	38.24	1,135.84	3.14	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	75	2.67	100.00	81.82	1,217.67	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				75				1,217.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	123	123	33.88	33.88	9.66	9.66	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	131	2.20	36.09	23.01	32.67	2.63	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	137	1.65	37.74	18.78	51.45	2.14	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	138	0.28	38.02	23.01	74.46	2.63	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	139	0.28	38.29	0.16	74.62	0.02	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	140	0.28	38.57	1.61	76.23	0.18	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	142	0.55	39.12	0.36	75.87	0.04	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	145	0.83	39.94	1.92	77.79	0.22	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	148	0.83	40.77	6.15	83.94	0.70	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	152	1.10	41.87	11.46	95.40	1.31	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	153	0.28	42.15	3.17	98.57	0.36	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	159	1.65	43.80	22.82	121.38	2.61	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	162	0.83	44.63	21.32	142.71	2.44	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	165	0.83	45.45	10.53	132.17	1.20	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	170	1.38	46.83	11.77	143.94	1.34	16.44	1	1	14.29	14.29	53.50	53.50	20.04	20.04	454.64	37.17
16	10,000	20,000	15,000	45	215	12.40	59.23	112.48	256.42	12.85	29.29	2	3	28.57	42.86	15.00	68.49	5.62	25.66	13.33	26.71
17	20,000	50,000	35,000	25	240	6.89	66.12	307.62	564.04	35.13	64.42	0	3	0.00	42.86	0.00	68.49	0.00	25.66	0.00	12.14
18	50,000	100,000	75,000	38	278	10.47	76.58	25.34	589.38	2.89	67.31	0	3	0.00	42.86	0.00	68.49	0.00	25.66	0.00	11.62
19	100,000	500,000	300,000	63	341	17.36	93.94	258.07	847.45	29.47	96.79	2	5	28.57	71.43	183.18	251.68	68.63	94.29	70.98	29.70
20	500,000	UP		22	363	6.06	100.00	28.13	875.58	3.21	100.00	2	7	28.57	100.00	15.23	266.91	5.71	100.00	54.15	30.48
				363				875.58				7				266.91				30.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 240 SPINNING MILLS PRE-SPINNING PROCESS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	14.83	14.83	39.83	39.83	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	69	1.67	16.51	26.78	66.61	1.35	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	77	1.91	18.42	71.72	138.33	3.62	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	80	0.72	19.14	23.22	161.55	1.17	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	86	1.44	20.57	2.12	163.67	0.11	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	94	1.91	22.49	6.63	170.30	0.33	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	106	2.87	25.36	14.03	184.33	0.71	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	116	2.39	27.75	18.08	202.40	0.91	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	121	1.20	28.95	22.12	224.52	1.12	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	130	2.15	31.10	25.33	249.85	1.28	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	136	1.44	32.54	18.84	268.69	0.95	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	148	2.87	35.41	16.04	284.73	0.81	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	160	2.87	38.28	40.55	325.29	2.05	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	179	4.55	42.82	140.65	465.94	7.10	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	190	2.63	45.45	94.40	560.34	4.77	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	47	237	11.24	56.70	358.85	919.19	18.11	46.40	1	1	12.50	12.50	9.16	9.16	0.24	0.24	2.55	1.00
17	20,000	50,000	35,000	57	294	13.64	70.33	283.50	1,202.69	14.31	60.71	0	1	0.00	12.50	0.00	9.16	0.00	0.24	0.00	0.76
18	50,000	100,000	75,000	28	322	6.70	77.03	140.72	1,343.41	7.10	67.82	0	1	0.00	12.50	0.00	9.16	0.00	0.24	0.00	0.68
19	100,000	500,000	300,000	59	381	14.11	91.15	518.39	1,861.79	26.17	93.98	4	5	50.00	62.50	2,129.21	2,138.37	56.65	56.89	410.74	114.86
20	500,000	UP		37	418	8.85	100.00	119.15	1,980.95	6.02	100.00	3	8	37.50	100.00	1,620.26	3,758.63	43.11	100.00	1359.80	189.74
				418				1,980.95				8				3,758.63				189.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2401 SPINNING MILLSPRE-SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.56	5.56	46.88	46.88	47.41	47.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.56	11.11	9.87	37.01	9.99	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.56	16.67	1.84	35.16	1.87	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.56	22.22	0.00	35.16	0.00	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.56	27.78	1.44	33.72	1.46	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.56	33.33	1.38	32.34	1.39	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.56	38.89	1.50	30.84	1.52	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.56	44.44	4.96	25.88	5.02	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	11.11	55.56	5.18	20.70	5.24	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	13	16.67	72.22	5.63	15.07	5.69	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.56	77.78	3.98	19.05	4.02	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.56	83.33	21.44	2.39	21.68	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.56	88.89	21.44	19.05	21.68	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.56	94.44	46.88	27.83	47.41	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.56	100.00	71.05	98.88	71.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	98.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	98.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	98.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	98.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	98.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				98.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2402 SPINNING MILLSPRE-SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	14.88	14.88	55.95	55.95	2.25	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	81	1.19	16.07	37.61	93.56	1.51	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	84	0.60	16.67	35.88	129.45	1.44	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	87	0.60	17.26	25.57	155.01	1.03	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	89	0.40	17.66	38.25	193.27	1.54	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	100	2.18	19.84	4.27	197.53	0.17	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	104	0.79	20.63	3.50	201.03	0.14	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	108	0.79	21.43	20.86	221.90	0.84	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	111	0.60	22.02	2.21	224.10	0.09	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	125	2.78	24.80	9.20	233.31	0.37	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	139	2.78	27.58	9.79	243.10	0.39	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	156	3.37	30.95	30.04	273.14	1.21	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	174	3.57	34.52	31.86	305.00	1.28	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	195	4.17	38.69	147.93	452.93	5.94	18.20	1	1	6.67	6.67	5,938.59	5,938.59	88.77	88.77	4014.45	1311.16
15	7,500	10,000	8,750	17	212	3.37	42.06	168.32	621.24	6.76	24.97	1	2	6.67	13.33	16.28	5,954.87	0.24	89.02	9.67	958.54
16	10,000	20,000	15,000	55	267	10.91	52.98	301.72	922.96	12.13	37.09	1	3	6.67	20.00	8.12	5,963.00	0.12	89.14	2.69	646.07
17	20,000	50,000	35,000	58	325	11.51	64.48	445.75	1,368.71	17.91	55.00	4	7	26.67	46.67	620.48	6,583.48	9.28	98.41	139.20	481.00
18	50,000	100,000	75,000	33	358	6.55	71.03	393.17	1,761.89	15.80	70.80	3	10	20.00	66.67	8.61	6,592.09	0.13	98.54	2.19	374.15
19	100,000	500,000	300,000	73	431	14.48	85.52	514.70	2,276.58	20.68	91.49	4	14	26.67	93.33	97.24	6,689.32	1.45	99.99	18.89	293.83
20	500,000	UP		73	504	14.48	100.00	211.80	2,488.38	8.51	100.00	1	15	6.67	100.00	0.39	6,689.72	0.01	100.00	0.19	268.84
				504				2,488.38				15				6,689.72				268.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2403 SPINNING MILLSPRE-SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	10.64	10.64	54.48	54.48	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	109	2.11	12.75	102.21	156.68	2.64	4.05	1	1	2.56	2.56	63.48	63.48	0.05	0.05	62.11	40.51
3	100	200	150	10	119	1.17	13.92	64.66	221.35	1.67	5.71	1	2	2.56	5.13	0.06	63.54	0.00	0.05	0.09	28.70
4	200	300	250	5	124	0.58	14.50	79.51	300.86	2.05	7.77	0	2	0.00	5.13	0.00	63.54	0.00	0.05	0.00	21.12
5	300	500	400	14	138	1.64	16.14	51.53	352.39	1.33	9.10	0	2	0.00	5.13	0.00	63.54	0.00	0.05	0.00	18.03
6	500	750	625	12	150	1.40	17.54	56.82	409.21	1.47	10.57	1	3	2.56	7.69	511.77	575.31	0.41	0.46	900.66	140.59
7	750	1,000	875	14	164	1.64	19.18	10.46	419.67	0.27	10.84	0	3	0.00	7.69	0.00	575.31	0.00	0.46	0.00	137.08
8	1,000	1,500	1,250	30	194	3.51	22.69	47.51	467.18	1.23	12.06	0	3	0.00	7.69	0.00	575.31	0.00	0.46	0.00	123.14
9	1,500	2,000	1,750	34	228	3.98	26.67	72.26	539.44	1.87	13.93	9	12	23.08	30.77	494.96	1,070.27	0.40	0.86	684.95	198.40
10	2,000	2,500	2,250	18	246	2.11	28.77	46.77	586.22	1.21	15.14	0	12	0.00	30.77	0.00	1,070.27	0.00	0.86	0.00	182.57
11	2,500	3,000	2,750	20	266	2.34	31.11	27.78	614.00	0.72	15.85	0	12	0.00	30.77	0.00	1,070.27	0.00	0.86	0.00	174.31
12	3,000	4,000	3,500	26	292	3.04	34.15	97.62	711.62	2.52	18.37	0	12	0.00	30.77	0.00	1,070.27	0.00	0.86	0.00	150.40
13	4,000	5,000	4,500	9	301	1.05	35.20	9.83	721.45	0.25	18.63	0	12	0.00	30.77	0.00	1,070.27	0.00	0.86	0.00	148.35
14	5,000	7,500	6,250	41	342	4.80	40.00	80.95	802.40	2.09	20.72	1	13	2.56	33.33	222.06	1,292.33	0.18	1.04	274.30	161.06
15	7,500	10,000	8,750	27	369	3.16	43.16	105.99	908.39	2.74	23.45	1	14	2.56	35.90	50.58	1,342.91	0.04	1.08	47.72	147.83
16	10,000	20,000	15,000	77	446	9.01	52.16	331.15	1,239.54	8.55	32.00	1	15	2.56	38.46	712.51	2,055.42	0.57	1.66	215.16	165.82
17	20,000	50,000	35,000	104	550	12.16	64.33	836.25	2,075.79	21.59	53.59	2	17	5.13	43.59	2,608.92	4,664.34	2.10	3.76	311.98	224.70
18	50,000	100,000	75,000	56	606	6.55	70.88	374.56	2,450.35	9.67	63.26	1	18	2.56	46.15	77,765.44	82,429.78	62.74	66.50	20761.60	3364.00
19	100,000	500,000	300,000	177	783	20.70	91.58	1,129.51	3,579.86	29.16	92.43	12	30	30.77	76.92	11,310.67	93,740.45	9.13	75.63	1001.38	2618.55
20	500,000	UP		72	855	8.42	100.00	293.37	3,873.23	7.57	100.00	9	39	23.08	100.00	30,208.54	123,948.99	24.37	100.00	10297.00	3200.14
				855				3,873.23				39				123,948.99				3200.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2408 SPINNING MILLSPRE-SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	129	129	17.50	17.50	68.60	68.60	2.20	2.20	3	3	12.00	12.00	20.17	20.17	0.22	0.22	29.40	29.40
2	50	100	75	11	140	1.49	19.00	42.53	111.12	1.36	3.56	1	4	4.00	16.00	65.16	85.33	0.70	0.92	153.23	76.79
3	100	200	150	8	148	1.09	20.08	25.20	136.32	0.81	4.37	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	62.60
4	200	300	250	5	153	0.68	20.76	3.73	132.59	0.12	4.25	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	64.36
5	300	500	400	7	160	0.95	21.71	1.78	134.37	0.06	4.31	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	63.50
6	500	750	625	5	165	0.68	22.39	6.35	140.73	0.20	4.51	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	60.64
7	750	1,000	875	5	170	0.68	23.07	4.35	145.07	0.14	4.65	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	58.82
8	1,000	1,500	1,250	11	181	1.49	24.56	30.13	175.20	0.97	5.61	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	48.71
9	1,500	2,000	1,750	15	196	2.04	26.59	11.59	186.79	0.37	5.98	1	5	4.00	20.00	1,750.62	1,835.95	18.89	19.82	15109.19	982.90
10	2,000	2,500	2,250	7	203	0.95	27.54	26.08	212.86	0.84	6.82	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	862.50
11	2,500	3,000	2,750	8	211	1.09	28.63	13.06	225.93	0.42	7.24	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	812.63
12	3,000	4,000	3,500	2	213	0.27	28.90	3.79	229.72	0.12	7.36	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	799.22
13	4,000	5,000	4,500	2	215	0.27	29.17	21.50	251.21	0.69	8.05	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	730.83
14	5,000	7,500	6,250	23	238	3.12	32.29	104.44	355.66	3.35	11.40	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	516.21
15	7,500	10,000	8,750	13	251	1.76	34.06	109.40	465.06	3.51	14.90	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	394.78
16	10,000	20,000	15,000	68	319	9.23	43.28	532.15	997.21	17.05	31.95	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	184.11
17	20,000	50,000	35,000	97	416	13.16	56.45	910.87	1,908.08	29.19	61.14	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	96.22
18	50,000	100,000	75,000	52	468	7.06	63.50	377.74	2,285.82	12.10	73.24	3	8	12.00	32.00	216.36	2,052.31	2.34	22.15	57.28	89.78
19	100,000	500,000	300,000	113	581	15.33	78.83	480.75	2,766.57	15.40	88.64	8	16	32.00	64.00	5,448.56	7,500.87	58.81	80.96	1133.34	271.13
20	500,000	UP		156	737	21.17	100.00	354.45	3,121.02	11.36	100.00	9	25	36.00	100.00	1,764.53	9,265.40	19.04	100.00	497.83	296.87
				737				3,121.02				25				9,265.40				296.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 241 WEAVING PRE-WEAVING PROCESS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	11.32	11.32	3.68	3.68	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	15	2.83	14.15	35.25	31.57	17.39	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	1.89	16.04	0.43	31.15	0.21	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.94	16.98	1.75	29.40	0.86	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	21	2.83	19.81	4.20	25.19	2.07	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	23	1.89	21.70	55.75	30.55	27.49	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	25	1.89	23.58	3.98	34.54	1.96	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	26	0.94	24.53	0.45	34.99	0.22	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	0.94	25.47	4.59	39.58	2.26	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	0.94	26.42	0.90	40.47	0.44	19.96	1	1	50.00	50.00	13.58	13.58	73.33	73.33	1513.57	33.55
11	2,500	3,000	2,750	2	30	1.89	28.30	3.15	43.63	1.55	21.52	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	31.13
12	3,000	4,000	3,500	3	33	2.83	31.13	5.12	48.75	2.53	24.04	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	27.86
13	4,000	5,000	4,500	1	34	0.94	32.08	2.22	50.96	1.09	25.13	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	26.65
14	5,000	7,500	6,250	2	36	1.89	33.96	1.58	49.39	0.78	24.36	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	27.50
15	7,500	10,000	8,750	1	37	0.94	34.91	1.33	50.72	0.66	25.02	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	26.77
16	10,000	20,000	15,000	9	46	8.49	43.40	43.72	94.45	21.56	46.58	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	14.38
17	20,000	50,000	35,000	17	63	16.04	59.43	17.58	112.03	8.67	55.25	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	12.12
18	50,000	100,000	75,000	7	70	6.60	66.04	50.25	162.27	24.78	80.03	0	1	0.00	50.00	0.00	13.58	0.00	73.33	0.00	8.37
19	100,000	500,000	300,000	34	104	32.08	98.11	40.41	202.68	19.93	99.96	1	2	50.00	100.00	4.94	18.52	26.67	100.00	12.22	9.14
20	500,000	UP		2	106	1.89	100.00	0.08	202.76	0.04	100.00	0	2	0.00	100.00	0.00	18.52	0.00	100.00	0.00	9.13
				106				202.76				2				18.52				9.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2411 WEAVINGPRE-WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.02	1.02	4.21	4.21	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.02	2.04	0.75	4.96	0.09	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.02	3.06	0.80	5.76	0.10	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.02	4.08	1.80	7.56	0.23	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.02	5.10	0.53	8.10	0.07	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	10	5.10	10.20	7.31	15.40	0.92	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	20	10.20	20.41	22.25	37.65	2.82	4.77	1	1	25.00	25.00	4.12	4.12	19.41	19.41	18.50	10.93
8	1,000	1,500	1,250	8	28	8.16	28.57	13.56	51.21	1.72	6.48	0	1	0.00	25.00	0.00	4.12	0.00	19.41	0.00	8.04
9	1,500	2,000	1,750	12	40	12.24	40.82	45.59	96.80	5.77	12.25	0	1	0.00	25.00	0.00	4.12	0.00	19.41	0.00	4.25
10	2,000	2,500	2,250	8	48	8.16	48.98	38.45	135.25	4.87	17.12	0	1	0.00	25.00	0.00	4.12	0.00	19.41	0.00	3.04
11	2,500	3,000	2,750	5	53	5.10	54.08	26.16	161.41	3.31	20.43	0	1	0.00	25.00	0.00	4.12	0.00	19.41	0.00	2.55
12	3,000	4,000	3,500	13	66	13.27	67.35	95.79	257.19	12.12	32.55	0	1	0.00	25.00	0.00	4.12	0.00	19.41	0.00	1.60
13	4,000	5,000	4,500	5	71	5.10	72.45	62.44	319.63	7.90	40.45	2	3	50.00	75.00	14.63	18.75	68.99	88.40	23.43	5.86
14	5,000	7,500	6,250	7	78	7.14	79.59	78.13	397.76	9.89	50.34	0	3	0.00	75.00	0.00	18.75	0.00	88.40	0.00	4.71
15	7,500	10,000	8,750	4	82	4.08	83.67	78.01	475.77	9.87	60.21	0	3	0.00	75.00	0.00	18.75	0.00	88.40	0.00	3.94
16	10,000	20,000	15,000	8	90	8.16	91.84	136.18	611.95	17.23	77.45	1	4	25.00	100.00	2.46	21.20	11.60	100.00	1.81	3.47
17	20,000	50,000	35,000	7	97	7.14	98.98	178.07	790.01	22.54	99.99	0	4	0.00	100.00	0.00	21.20	0.00	100.00	0.00	2.68
18	50,000	100,000	75,000	1	98	1.02	100.00	0.11	790.12	0.01	100.00	0	4	0.00	100.00	0.00	21.20	0.00	100.00	0.00	2.68
19	100,000	500,000	300,000	0	98	0.00	100.00	0.00	790.12	0.00	100.00	0	4	0.00	100.00	0.00	21.20	0.00	100.00	0.00	2.68
20	500,000	UP		0	98	0.00	100.00	0.00	790.12	0.00	100.00	0	4	0.00	100.00	0.00	21.20	0.00	100.00	0.00	2.68
					98				790.12				4				21.20				2.68

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2412 WEAVINGPRE-WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	7.85	7.85	54.92	54.92	2.17	2.17	1	1	6.25	6.25	0.09	0.09	0.00	0.00	0.16	0.16
2	50	100	75	5	47	0.93	8.79	18.60	73.52	0.73	2.90	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.12
3	100	200	150	5	52	0.93	9.72	15.89	89.41	0.63	3.53	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.10
4	200	300	250	2	54	0.37	10.09	21.93	111.35	0.87	4.40	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.08
5	300	500	400	12	66	2.24	12.34	13.58	124.93	0.54	4.93	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.07
6	500	750	625	10	76	1.87	14.21	39.55	164.48	1.56	6.49	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.05
7	750	1,000	875	9	85	1.68	15.89	10.45	174.93	0.41	6.91	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.05
8	1,000	1,500	1,250	11	96	2.06	17.94	28.35	203.28	1.12	8.03	1	2	6.25	12.50	1.60	1.69	0.01	0.01	5.65	0.83
9	1,500	2,000	1,750	17	113	3.18	21.12	46.01	249.30	1.82	9.84	0	2	0.00	12.50	0.00	1.69	0.00	0.01	0.00	0.68
10	2,000	2,500	2,250	3	116	0.56	21.68	10.38	259.68	0.41	10.25	0	2	0.00	12.50	0.00	1.69	0.00	0.01	0.00	0.65
11	2,500	3,000	2,750	9	125	1.68	23.36	35.14	294.82	1.39	11.64	0	2	0.00	12.50	0.00	1.69	0.00	0.01	0.00	0.57
12	3,000	4,000	3,500	25	150	4.67	28.04	81.43	376.25	3.22	14.86	1	3	6.25	18.75	0.00	1.69	0.00	0.01	0.00	0.45
13	4,000	5,000	4,500	9	159	1.68	29.72	51.59	427.84	2.04	16.89	0	3	0.00	18.75	0.00	1.69	0.00	0.01	0.00	0.40
14	5,000	7,500	6,250	49	208	9.16	38.88	136.75	564.58	5.40	22.29	0	3	0.00	18.75	0.00	1.69	0.00	0.01	0.00	0.30
15	7,500	10,000	8,750	19	227	3.55	42.43	202.75	767.33	8.01	30.30	1	4	6.25	25.00	11,010.45	11,012.14	96.73	96.75	5430.66	1435.12
16	10,000	20,000	15,000	93	320	17.38	59.81	684.53	1,451.86	27.03	57.33	3	7	18.75	43.75	6.59	11,018.73	0.06	96.81	0.96	758.94
17	20,000	50,000	35,000	112	432	20.93	80.75	587.47	2,039.32	23.20	80.52	1	8	6.25	50.00	8.01	11,026.74	0.07	96.88	1.36	540.71
18	50,000	100,000	75,000	44	476	8.22	88.97	218.78	2,258.10	8.64	89.16	7	15	43.75	93.75	282.45	11,309.18	2.48	99.36	129.10	500.83
19	100,000	500,000	300,000	52	528	9.72	98.69	288.23	2,546.33	11.38	100.54	0	15	0.00	93.75	0.00	11,309.18	0.00	99.36	0.00	444.14
20	500,000	UP		7	535	1.31	100.00	13.76	2,532.57	0.54	100.00	1	16	6.25	100.00	73.14	11,382.33	0.64	100.00	531.71	449.44
				535				2,532.57				16				11,382.33				449.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2413 WEAVINGPRE-WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	7.74	7.74	33.72	33.72	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	98	2.11	9.85	89.63	123.35	1.82	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	111	1.31	11.16	81.74	205.09	1.66	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	124	1.31	12.46	30.88	235.97	0.63	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	153	2.91	15.38	59.62	295.60	1.21	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	170	1.71	17.09	65.87	361.46	1.34	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	190	2.01	19.10	17.38	378.84	0.35	7.69	1	1	4.35	4.35	19.12	19.12	0.92	0.92	110.03	5.05
8	1,000	1,500	1,250	22	212	2.21	21.31	27.70	406.53	0.56	8.25	1	2	4.35	8.70	123.39	142.51	5.92	6.84	445.52	35.05
9	1,500	2,000	1,750	21	233	2.11	23.42	26.53	433.07	0.54	8.79	0	2	0.00	8.70	0.00	142.51	0.00	6.84	0.00	32.91
10	2,000	2,500	2,250	27	260	2.71	26.13	47.44	480.51	0.96	9.75	0	2	0.00	8.70	0.00	142.51	0.00	6.84	0.00	29.66
11	2,500	3,000	2,750	17	277	1.71	27.84	58.10	538.61	1.18	10.93	1	3	4.35	13.04	52.54	195.04	2.52	9.36	90.42	36.21
12	3,000	4,000	3,500	41	318	4.12	31.96	154.15	692.76	3.13	14.06	0	3	0.00	13.04	0.00	195.04	0.00	9.36	0.00	28.15
13	4,000	5,000	4,500	41	359	4.12	36.08	61.98	754.73	1.26	15.31	2	5	8.70	21.74	0.01	195.05	0.00	9.36	0.01	25.84
14	5,000	7,500	6,250	39	398	3.92	40.00	362.00	1,116.74	7.35	22.66	1	6	4.35	26.09	1,537.27	1,732.32	73.78	83.14	424.65	155.12
15	7,500	10,000	8,750	38	436	3.82	43.82	174.32	1,291.06	3.54	26.20	2	8	8.70	34.78	4.07	1,736.38	0.20	83.34	2.33	134.49
16	10,000	20,000	15,000	132	568	13.27	57.09	1,015.84	2,306.90	20.61	46.81	4	12	17.39	52.17	254.87	1,991.25	12.23	95.57	25.09	86.32
17	20,000	50,000	35,000	154	722	15.48	72.56	1,148.01	3,454.92	23.29	70.10	3	15	13.04	65.22	29.87	2,021.12	1.43	97.00	2.60	58.50
18	50,000	100,000	75,000	86	808	8.64	81.21	674.46	4,129.38	13.69	83.79	1	16	4.35	69.57	20.02	2,041.15	0.96	97.97	2.97	49.43
19	100,000	500,000	300,000	156	964	15.68	96.88	740.12	4,869.49	15.02	98.81	7	23	30.43	100.00	42.38	2,083.53	2.03	100.00	5.73	42.79
20	500,000	UP		31	995	3.12	100.00	58.74	4,928.23	1.19	100.00	0	23	0.00	100.00	0.00	2,083.53	0.00	100.00	0.00	42.28
				995				4,928.23				23				2,083.53				42.28	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2418 WEAVINGPRE-WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	8.81	8.81	21.90	21.90	0.46	0.46	1	1	6.67	6.67	2.78	2.78	0.04	0.04	12.69	12.69
2	50	100	75	9	40	2.56	11.36	41.94	63.85	0.89	1.36	1	2	6.67	13.33	50.97	53.75	0.75	0.79	121.52	84.18
3	100	200	150	7	47	1.99	13.35	34.55	98.40	0.73	2.09	0	2	0.00	13.33	0.00	53.75	0.00	0.79	0.00	54.62
4	200	300	250	5	52	1.42	14.77	35.84	134.24	0.76	2.85	1	3	6.67	20.00	77.23	130.97	1.14	1.93	215.47	97.57
5	300	500	400	1	53	0.28	15.06	0.86	135.10	0.02	2.87	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	96.95
6	500	750	625	7	60	1.99	17.05	5.98	141.08	0.13	2.99	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	92.83
7	750	1,000	875	10	70	2.84	19.89	17.38	158.46	0.37	3.36	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	82.65
8	1,000	1,500	1,250	12	82	3.41	23.30	11.99	170.45	0.25	3.62	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	76.84
9	1,500	2,000	1,750	7	89	1.99	25.28	34.54	204.99	0.73	4.35	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	63.89
10	2,000	2,500	2,250	9	98	2.56	27.84	76.10	281.09	1.62	5.97	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	46.59
11	2,500	3,000	2,750	6	104	1.70	29.55	22.92	304.01	0.49	6.45	0	3	0.00	20.00	0.00	130.97	0.00	1.93	0.00	43.08
12	3,000	4,000	3,500	7	111	1.99	31.53	51.04	355.05	1.08	7.54	1	4	6.67	26.67	315.45	446.43	4.64	6.57	618.05	125.73
13	4,000	5,000	4,500	24	135	6.82	38.35	134.71	489.76	2.86	10.40	0	4	0.00	26.67	0.00	446.43	0.00	6.57	0.00	91.15
14	5,000	7,500	6,250	23	158	6.53	44.89	165.87	655.63	3.52	13.92	1	5	6.67	33.33	49.48	495.91	0.73	7.30	29.83	75.64
15	7,500	10,000	8,750	15	173	4.26	49.15	89.77	745.40	1.91	15.82	0	5	0.00	33.33	0.00	495.91	0.00	7.30	0.00	66.53
16	10,000	20,000	15,000	36	209	10.23	59.38	442.62	1,188.02	9.39	25.22	0	5	0.00	33.33	0.00	495.91	0.00	7.30	0.00	41.74
17	20,000	50,000	35,000	44	253	12.50	71.88	443.54	1,631.56	9.41	34.63	2	7	13.33	46.67	34.75	530.66	0.51	7.81	7.84	32.52
18	50,000	100,000	75,000	32	285	9.09	80.97	332.31	1,963.87	7.05	41.68	4	11	26.67	73.33	263.84	794.50	3.88	11.70	79.39	40.46
19	100,000	500,000	300,000	48	333	13.64	94.60	2,675.07	4,638.94	56.78	98.46	3	14	20.00	93.33	528.10	1,322.60	7.78	19.47	19.74	28.51
20	500,000	UP		19	352	5.40	100.00	72.36	4,711.30	1.54	100.00	1	15	6.67	100.00	5,469.64	6,792.24	80.53	100.00	7558.95	144.17
				352				4,711.30				15				6,792.24				144.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	0.62	0.62	6.60	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	1.03	1.66	10.91	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	0.75	2.41	7.92	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	4.80	2.40	50.76	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	4.80	7.20	50.76	76.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.69	53.85	2.79	4.41	29.50	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.69	61.54	4.80	0.40	50.76	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.69	69.23	5.38	5.77	56.80	60.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.69	76.92	5.23	0.54	55.23	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.69	84.62	10.46	9.91	110.49	104.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.69	92.31	0.15	9.76	1.58	103.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.69	100.00	0.30	9.46	3.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	9.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				9.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	30.77	30.77	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	7.69	38.46	0.87	0.92	0.99	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.69	46.15	0.72	1.65	0.83	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	7.69	53.85	2.46	4.10	2.80	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	7.69	61.54	2.39	6.49	2.73	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.69	69.23	3.11	9.60	3.55	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.69	76.92	30.00	39.60	34.21	45.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.69	84.62	43.73	83.33	49.86	95.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.69	92.31	1.31	84.64	1.50	96.51	1	1	100.00	100.00	33.40	33.40	100.00	100.00	2544.25	39.45
10	2,000	2,500	2,500	1	13	7.69	100.00	3.06	87.71	3.49	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
20	500,000	UP		0	13	0.00	100.00	0.00	87.71	0.00	100.00	0	1	0.00	100.00	0.00	33.40	0.00	100.00	0.00	38.08
				13				87.71				1				33.40				38.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.17	4.17	4.54	4.54	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.52	4.69	7.70	12.24	0.78	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	1.04	5.73	2.40	14.64	0.24	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.52	6.25	1.86	16.50	0.19	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	1.04	7.29	19.61	36.11	1.99	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	1.56	8.85	11.08	47.18	1.12	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	30	6.77	15.63	11.78	58.96	1.19	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	34	2.08	17.71	20.85	79.81	2.11	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	38	2.08	19.79	10.36	90.17	1.05	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	0.52	20.31	0.16	90.33	0.02	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	41	1.04	21.35	11.70	102.03	1.19	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	46	2.60	23.96	18.18	120.21	1.84	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	53	3.65	27.60	6.29	126.50	0.64	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	73	10.42	38.02	70.91	197.41	7.19	20.02	1	1	25.00	25.00	87.12	87.12	100.00	100.00	122.86	44.13
15	7,500	10,000	8,750	16	89	8.33	46.35	79.43	276.84	8.05	28.07	0	1	0.00	25.00	0.00	87.12	0.00	100.00	0.00	31.47
16	10,000	20,000	15,000	39	128	20.31	66.67	173.70	450.54	17.62	45.69	0	1	0.00	25.00	0.00	87.12	0.00	100.00	0.00	19.34
17	20,000	50,000	35,000	35	163	18.23	84.90	223.47	674.01	22.66	68.35	0	1	0.00	25.00	0.00	87.12	0.00	100.00	0.00	12.93
18	50,000	100,000	75,000	14	177	7.29	92.19	192.36	866.37	19.51	87.86	2	3	50.00	75.00	0.00	87.12	0.00	100.00	0.00	10.06
19	100,000	500,000	300,000	15	192	7.81	100.00	119.70	986.07	12.14	100.00	1	4	25.00	100.00	0.00	87.12	0.00	100.00	0.00	8.83
20	500,000	UP		0	192	0.00	100.00	0.00	986.07	0.00	100.00	0	4	0.00	100.00	0.00	87.12	0.00	100.00	0.00	8.83
					192				986.07				4				87.12				8.83

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	7.25	7.25	15.85	15.85	0.85	0.85	1	1	7.69	7.69	1.29	1.29	1.56	1.56	8.12	8.12
2	50	100	75	9	33	2.72	9.97	51.42	67.27	2.75	3.60	2	3	15.38	23.08	10.41	11.70	12.64	14.20	20.24	17.39
3	100	200	150	3	36	0.91	10.88	44.04	111.31	2.36	5.96	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	10.51
4	200	300	250	2	38	0.60	11.48	47.25	158.56	2.53	8.48	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	7.38
5	300	500	400	6	44	1.81	13.29	43.59	202.15	2.33	10.82	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	5.79
6	500	750	625	10	54	3.02	16.31	15.47	217.62	0.83	11.64	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	5.37
7	750	1,000	875	4	58	1.21	17.52	5.24	222.86	0.28	11.92	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	5.25
8	1,000	1,500	1,250	9	67	2.72	20.24	5.64	228.50	0.30	12.23	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	5.12
9	1,500	2,000	1,750	6	73	1.81	22.05	14.07	242.57	0.75	12.98	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	4.82
10	2,000	2,500	2,250	5	78	1.51	23.56	8.82	251.39	0.47	13.45	0	3	0.00	23.08	0.00	11.70	0.00	14.20	0.00	4.65
11	2,500	3,000	2,750	3	81	0.91	24.47	20.38	271.77	1.09	14.54	3	6	23.08	46.15	10.86	22.56	13.19	27.39	53.31	8.30
12	3,000	4,000	3,500	3	84	0.91	25.38	27.01	298.79	1.45	15.99	0	6	0.00	46.15	0.00	22.56	0.00	27.39	0.00	7.55
13	4,000	5,000	4,500	1	85	0.30	25.68	6.69	305.47	0.36	16.34	0	6	0.00	46.15	0.00	22.56	0.00	27.39	0.00	7.39
14	5,000	7,500	6,250	14	99	4.23	29.91	59.25	364.72	3.17	19.51	1	7	7.69	53.85	4.46	27.02	5.42	32.81	7.53	7.41
15	7,500	10,000	8,750	9	108	2.72	32.63	55.69	420.42	2.98	22.49	0	7	0.00	53.85	0.00	27.02	0.00	32.81	0.00	6.43
16	10,000	20,000	15,000	37	145	11.18	43.81	273.69	694.10	14.64	37.14	1	8	7.69	61.54	3.18	30.20	3.86	36.67	1.16	4.35
17	20,000	50,000	35,000	40	185	12.08	55.89	326.13	1,020.24	17.45	54.59	1	9	7.69	69.23	0.02	30.22	0.02	36.69	0.01	2.96
18	50,000	100,000	75,000	47	232	14.20	70.09	334.13	1,354.37	17.88	72.47	1	10	7.69	76.92	5.86	36.08	7.11	43.81	1.75	2.66
19	100,000	500,000	300,000	65	297	19.64	89.73	501.09	1,855.45	26.81	99.28	3	13	23.08	100.00	46.28	82.35	56.19	100.00	9.24	4.44
20	500,000	UP		34	331	10.27	100.00	13.50	1,868.95	0.72	100.00	0	13	0.00	100.00	0.00	82.35	0.00	100.00	0.00	4.41
				331				1,868.95				13				82.35				4.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	12.88	12.88	16.24	16.24	0.76	0.76	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	39	1.89	14.77	36.07	52.31	1.69	2.44	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	43	1.52	16.29	49.88	102.18	2.33	4.77	2	3	18.18	27.27	6.26	6.26	1.34	1.34	12.55	6.13
4	200	300	250	1	44	0.38	16.67	20.08	122.26	0.94	5.71	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	5.12
5	300	500	400	9	53	3.41	20.08	6.46	128.72	0.30	6.01	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	4.86
6	500	750	625	7	60	2.65	22.73	10.38	139.10	0.48	6.50	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	4.50
7	750	1,000	875	7	67	2.65	25.38	38.70	177.80	1.81	8.31	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	3.52
8	1,000	1,500	1,250	9	76	3.41	28.79	31.31	209.11	1.46	9.77	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	2.99
9	1,500	2,000	1,750	12	88	4.55	33.33	74.53	283.64	3.48	13.25	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	2.21
10	2,000	2,500	2,250	17	105	6.44	39.77	52.38	336.02	2.45	15.70	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	1.86
11	2,500	3,000	2,750	3	108	1.14	40.91	10.87	346.89	0.51	16.21	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	1.80
12	3,000	4,000	3,500	7	115	2.65	43.56	34.44	381.33	1.61	17.82	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	1.64
13	4,000	5,000	4,500	5	120	1.89	45.45	35.49	416.82	1.66	19.47	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	1.50
14	5,000	7,500	6,250	28	148	10.61	56.06	163.86	580.69	7.66	27.13	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	1.08
15	7,500	10,000	8,750	19	167	7.20	63.26	149.56	730.25	6.99	34.12	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	0.86
16	10,000	20,000	15,000	20	187	7.58	70.83	75.55	805.80	3.53	37.65	0	3	0.00	27.27	0.00	6.26	0.00	1.34	0.00	0.78
17	20,000	50,000	35,000	42	229	15.91	86.74	583.16	1,388.96	27.25	64.89	3	6	27.27	54.55	241.45	247.71	51.63	52.97	41.40	17.83
18	50,000	100,000	75,000	16	245	6.06	92.80	265.37	1,654.33	12.40	77.29	0	6	0.00	54.55	0.00	247.71	0.00	52.97	0.00	14.97
19	100,000	500,000	300,000	11	256	4.17	96.97	153.68	1,808.01	7.18	84.47	2	8	18.18	72.73	0.00	247.71	0.00	52.97	0.00	13.70
20	500,000	UP		8	264	3.03	100.00	332.39	2,140.39	15.53	100.00	3	11	27.27	100.00	219.97	467.68	47.03	100.00	66.18	21.85
				264				2,140.39				11				467.68				21.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	7.69	7.69	3.22	3.22	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.10	8.79	0.06	3.27	0.02	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.10	9.89	0.03	3.30	0.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	3.30	13.19	0.58	3.89	0.21	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	1.10	14.29	0.94	4.83	0.34	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.10	15.38	0.83	5.66	0.30	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.10	16.48	1.46	7.12	0.52	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	18	3.30	19.78	4.66	11.77	1.68	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	2.20	21.98	3.42	15.19	1.23	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	2.20	24.18	3.93	19.12	1.42	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	24	2.20	26.37	0.45	19.57	0.16	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	26	2.20	28.57	12.05	31.62	4.34	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	2.20	30.77	0.21	31.83	0.07	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	32	4.40	35.16	7.61	39.44	2.74	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	37	5.49	40.66	15.05	54.49	5.42	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	42	5.49	46.15	20.57	75.06	7.40	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	48	6.59	52.75	33.67	108.73	12.12	39.13	2	2	66.67	66.67	5.70	5.70	92.18	92.18	16.92	5.24
18	50,000	100,000	75,000	9	57	9.89	62.64	113.35	222.08	40.79	79.91	0	2	0.00	66.67	0.00	5.70	0.00	92.18	0.00	2.57
19	100,000	500,000	300,000	31	88	34.07	96.70	53.71	275.79	19.33	99.24	0	2	0.00	66.67	0.00	5.70	0.00	92.18	0.00	2.07
20	500,000	UP		3	91	3.30	100.00	2.11	277.90	0.76	100.00	1	3	33.33	100.00	0.48	6.18	7.82	100.00	22.94	2.22
				91				277.90				3				6.18				2.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	18.43	18.43	17.73	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	20.99	39.42	20.19	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	4.16	43.57	4.00	41.92	1	1	50.00	50.00	47.36	47.36	66.81	66.81	1139.69	108.69
5	300	500	400	1	4	4.55	18.18	0.18	43.76	0.18	42.10	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	108.23
6	500	750	625	1	5	4.55	22.73	0.00	43.76	0.00	42.10	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	108.23
7	750	1,000	875	2	7	9.09	31.82	6.25	37.51	6.01	36.09	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	126.25
8	1,000	1,500	1,250	1	8	4.55	36.36	0.00	37.51	0.00	36.09	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	126.25
9	1,500	2,000	1,750	1	9	4.55	40.91	3.06	40.57	2.94	39.03	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	116.73
10	2,000	2,500	2,250	1	10	4.55	45.45	1.78	42.35	1.71	40.74	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	111.83
11	2,500	3,000	2,750	1	11	4.55	50.00	0.00	42.35	0.00	40.74	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	111.83
12	3,000	4,000	3,500	1	12	4.55	54.55	7.76	50.11	7.47	48.21	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	94.51
13	4,000	5,000	4,500	1	13	4.55	59.09	0.00	50.11	0.00	48.21	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	94.51
14	5,000	7,500	6,250	1	14	4.55	63.64	0.25	50.35	0.24	48.45	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	94.05
15	7,500	10,000	8,750	2	16	9.09	72.73	9.85	60.21	9.48	57.93	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	78.65
16	10,000	20,000	15,000	2	18	9.09	81.82	37.46	97.67	36.04	93.97	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	48.49
17	20,000	50,000	35,000	1	19	4.55	86.36	0.37	98.04	0.35	94.32	0	1	0.00	50.00	0.00	47.36	0.00	66.81	0.00	48.31
18	50,000	100,000	75,000	2	21	9.09	95.45	5.90	103.94	5.68	100.00	1	2	50.00	100.00	23.53	70.88	33.19	100.00	398.64	68.20
19	100,000	500,000	300,000	1	22	4.55	100.00	0.00	103.94	0.00	100.00	0	2	0.00	100.00	0.00	70.88	0.00	100.00	0.00	68.20
20	500,000	UP		0	22	0.00	100.00	0.00	103.94	0.00	100.00	0	2	0.00	100.00	0.00	70.88	0.00	100.00	0.00	68.20
				22				103.94				2				70.88				68.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	11.60	11.60	35.51	35.51	6.52	6.52	4	4	28.57	28.57	10.96	10.96	7.67	7.67	30.87	30.87
2	50	100	75	6	40	2.05	13.65	17.33	52.83	3.18	9.71	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	20.75
3	100	200	150	4	44	1.37	15.02	45.00	97.84	8.27	17.98	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	11.20
4	200	300	250	1	45	0.34	15.36	30.68	128.52	5.64	23.61	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	8.53
5	300	500	400	2	47	0.68	16.04	11.30	139.82	2.08	25.69	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.84
6	500	750	625	1	48	0.34	16.38	1.17	140.99	0.21	25.91	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.77
7	750	1,000	875	4	52	1.37	17.75	3.47	144.46	0.64	26.54	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.59
8	1,000	1,500	1,250	3	55	1.02	18.77	6.59	151.06	1.21	27.75	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.26
9	1,500	2,000	1,750	13	68	4.44	23.21	18.95	170.00	3.48	31.24	1	5	7.14	35.71	0.00	10.96	0.00	7.67	0.00	6.45
10	2,000	2,500	2,250	12	80	4.10	27.30	23.08	193.09	4.24	35.48	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	5.68
11	2,500	3,000	2,750	1	81	0.34	27.65	9.43	202.52	1.73	37.21	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	5.41
12	3,000	4,000	3,500	1	82	0.34	27.99	6.83	209.35	1.25	38.47	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	5.24
13	4,000	5,000	4,500	7	89	2.39	30.38	16.67	226.02	3.06	41.53	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	4.85
14	5,000	7,500	6,250	9	98	3.07	33.45	45.40	271.41	8.34	49.87	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	4.04
15	7,500	10,000	8,750	7	105	2.39	35.84	38.81	310.22	7.13	57.00	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	3.53
16	10,000	20,000	15,000	20	125	6.83	42.66	55.29	365.51	10.16	67.16	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	3.00
17	20,000	50,000	35,000	57	182	19.45	62.12	68.15	433.66	12.52	79.68	1	6	7.14	42.86	3.66	14.62	2.56	10.23	5.37	3.37
18	50,000	100,000	75,000	24	206	8.19	70.31	200.98	634.64	36.93	116.61	3	9	21.43	64.29	73.46	88.08	51.39	61.61	36.55	13.88
19	100,000	500,000	300,000	48	254	16.38	86.69	190.13	444.52	34.93	81.67	5	14	35.71	100.00	54.88	142.96	38.39	100.00	28.86	32.16
20	500,000	UP		39	293	13.31	100.00	99.74	544.25	18.33	100.00	0	14	0.00	100.00	0.00	142.96	0.00	100.00	0.00	26.27
				293				544.25				14				142.96				26.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	107	107	10.57	10.57	36.30	36.30	1.11	1.11	5	5	8.06	8.06	3.19	3.19	0.00	0.00	8.79	8.79
2	50	100	75	9	116	0.89	11.46	35.40	71.70	1.08	2.19	0	5	0.00	8.06	0.00	3.19	0.00	0.00	0.00	4.45
3	100	200	150	7	123	0.69	12.15	27.24	98.94	0.83	3.02	1	6	1.61	9.68	176.08	179.27	0.24	0.25	646.47	181.20
4	200	300	250	7	130	0.69	12.85	56.16	155.09	1.71	4.73	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	115.59
5	300	500	400	11	141	1.09	13.93	158.87	313.97	4.85	9.58	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	57.10
6	500	750	625	16	157	1.58	15.51	4.52	318.49	0.14	9.72	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	56.29
7	750	1,000	875	3	160	0.30	15.81	2.10	320.59	0.06	9.78	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	55.92
8	1,000	1,500	1,250	27	187	2.67	18.48	31.05	351.64	0.95	10.73	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	50.98
9	1,500	2,000	1,750	11	198	1.09	19.57	33.71	385.35	1.03	11.76	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	46.52
10	2,000	2,500	2,250	10	208	0.99	20.55	57.19	442.54	1.75	13.50	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	40.51
11	2,500	3,000	2,750	8	216	0.79	21.34	17.86	460.40	0.55	14.05	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	38.94
12	3,000	4,000	3,500	23	239	2.27	23.62	96.45	556.85	2.94	16.99	3	9	4.84	14.52	18.76	198.03	0.03	0.27	19.45	35.56
13	4,000	5,000	4,500	18	257	1.78	25.40	43.65	600.50	1.33	18.32	0	9	0.00	14.52	0.00	198.03	0.00	0.27	0.00	32.98
14	5,000	7,500	6,250	45	302	4.45	29.84	128.41	728.91	3.92	22.24	0	9	0.00	14.52	0.00	198.03	0.00	0.27	0.00	27.17
15	7,500	10,000	8,750	11	313	1.09	30.93	28.73	757.64	0.88	23.12	0	9	0.00	14.52	0.00	198.03	0.00	0.27	0.00	26.14
16	10,000	20,000	15,000	129	442	12.75	43.68	448.76	1,206.39	13.69	36.81	5	14	8.06	22.58	200.43	398.46	0.27	0.55	44.66	33.03
17	20,000	50,000	35,000	118	560	11.66	55.34	805.00	2,011.39	24.57	61.38	8	22	12.90	35.48	273.42	671.88	0.37	0.92	33.97	33.40
18	50,000	100,000	75,000	113	673	11.17	66.50	472.98	2,484.37	14.43	75.81	3	25	4.84	40.32	301.04	972.92	0.41	1.33	63.65	39.16
19	100,000	500,000	300,000	195	868	19.27	85.77	622.34	3,106.71	18.99	94.80	14	39	22.58	62.90	27,230.52	28,203.44	37.29	38.62	4375.51	907.82
20	500,000	UP		144	1,012	14.23	100.00	170.24	3,276.96	5.20	100.00	23	62	37.10	100.00	44,827.12	73,030.56	61.38	100.00	26331.11	2228.61
				1,012				3,276.96				62				73,030.56				2228.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2438 MIXED PROCESSES(SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	165	165	14.88	14.88	51.13	51.13	1.16	1.16	2	2	3.39	3.39	4.11	4.11	0.02	0.02	8.05	8.05
2	50	100	75	43	208	3.88	18.76	81.78	132.91	1.85	3.01	2	4	3.39	6.78	1.80	5.92	0.01	0.02	2.20	4.45
3	100	200	150	23	231	2.07	20.83	63.21	196.12	1.43	4.44	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	3.02
4	200	300	250	18	249	1.62	22.45	38.34	234.46	0.87	5.31	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	2.52
5	300	500	400	20	269	1.80	24.26	17.85	252.32	0.40	5.71	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	2.34
6	500	750	625	40	309	3.61	27.86	16.33	268.65	0.37	6.08	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	2.20
7	750	1,000	875	38	347	3.43	31.29	60.79	329.44	1.38	7.46	3	7	5.08	11.86	1,337.37	1,343.28	5.28	5.31	2200.07	407.75
8	1,000	1,500	1,250	35	382	3.16	34.45	77.58	407.01	1.76	9.21	0	7	0.00	11.86	0.00	1,343.28	0.00	5.31	0.00	330.04
9	1,500	2,000	1,750	27	409	2.43	36.88	42.11	449.13	0.95	10.17	1	8	1.69	13.56	18.96	1,362.24	0.07	5.38	45.01	303.31
10	2,000	2,500	2,250	16	425	1.44	38.32	31.77	480.89	0.72	10.89	0	8	0.00	13.56	0.00	1,362.24	0.00	5.38	0.00	283.27
11	2,500	3,000	2,750	16	441	1.44	39.77	38.09	518.98	0.86	11.75	0	8	0.00	13.56	0.00	1,362.24	0.00	5.38	0.00	262.48
12	3,000	4,000	3,500	28	469	2.52	42.29	98.94	617.92	2.24	13.99	1	9	1.69	15.25	107.01	1,469.25	0.42	5.81	108.15	237.77
13	4,000	5,000	4,500	46	515	4.15	46.44	111.97	729.89	2.54	16.53	1	10	1.69	16.95	209.56	1,678.81	0.83	6.63	187.16	230.01
14	5,000	7,500	6,250	44	559	3.97	50.41	266.78	996.67	6.04	22.57	0	10	0.00	16.95	0.00	1,678.81	0.00	6.63	0.00	168.44
15	7,500	10,000	8,750	45	604	4.06	54.46	289.52	1,286.19	6.55	29.12	1	11	1.69	18.64	670.97	2,349.78	2.65	9.29	231.75	182.69
16	10,000	20,000	15,000	97	701	8.75	63.21	628.90	1,915.10	14.24	43.36	4	15	6.78	25.42	851.39	3,201.16	3.36	12.65	135.38	167.15
17	20,000	50,000	35,000	127	828	11.45	74.66	1,159.84	3,074.93	26.26	69.62	8	23	13.56	38.98	2,492.89	5,694.05	9.85	22.50	214.93	185.18
18	50,000	100,000	75,000	86	914	7.75	82.42	416.45	3,491.38	9.43	79.05	6	29	10.17	49.15	468.01	6,162.06	1.85	24.35	112.38	176.49
19	100,000	500,000	300,000	106	1,020	9.56	91.97	778.77	4,270.15	17.63	96.68	14	43	23.73	72.88	8,643.59	14,805.65	34.16	58.51	1109.91	346.72
20	500,000	UP		89	1,109	8.03	100.00	146.69	4,416.84	3.32	100.00	16	59	27.12	100.00	10,500.47	25,306.12	41.49	100.00	7158.41	572.95
				1,109				4,416.84				59				25,306.12				572.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	1.28	17.95	11.25	11.25	3.13	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	1.28	19.23	0.77	12.02	0.21	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	1.28	20.51	1.50	13.52	0.42	3.76	1	1	25.00	25.00	7.50	7.50	5.34	5.34	499.04	55.46
5	300	500	400	1	17	1.28	21.79	1.69	15.21	0.47	4.23	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	49.31
6	500	750	625	1	18	1.28	23.08	0.97	16.18	0.27	4.50	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	46.34
7	750	1,000	875	1	19	1.28	24.36	3.45	19.64	0.96	5.46	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	38.19
8	1,000	1,500	1,250	1	20	1.28	25.64	11.45	31.09	3.18	8.64	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	24.12
9	1,500	2,000	1,750	1	21	1.28	26.92	0.32	31.41	0.09	8.73	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	23.88
10	2,000	2,500	2,250	1	22	1.28	28.21	1.61	33.02	0.45	9.18	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	22.71
11	2,500	3,000	2,750	1	23	1.28	29.49	0.65	33.67	0.18	9.35	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	22.28
12	3,000	4,000	3,500	1	24	1.28	30.77	0.97	34.64	0.27	9.62	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	21.65
13	4,000	5,000	4,500	1	25	1.28	32.05	6.79	41.43	1.89	11.51	0	1	0.00	25.00	0.00	7.50	0.00	5.34	0.00	18.10
14	5,000	7,500	6,250	1	26	1.28	33.33	8.40	49.83	2.33	13.85	1	2	25.00	50.00	64.31	71.81	45.78	51.12	765.81	144.10
15	7,500	10,000	8,750	3	29	3.85	37.18	11.13	60.96	3.09	16.94	0	2	0.00	50.00	0.00	71.81	0.00	51.12	0.00	117.79
16	10,000	20,000	15,000	7	36	8.97	46.15	19.71	80.67	5.48	22.41	0	2	0.00	50.00	0.00	71.81	0.00	51.12	0.00	89.01
17	20,000	50,000	35,000	14	50	17.95	64.10	63.51	144.18	17.65	40.06	0	2	0.00	50.00	0.00	71.81	0.00	51.12	0.00	49.80
18	50,000	100,000	75,000	14	64	17.95	82.05	101.77	245.95	28.28	68.34	1	3	25.00	75.00	38.62	110.42	27.49	78.61	37.94	44.90
19	100,000	500,000	300,000	13	77	16.67	98.72	112.86	358.81	31.36	99.70	1	4	25.00	100.00	30.05	140.48	21.39	100.00	26.63	39.15
20	500,000	UP		1	78	1.28	100.00	1.09	359.90	0.30	100.00	0	4	0.00	100.00	0.00	140.48	0.00	100.00	0.00	39.03
				78				359.90				4				140.48				39.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	20.00	20.00	0.37	0.37	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	10.00	30.00	0.04	0.41	0.08	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	10.00	40.00	2.00	2.41	4.39	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	10.00	50.00	3.80	6.21	8.32	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	10.00	60.00	6.82	13.03	14.93	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	10.00	70.00	11.24	24.27	24.63	53.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	10.00	80.00	5.64	29.91	12.35	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	10.00	39.91	21.90	87.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	5.73	45.64	12.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				45.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	6.22	6.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	6.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				6.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	12.16	12.16	5.72	5.72	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	1.35	13.51	12.00	17.72	1.84	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.35	14.86	13.38	31.10	2.05	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.35	16.22	6.19	37.29	0.95	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	1.35	17.57	2.48	39.76	0.38	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.35	18.92	2.67	42.43	0.41	6.49	1	1	12.50	12.50	997.45	997.45	13.67	13.67	37357.16	2350.77
7	750	1,000	875	1	15	1.35	20.27	3.36	45.79	0.51	7.00	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	2178.50
8	1,000	1,500	1,250	1	16	1.35	21.62	4.61	50.40	0.71	7.71	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	1979.07
9	1,500	2,000	1,750	5	21	6.76	28.38	8.97	59.37	1.37	9.08	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	1680.15
10	2,000	2,500	2,250	1	22	1.35	29.73	1.90	61.26	0.29	9.37	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	1628.17
11	2,500	3,000	2,750	2	24	2.70	32.43	10.31	71.57	1.58	10.95	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	1393.70
12	3,000	4,000	3,500	2	26	2.70	35.14	20.51	92.08	3.14	14.09	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	1083.28
13	4,000	5,000	4,500	7	33	9.46	44.59	40.11	132.18	6.14	20.22	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	754.59
14	5,000	7,500	6,250	7	40	9.46	54.05	44.31	176.50	6.78	27.00	0	1	0.00	12.50	0.00	997.45	0.00	13.67	0.00	565.14
15	7,500	10,000	8,750	4	44	5.41	59.46	14.00	190.50	2.14	29.14	1	2	12.50	25.00	1,266.42	2,263.87	17.35	31.02	9045.84	1188.40
16	10,000	20,000	15,000	8	52	10.81	70.27	137.85	328.34	21.09	50.23	1	3	12.50	37.50	1,807.03	4,070.90	24.76	55.78	1310.91	1239.83
17	20,000	50,000	35,000	9	61	12.16	82.43	170.78	499.13	26.13	76.35	0	3	0.00	37.50	0.00	4,070.90	0.00	55.78	0.00	815.60
18	50,000	100,000	75,000	5	66	6.76	89.19	35.26	534.39	5.39	81.75	5	8	62.50	100.00	3,226.61	7,297.51	44.22	100.00	9150.44	1365.58
19	100,000	500,000	300,000	6	72	8.11	97.30	118.93	653.32	18.19	99.94	0	8	0.00	100.00	0.00	7,297.51	0.00	100.00	0.00	1117.00
20	500,000	UP		2	74	2.70	100.00	0.40	653.72	0.06	100.00	0	8	0.00	100.00	0.00	7,297.51	0.00	100.00	0.00	1116.30
				74				653.72				8				7,297.51				1116.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.92	7.92	18.64	18.64	4.14	4.14	1	1	12.50	12.50	45.00	45.00	3.19	3.19	241.36	241.36
2	50	100	75	1	9	0.99	8.91	4.30	22.95	0.96	5.10	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	196.11
3	100	200	150	2	11	1.98	10.89	14.48	37.42	3.22	8.31	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	120.25
4	200	300	250	1	12	0.99	11.88	11.03	48.46	2.45	10.76	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	92.87
5	300	500	400	5	17	4.95	16.83	3.48	51.94	0.77	11.54	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	86.64
6	500	750	625	4	21	3.96	20.79	3.59	55.53	0.80	12.33	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	81.04
7	750	1,000	875	2	23	1.98	22.77	1.60	57.13	0.35	12.69	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	78.77
8	1,000	1,500	1,250	7	30	6.93	29.70	9.44	47.69	2.10	10.59	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	94.36
9	1,500	2,000	1,750	6	36	5.94	35.64	11.48	59.17	2.55	13.14	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	76.06
10	2,000	2,500	2,250	1	37	0.99	36.63	12.47	71.64	2.77	15.91	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	62.82
11	2,500	3,000	2,750	1	38	0.99	37.62	0.00	71.64	0.00	15.91	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	62.82
12	3,000	4,000	3,500	2	40	1.98	39.60	0.00	71.64	0.00	15.91	0	1	0.00	12.50	0.00	45.00	0.00	3.19	0.00	62.82
13	4,000	5,000	4,500	7	47	6.93	46.53	39.95	111.58	8.87	24.79	1	2	12.50	25.00	244.42	289.42	17.31	20.50	611.83	259.37
14	5,000	7,500	6,250	10	57	9.90	56.44	94.28	205.87	20.94	45.73	1	3	12.50	37.50	798.48	1,087.90	56.55	77.05	846.91	528.45
15	7,500	10,000	8,750	7	64	6.93	63.37	120.73	326.59	26.82	72.54	0	3	0.00	37.50	0.00	1,087.90	0.00	77.05	0.00	333.10
16	10,000	20,000	15,000	7	71	6.93	70.30	12.17	338.77	2.70	75.25	0	3	0.00	37.50	0.00	1,087.90	0.00	77.05	0.00	321.13
17	20,000	50,000	35,000	5	76	4.95	75.25	66.87	405.64	14.85	90.10	1	4	12.50	50.00	308.33	1,396.23	21.84	98.88	461.08	344.20
18	50,000	100,000	75,000	2	78	1.98	77.23	0.00	405.64	0.00	90.10	0	4	0.00	50.00	0.00	1,396.23	0.00	98.88	0.00	344.20
19	100,000	500,000	300,000	14	92	13.86	91.09	30.36	436.00	6.74	96.85	2	6	25.00	75.00	15.78	1,412.01	1.12	100.00	51.98	323.86
20	500,000	UP		9	101	8.91	100.00	14.20	450.20	3.15	100.00	2	8	25.00	100.00	0.00	1,412.01	0.00	100.00	0.00	313.64
				101				450.20				8				1,412.01				313.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	1.58	1.58	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	1.07	2.65	1.43	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	1.44	4.09	1.93	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	1.36	5.45	1.82	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	1.89	7.35	2.54	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	5.07	12.42	6.79	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	9.15	21.57	12.25	28.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	6.75	28.32	9.04	37.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	10.17	38.49	13.61	51.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	1.75	40.24	2.34	53.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	1.21	41.45	1.62	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	29.39	70.84	39.34	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	1.59	72.43	2.13	96.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	2.27	74.70	3.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	74.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	74.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	74.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	74.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	74.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	74.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				74.70				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	15.91	15.91	42.19	42.19	4.88	4.88	1	1	33.33	33.33	0.78	0.78	33.33	33.33	1.84	1.84
2	50	100	75	2	16	2.27	18.18	11.72	53.90	1.36	6.24	0	1	0.00	33.33	0.00	0.78	0.00	33.33	0.00	1.44
3	100	200	150	4	20	4.55	22.73	48.13	102.03	5.57	11.80	0	1	0.00	33.33	0.00	0.78	0.00	33.33	0.00	0.76
4	200	300	250	3	23	3.41	26.14	20.45	122.48	2.37	14.17	0	1	0.00	33.33	0.00	0.78	0.00	33.33	0.00	0.63
5	300	500	400	2	25	2.27	28.41	2.75	125.23	0.32	14.49	0	1	0.00	33.33	0.00	0.78	0.00	33.33	0.00	0.62
6	500	750	625	3	28	3.41	31.82	11.96	137.19	1.38	15.87	0	1	0.00	33.33	0.00	0.78	0.00	33.33	0.00	0.56
7	750	1,000	875	2	30	2.27	34.09	3.12	140.31	0.36	16.23	0	1	0.00	33.33	0.00	0.78	0.00	33.33	0.00	0.55
8	1,000	1,500	1,250	4	34	4.55	38.64	9.22	149.54	1.07	17.30	1	2	33.33	66.67	0.62	1.40	26.67	60.00	6.72	0.93
9	1,500	2,000	1,750	2	36	2.27	40.91	12.46	162.00	1.44	18.74	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.86
10	2,000	2,500	2,250	1	37	1.14	42.05	5.85	167.85	0.68	19.42	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.83
11	2,500	3,000	2,750	4	41	4.55	46.59	17.00	184.85	1.97	21.38	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.75
12	3,000	4,000	3,500	4	45	4.55	51.14	25.91	210.77	3.00	24.38	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.66
13	4,000	5,000	4,500	3	48	3.41	54.55	25.19	235.95	2.91	27.29	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.59
14	5,000	7,500	6,250	1	49	1.14	55.68	3.24	239.20	0.38	27.67	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.58
15	7,500	10,000	8,750	5	54	5.68	61.36	15.35	254.55	1.78	29.44	0	2	0.00	66.67	0.00	1.40	0.00	60.00	0.00	0.55
16	10,000	20,000	15,000	9	63	10.23	71.59	76.77	331.32	8.88	38.33	1	3	33.33	100.00	0.93	2.33	40.00	100.00	1.21	0.70
17	20,000	50,000	35,000	18	81	20.45	92.05	419.89	751.21	48.57	86.90	0	3	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.31
18	50,000	100,000	75,000	4	85	4.55	96.59	103.04	854.25	11.92	98.81	0	3	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.27
19	100,000	500,000	300,000	3	88	3.41	100.00	10.25	864.50	1.19	100.00	0	3	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.27
20	500,000	UP		0	88	0.00	100.00	0.00	864.50	0.00	100.00	0	3	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.27
				88				864.50				3				2.33				0.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	14.34	14.34	5.42	5.42	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	42	2.39	16.73	43.66	38.24	5.35	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	52	3.98	20.72	42.11	80.34	5.16	9.85	1	1	16.67	16.67	131.47	131.47	10.33	10.33	312.23	163.63
4	200	300	250	3	55	1.20	21.91	4.05	84.39	0.50	10.35	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	155.78
5	300	500	400	5	60	1.99	23.90	21.41	105.81	2.63	12.98	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	124.25
6	500	750	625	2	62	0.80	24.70	32.38	138.18	3.97	16.95	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	95.14
7	750	1,000	875	3	65	1.20	25.90	4.75	142.93	0.58	17.53	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	91.98
8	1,000	1,500	1,250	9	74	3.59	29.48	9.10	152.04	1.12	18.65	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	86.47
9	1,500	2,000	1,750	3	77	1.20	30.68	0.33	152.36	0.04	18.69	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	86.29
10	2,000	2,500	2,250	4	81	1.59	32.27	10.81	163.18	1.33	20.01	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	80.57
11	2,500	3,000	2,750	8	89	3.19	35.46	37.45	200.63	4.59	24.61	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	65.53
12	3,000	4,000	3,500	14	103	5.58	41.04	89.64	290.26	10.99	35.60	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	45.29
13	4,000	5,000	4,500	6	109	2.39	43.43	26.29	316.55	3.22	38.82	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	41.53
14	5,000	7,500	6,250	18	127	7.17	50.60	72.35	388.90	8.87	47.70	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	33.81
15	7,500	10,000	8,750	2	129	0.80	51.39	12.16	376.74	1.49	46.21	0	1	0.00	16.67	0.00	131.47	0.00	10.33	0.00	34.90
16	10,000	20,000	15,000	37	166	14.74	66.14	97.70	474.44	11.98	58.19	2	3	33.33	50.00	173.72	305.19	13.65	23.98	177.81	64.33
17	20,000	50,000	35,000	23	189	9.16	75.30	187.34	661.78	22.98	81.16	1	4	16.67	66.67	859.87	1,165.05	67.57	91.55	458.99	176.05
18	50,000	100,000	75,000	19	208	7.57	82.87	93.11	754.89	11.42	92.58	0	4	0.00	66.67	0.00	1,165.05	0.00	91.55	0.00	154.33
19	100,000	500,000	300,000	21	229	8.37	91.24	5.37	749.52	0.66	91.93	2	6	33.33	100.00	107.55	1,272.61	8.45	100.00	2004.10	169.79
20	500,000	UP		22	251	8.76	100.00	65.83	815.36	8.07	100.00	0	6	0.00	100.00	0.00	1,272.61	0.00	100.00	0.00	156.08
				251				815.36				6				1,272.61				156.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	23.08	23.08	10.96	10.96	7.52	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	7.69	30.77	6.46	17.42	4.43	11.95	1	1	50.00	50.00	162.08	162.08	99.21	99.21	2509.39	930.70
3	100	200	150	1	5	7.69	38.46	50.09	67.50	34.38	46.33	0	1	0.00	50.00	0.00	162.08	0.00	99.21	0.00	240.11
4	200	300	250	1	6	7.69	46.15	8.71	76.22	5.98	52.31	1	2	50.00	100.00	1.30	163.38	0.79	100.00	14.90	214.36
5	300	500	400	1	7	7.69	53.85	10.50	86.72	7.21	59.52	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	188.41
6	500	750	625	1	8	7.69	61.54	4.67	91.39	3.21	62.72	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	178.77
7	750	1,000	875	1	9	7.69	69.23	3.26	94.65	2.24	64.96	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	172.61
8	1,000	1,500	1,250	1	10	7.69	76.92	19.39	114.04	13.31	78.27	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	143.26
9	1,500	2,000	1,750	1	11	7.69	84.62	25.15	139.19	17.26	95.53	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	117.38
10	2,000	2,500	2,250	1	12	7.69	92.31	3.80	142.99	2.61	98.14	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	114.26
11	2,500	3,000	2,750	1	13	7.69	100.00	2.71	145.70	1.86	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
20	500,000	UP		0	13	0.00	100.00	0.00	145.70	0.00	100.00	0	2	0.00	100.00	0.00	163.38	0.00	100.00	0.00	112.13
				13				145.70				2				163.38				112.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	16.15	16.15	14.75	14.75	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	26	3.85	20.00	35.25	50.00	7.26	10.30	1	1	16.67	16.67	38.26	38.26	11.77	11.77	108.53	76.52
3	100	200	150	1	27	0.77	20.77	0.00	50.00	0.00	10.30	1	2	16.67	33.33	102.92	141.18	31.67	43.44	0.00	282.34
4	200	300	250	1	28	0.77	21.54	0.90	50.91	0.19	10.49	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	277.34
5	300	500	400	2	30	1.54	23.08	0.59	51.49	0.12	10.61	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	274.18
6	500	750	625	2	32	1.54	24.62	0.01	51.50	0.00	10.61	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	274.12
7	750	1,000	875	1	33	0.77	25.38	0.00	51.51	0.00	10.61	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	274.11
8	1,000	1,500	1,250	3	36	2.31	27.69	2.23	53.73	0.46	11.07	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	262.76
9	1,500	2,000	1,750	7	43	5.38	33.08	16.35	70.08	3.37	14.43	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	201.46
10	2,000	2,500	2,250	1	44	0.77	33.85	5.61	75.69	1.16	15.59	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	186.53
11	2,500	3,000	2,750	1	45	0.77	34.62	0.42	76.10	0.09	15.68	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	185.51
12	3,000	4,000	3,500	3	48	2.31	36.92	26.32	102.42	5.42	21.10	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	137.84
13	4,000	5,000	4,500	1	49	0.77	37.69	0.00	102.42	0.00	21.10	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	137.84
14	5,000	7,500	6,250	2	51	1.54	39.23	4.39	106.81	0.90	22.00	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	132.18
15	7,500	10,000	8,750	4	55	3.08	42.31	20.81	127.62	4.29	26.29	0	2	0.00	33.33	0.00	141.18	0.00	43.44	0.00	110.63
16	10,000	20,000	15,000	19	74	14.62	56.92	90.49	218.11	18.64	44.93	1	3	16.67	50.00	5.00	146.18	1.54	44.98	5.53	67.02
17	20,000	50,000	35,000	26	100	20.00	76.92	186.99	405.10	38.52	83.44	1	4	16.67	66.67	5.74	151.92	1.77	46.75	3.07	37.50
18	50,000	100,000	75,000	7	107	5.38	82.31	6.73	411.83	1.39	84.83	0	4	0.00	66.67	0.00	151.92	0.00	46.75	0.00	36.89
19	100,000	500,000	300,000	6	113	4.62	86.92	38.53	450.36	7.94	92.77	2	6	33.33	100.00	173.06	324.98	53.25	100.00	449.20	72.16
20	500,000	UP		17	130	13.08	100.00	35.12	485.48	7.23	100.00	0	6	0.00	100.00	0.00	324.98	0.00	100.00	0.00	66.94
				130				485.48				6				324.98				66.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	11.54	11.54	2.66	2.66	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	7.69	19.23	5.58	2.93	3.72	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.85	23.08	0.30	3.23	0.20	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	3.85	26.92	0.31	3.53	0.20	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	3.85	30.77	0.60	4.13	0.40	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.85	34.62	0.23	3.90	0.16	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.85	38.46	1.92	5.82	1.28	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	11.54	50.00	32.23	38.06	21.49	25.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	3.85	53.85	2.40	40.46	1.60	26.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.85	57.69	4.66	45.11	3.10	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	3.85	61.54	4.81	49.93	3.21	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	3.85	65.38	2.40	47.53	1.60	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	3.85	69.23	7.13	54.66	4.76	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	3.85	73.08	4.50	59.16	3.00	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	3.85	76.92	15.00	74.16	10.00	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	22	7.69	84.62	29.33	103.49	19.56	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	3.85	88.46	16.38	119.87	10.92	79.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	3.85	92.31	11.87	131.74	7.91	87.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	26	7.69	100.00	18.24	149.97	12.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	26	0.00	100.00	0.00	149.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				149.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	20.24	20.24	8.35	8.35	2.82	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	1.19	21.43	0.00	8.35	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	20	2.38	23.81	6.13	14.48	2.07	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	3.57	27.38	0.02	14.50	0.01	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	27	4.76	32.14	10.30	24.80	3.47	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	1.19	33.33	6.19	30.99	2.09	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	1.19	34.52	1.31	32.30	0.44	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	31	2.38	36.90	19.81	52.11	6.68	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	32	1.19	38.10	2.83	54.93	0.95	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	33	1.19	39.29	0.00	54.93	0.00	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	37	4.76	44.05	21.26	76.20	7.17	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	41	4.76	48.81	35.15	111.35	11.86	37.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	47	7.14	55.95	18.09	129.44	6.10	43.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	51	4.76	60.71	15.66	145.10	5.28	48.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	55	4.76	65.48	7.49	152.58	2.52	51.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	60	5.95	71.43	4.37	156.95	1.47	52.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	74	16.67	88.10	60.24	217.19	20.32	73.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	77	3.57	91.67	11.11	228.30	3.75	76.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	84	8.33	100.00	68.22	296.51	23.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	84	0.00	100.00	0.00	296.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					84				296.51				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	219	219	10.34	10.34	68.42	68.42	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	87	306	4.11	14.44	192.47	260.89	1.29	1.75	1	1	2.86	2.86	3.73	3.73	0.01	0.01	1.94	1.43
3	100	200	150	63	369	2.97	17.41	430.83	691.72	2.90	4.65	1	2	2.86	5.71	1.49	5.22	0.00	0.02	0.35	0.76
4	200	300	250	65	434	3.07	20.48	304.42	996.14	2.05	6.70	1	3	2.86	8.57	80.21	85.43	0.25	0.26	26.35	8.58
5	300	500	400	75	509	3.54	24.02	380.11	1,376.25	2.56	9.26	1	4	2.86	11.43	2.07	87.50	0.01	0.27	0.54	6.36
6	500	750	625	64	573	3.02	27.04	172.15	1,548.40	1.16	10.42	0	4	0.00	11.43	0.00	87.50	0.00	0.27	0.00	5.65
7	750	1,000	875	61	634	2.88	29.92	101.99	1,650.39	0.69	11.10	0	4	0.00	11.43	0.00	87.50	0.00	0.27	0.00	5.30
8	1,000	1,500	1,250	107	741	5.05	34.97	323.21	1,973.60	2.17	13.28	1	5	2.86	14.29	1,213.53	1,301.02	3.76	4.03	375.46	65.92
9	1,500	2,000	1,750	80	821	3.78	38.74	345.48	2,319.09	2.32	15.60	0	5	0.00	14.29	0.00	1,301.02	0.00	4.03	0.00	56.10
10	2,000	2,500	2,250	92	913	4.34	43.09	360.83	2,679.92	2.43	18.03	0	5	0.00	14.29	0.00	1,301.02	0.00	4.03	0.00	48.55
11	2,500	3,000	2,750	58	971	2.74	45.82	314.49	2,994.41	2.12	20.14	0	5	0.00	14.29	0.00	1,301.02	0.00	4.03	0.00	43.45
12	3,000	4,000	3,500	113	1,084	5.33	51.16	721.66	3,716.07	4.85	25.00	0	5	0.00	14.29	0.00	1,301.02	0.00	4.03	0.00	35.01
13	4,000	5,000	4,500	87	1,171	4.11	55.26	614.84	4,330.91	4.14	29.13	1	6	2.86	17.14	85.10	1,386.13	0.26	4.30	13.84	32.01
14	5,000	7,500	6,250	152	1,323	7.17	62.44	1,208.27	5,539.19	8.13	37.26	2	8	5.71	22.86	5,060.71	6,446.84	15.68	19.98	418.84	116.39
15	7,500	10,000	8,750	101	1,424	4.77	67.20	1,310.79	6,849.98	8.82	46.08	1	9	2.86	25.71	443.72	6,890.55	1.37	21.35	33.85	100.59
16	10,000	20,000	15,000	226	1,650	10.67	77.87	2,639.36	9,489.34	17.75	63.83	5	14	14.29	40.00	11,779.49	18,670.04	36.50	57.85	446.30	196.75
17	20,000	50,000	35,000	232	1,882	10.95	88.82	2,674.93	12,164.27	17.99	81.82	4	18	11.43	51.43	253.19	18,923.23	0.78	58.64	9.47	155.56
18	50,000	100,000	75,000	71	1,953	3.35	92.17	1,247.13	13,411.41	8.39	90.21	13	31	37.14	88.57	11,222.39	30,145.62	34.78	93.41	899.85	224.78
19	100,000	500,000	300,000	128	2,081	6.04	98.21	1,317.77	14,729.17	8.86	99.07	4	35	11.43	100.00	2,125.22	32,270.84	6.59	100.00	161.27	219.09
20	500,000	UP		38	2,119	1.79	100.00	137.72	14,866.89	0.93	100.00	0	35	0.00	100.00	0.00	32,270.84	0.00	100.00	0.00	217.07
				2,119				14,866.89				35				32,270.84				217.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	142	142	11.04	11.04	128.02	128.02	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	62	204	4.82	15.86	106.60	234.62	2.08	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	84	288	6.53	22.40	190.60	425.22	3.72	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	70	358	5.44	27.84	111.49	536.71	2.18	10.48	1	1	6.25	6.25	194.00	194.00	10.22	10.22	174.00	36.15
5	300	500	400	115	473	8.94	36.78	131.12	667.83	2.56	13.04	2	3	12.50	18.75	482.91	676.92	25.43	35.65	368.30	101.36
6	500	750	625	68	541	5.29	42.07	88.64	756.47	1.73	14.77	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	89.48
7	750	1,000	875	47	588	3.65	45.72	89.03	845.50	1.74	16.51	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	80.06
8	1,000	1,500	1,250	45	633	3.50	49.22	104.94	950.44	2.05	18.56	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	71.22
9	1,500	2,000	1,750	39	672	3.03	52.26	118.83	1,069.27	2.32	20.88	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	63.31
10	2,000	2,500	2,250	44	716	3.42	55.68	124.89	1,194.16	2.44	23.32	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	56.69
11	2,500	3,000	2,750	27	743	2.10	57.78	114.85	1,309.01	2.24	25.56	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	51.71
12	3,000	4,000	3,500	42	785	3.27	61.04	138.24	1,447.25	2.70	28.26	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	46.77
13	4,000	5,000	4,500	22	807	1.71	62.75	126.31	1,573.56	2.47	30.72	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	43.02
14	5,000	7,500	6,250	44	851	3.42	66.17	214.14	1,787.71	4.18	34.90	0	3	0.00	18.75	0.00	676.92	0.00	35.65	0.00	37.87
15	7,500	10,000	8,750	22	873	1.71	67.88	233.90	2,021.61	4.57	39.47	2	5	12.50	31.25	17.00	693.92	0.90	36.55	7.27	34.32
16	10,000	20,000	15,000	100	973	7.78	75.66	624.30	2,645.91	12.19	51.66	3	8	18.75	50.00	461.82	1,155.74	24.32	60.87	73.97	43.68
17	20,000	50,000	35,000	157	1,130	12.21	87.87	1,175.77	3,821.68	22.96	74.62	3	11	18.75	68.75	360.59	1,516.32	18.99	79.86	30.67	39.68
18	50,000	100,000	75,000	77	1,207	5.99	93.86	555.01	4,376.70	10.84	85.45	2	13	12.50	81.25	2.32	1,518.64	0.12	79.98	0.42	34.70
19	100,000	500,000	300,000	68	1,275	5.29	99.14	609.49	4,986.18	11.90	97.35	3	16	18.75	100.00	380.03	1,898.67	20.02	100.00	62.35	38.08
20	500,000	UP		11	1,286	0.86	100.00	135.68	5,121.87	2.65	100.00	0	16	0.00	100.00	0.00	1,898.67	0.00	100.00	0.00	37.07
				1,286				5,121.87				16				1,898.67				37.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	6.11	6.11	74.01	74.01	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	86	167	6.49	12.59	93.71	167.71	3.40	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	482	649	36.35	48.94	213.49	381.21	7.75	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	161	810	12.14	61.09	97.23	478.44	3.53	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	85	895	6.41	67.50	85.10	563.53	3.09	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	61	956	4.60	72.10	101.53	665.06	3.68	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	47	1,003	3.54	75.64	104.89	769.96	3.81	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	71	1,074	5.35	81.00	166.58	936.54	6.04	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	1,125	3.85	84.84	156.48	1,093.01	5.68	39.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	1,154	2.19	87.03	107.92	1,200.93	3.92	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	40	1,194	3.02	90.05	187.33	1,388.27	6.80	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	1,228	2.56	92.61	191.85	1,580.11	6.96	57.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	1,245	1.28	93.89	149.12	1,729.23	5.41	62.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	1,274	2.19	96.08	279.76	2,008.99	10.15	72.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	1,286	0.90	96.98	114.26	2,123.25	4.15	77.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	1,306	1.51	98.49	317.37	2,440.63	11.52	88.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	1,311	0.38	98.87	45.03	2,485.66	1.63	90.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	1,315	0.30	99.17	182.50	2,668.16	6.62	96.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	1,326	0.83	100.00	87.93	2,756.08	3.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1,326	0.00	100.00	0.00	2,756.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,326				2,756.08				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	9.09	9.09	7.22	7.22	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	30	10.39	19.48	3.42	10.63	0.70	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	43	8.44	27.92	12.22	22.86	2.52	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	51	5.19	33.12	57.79	80.65	11.91	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	85	22.08	55.19	83.32	163.97	17.18	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	94	5.84	61.04	17.28	181.25	3.56	37.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	110	10.39	71.43	32.31	213.56	6.66	44.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	114	2.60	74.03	9.56	223.12	1.97	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	124	6.49	80.52	16.38	239.50	3.38	49.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	129	3.25	83.77	67.21	306.71	13.86	63.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	131	1.30	85.06	7.37	314.08	1.52	64.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	136	3.25	88.31	15.83	329.91	3.26	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	140	2.60	90.91	36.49	366.40	7.52	75.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	146	3.90	94.81	45.45	411.84	9.37	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	151	3.25	98.05	29.50	441.35	6.08	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	154	1.95	100.00	43.75	485.09	9.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	154	0.00	100.00	0.00	485.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	154	0.00	100.00	0.00	485.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	154	0.00	100.00	0.00	485.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	154	0.00	100.00	0.00	485.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				154				485.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	0.02	0.02	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	0.02	0.04	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	0.11	0.15	0.20	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	0.15	0.30	0.28	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	0.26	0.56	0.46	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	0.45	1.01	0.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	0.66	1.67	1.18	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	9.09	81.82	0.98	2.65	1.76	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	9.09	90.91	13.30	15.96	23.81	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	9.09	100.00	39.91	55.87	71.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	55.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				55.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	12.68	12.68	5.76	5.76	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	16	9.86	22.54	5.28	11.04	1.75	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	19	4.23	26.76	0.71	11.75	0.24	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	22	4.23	30.99	1.16	12.91	0.39	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	28	8.45	39.44	3.76	16.67	1.25	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	7.04	46.48	4.98	21.64	1.65	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	35	2.82	49.30	3.41	25.06	1.13	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	40	7.04	56.34	10.00	35.06	3.32	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	43	4.23	60.56	10.05	45.10	3.34	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	47	5.63	66.20	12.77	57.87	4.24	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	48	1.41	67.61	4.23	62.10	1.40	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	52	5.63	73.24	21.71	83.81	7.21	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	55	4.23	77.46	29.15	112.95	9.68	37.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	59	5.63	83.10	38.95	151.91	12.94	50.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	62	4.23	87.32	0.87	152.78	0.29	50.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	65	4.23	91.55	80.85	233.63	26.86	77.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	67	2.82	94.37	53.40	287.03	17.74	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	70	4.23	98.59	2.59	289.62	0.86	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	71	1.41	100.00	11.40	301.02	3.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	71	0.00	100.00	0.00	301.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				71				301.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 24643 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.05	0.05	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.18	0.23	1.04	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.42	0.65	2.43	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	3.70	4.34	21.29	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	0.00	4.34	0.00	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	0.00	4.34	0.00	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	13.01	17.36	74.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	17.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				17.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,360	1,360	10.52	10.52	1,000.93	1,000.93	1.79	1.79	4	4	5.13	5.13	62.63	62.63	0.20	0.20	6.26	6.26
2	50	100	75	591	1,951	4.57	15.09	882.18	1,883.11	1.57	3.36	1	5	1.28	6.41	0.16	62.79	0.00	0.20	0.02	3.33
3	100	200	150	919	2,870	7.11	22.20	1,205.98	3,089.10	2.15	5.51	4	9	5.13	11.54	75.58	138.37	0.24	0.45	6.27	4.48
4	200	300	250	1,017	3,887	7.87	30.06	1,522.30	4,611.40	2.72	8.23	2	11	2.56	14.10	257.32	395.70	0.83	1.28	16.90	8.58
5	300	500	400	1,311	5,198	10.14	40.20	2,100.36	6,711.76	3.75	11.97	3	14	3.85	17.95	653.02	1,048.72	2.12	3.40	31.09	15.63
6	500	750	625	1,114	6,312	8.62	48.82	2,202.53	8,914.29	3.93	15.90	2	16	2.56	20.51	728.00	1,776.72	2.36	5.75	33.05	19.93
7	750	1,000	875	955	7,267	7.39	56.21	2,600.45	11,514.74	4.64	20.54	6	22	7.69	28.21	2,303.79	4,080.51	7.46	13.22	88.59	35.44
8	1,000	1,500	1,250	1,045	8,312	8.08	64.29	2,800.16	14,314.90	5.00	25.54	1	23	1.28	29.49	31.51	4,112.01	0.10	13.32	1.13	28.73
9	1,500	2,000	1,750	677	8,989	5.24	69.53	2,332.34	16,647.23	4.16	29.70	3	26	3.85	33.33	466.19	4,578.20	1.51	14.83	19.99	27.50
10	2,000	2,500	2,250	390	9,379	3.02	72.54	1,588.13	18,235.36	2.83	32.53	0	26	0.00	33.33	0.00	4,578.20	0.00	14.83	0.00	25.11
11	2,500	3,000	2,750	368	9,747	2.85	75.39	1,641.09	19,876.44	2.93	35.46	1	27	1.28	34.62	2,472.54	7,050.74	8.01	22.84	150.66	35.47
12	3,000	4,000	3,500	439	10,186	3.40	78.78	2,295.99	22,172.43	4.10	39.55	2	29	2.56	37.18	29.54	7,080.28	0.10	22.93	1.29	31.93
13	4,000	5,000	4,500	317	10,503	2.45	81.24	1,990.13	24,162.56	3.55	43.11	2	31	2.56	39.74	561.43	7,641.72	1.82	24.75	28.21	31.63
14	5,000	7,500	6,250	491	10,994	3.80	85.03	3,805.72	27,968.28	6.79	49.89	4	35	5.13	44.87	141.47	7,783.19	0.46	25.21	3.72	27.83
15	7,500	10,000	8,750	260	11,254	2.01	87.04	2,241.68	30,209.96	4.00	53.89	3	38	3.85	48.72	2,035.94	9,819.13	6.59	31.80	90.82	32.50
16	10,000	20,000	15,000	499	11,753	3.86	90.90	5,844.42	36,054.39	10.43	64.32	9	47	11.54	60.26	1,838.27	11,657.40	5.95	37.76	31.45	32.33
17	20,000	50,000	35,000	549	12,302	4.25	95.15	11,167.41	47,221.80	19.92	84.24	14	61	17.95	78.21	10,166.92	21,824.32	32.93	70.69	91.04	46.22
18	50,000	100,000	75,000	314	12,616	2.43	97.58	5,158.70	52,380.50	9.20	93.44	11	72	14.10	92.31	8,787.27	30,611.59	28.46	99.15	170.34	58.44
19	100,000	500,000	300,000	285	12,901	2.20	99.78	3,528.91	55,909.41	6.30	99.74	5	77	6.41	98.72	262.96	30,874.56	0.85	100.00	7.45	55.22
20	500,000	UP		28	12,929	0.22	100.00	145.53	56,054.94	0.26	100.00	1	78	1.28	100.00	0.00	30,874.56	0.00	100.00	0.00	55.08
				12,929				56,054.94				78				30,874.56				55.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.78	2.78	6.16	6.16	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.39	4.17	0.44	6.60	0.11	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.39	5.56	0.42	7.02	0.11	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.39	6.94	0.66	7.68	0.17	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.39	8.33	0.81	8.49	0.21	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	2.78	11.11	3.98	12.47	1.03	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	5.56	16.67	7.43	19.90	1.93	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	26	19.44	36.11	19.97	39.88	5.18	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	35	12.50	48.61	16.52	56.40	4.28	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	37	2.78	51.39	10.65	67.04	2.76	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	39	2.78	54.17	12.56	79.60	3.26	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	44	6.94	61.11	19.13	98.73	4.96	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	46	2.78	63.89	7.23	105.96	1.88	27.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	49	4.17	68.06	15.52	121.48	4.02	31.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	50	1.39	69.44	34.50	155.98	8.95	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	53	4.17	73.61	39.38	195.35	10.21	50.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	55	2.78	76.39	62.18	257.53	16.13	66.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	57	2.78	79.17	55.21	312.75	14.32	81.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	58	1.39	80.56	3.94	316.68	1.02	82.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		14	72	19.44	100.00	68.90	385.59	17.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				72				385.59				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	11.61	11.61	9.55	9.55	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	23	3.23	14.84	1.59	11.14	0.26	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	32	5.81	20.65	21.02	32.16	3.39	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	35	1.94	22.58	18.36	50.52	2.96	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	39	2.58	25.16	7.51	58.03	1.21	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	52	8.39	33.55	13.41	71.44	2.17	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	62	6.45	40.00	11.46	82.89	1.85	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	73	7.10	47.10	0.39	82.50	0.06	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	78	3.23	50.32	16.27	98.77	2.63	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	88	6.45	56.77	18.03	116.81	2.91	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	92	2.58	59.35	21.57	138.38	3.48	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	94	1.29	60.65	13.00	151.38	2.10	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	96	1.29	61.94	5.43	145.94	0.88	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	102	3.87	65.81	58.13	204.08	9.39	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	105	1.94	67.74	51.98	256.06	8.39	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	116	7.10	74.84	75.76	331.82	12.23	53.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	140	15.48	90.32	195.07	526.89	31.50	85.09	1	1	100.00	100.00	2.32	2.32	100.00	100.00	1.19	0.44
18	50,000	100,000	75,000	13	153	8.39	98.71	56.72	583.60	9.16	94.25	0	1	0.00	100.00	0.00	2.32	0.00	100.00	0.00	0.40
19	100,000	500,000	300,000	2	155	1.29	100.00	35.63	619.24	5.75	100.00	0	1	0.00	100.00	0.00	2.32	0.00	100.00	0.00	0.37
20	500,000	UP		0	155	0.00	100.00	0.00	619.24	0.00	100.00	0	1	0.00	100.00	0.00	2.32	0.00	100.00	0.00	0.37
				155				619.24				1				2.32				0.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.78	1.78	0.31	0.31	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	1.78	3.56	7.85	8.16	1.06	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	17	4.00	7.56	13.88	22.03	1.88	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	26	4.00	11.56	6.31	28.34	0.85	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	62	16.00	27.56	15.07	43.41	2.04	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	76	6.22	33.78	16.59	60.00	2.24	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	86	4.44	38.22	20.17	80.17	2.73	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	43	129	19.11	57.33	29.72	109.88	4.02	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	138	4.00	61.33	54.49	55.40	7.37	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	156	8.00	69.33	27.29	82.69	3.69	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	171	6.67	76.00	47.08	129.77	6.37	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	183	5.33	81.33	43.93	173.69	5.94	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	194	4.89	86.22	46.79	220.49	6.33	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	199	2.22	88.44	57.95	278.44	7.84	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	202	1.33	89.78	15.23	293.67	2.06	39.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	210	3.56	93.33	164.39	458.06	22.23	61.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	221	4.89	98.22	278.53	736.59	37.67	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	223	0.89	99.11	1.43	738.02	0.19	99.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	225	0.89	100.00	1.43	739.45	0.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	225	0.00	100.00	0.00	739.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				225				739.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	10.36	10.36	7.67	7.67	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	33	2.79	13.15	28.22	35.90	2.12	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	47	5.58	18.73	18.12	54.02	1.36	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	61	5.58	24.30	44.80	98.81	3.36	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	68	2.79	27.09	17.13	115.94	1.28	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	82	5.58	32.67	11.91	127.85	0.89	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	99	6.77	39.44	23.44	151.29	1.76	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	120	8.37	47.81	53.91	205.20	4.04	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	139	7.57	55.38	66.78	271.98	5.01	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	148	3.59	58.96	43.31	315.30	3.25	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	154	2.39	61.35	21.92	337.21	1.64	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	167	5.18	66.53	139.16	476.37	10.43	35.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	180	5.18	71.71	83.60	559.98	6.27	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	197	6.77	78.49	140.11	700.09	10.50	52.48	1	1	50.00	50.00	80.90	80.90	50.00	50.00	57.74	11.56
15	7,500	10,000	8,750	10	207	3.98	82.47	38.99	739.08	2.92	55.40	0	1	0.00	50.00	0.00	80.90	0.00	50.00	0.00	10.95
16	10,000	20,000	15,000	12	219	4.78	87.25	119.70	858.77	8.97	64.37	1	2	50.00	100.00	80.90	161.81	50.00	100.00	67.59	18.84
17	20,000	50,000	35,000	18	237	7.17	94.42	306.95	1,165.72	23.01	87.38	0	2	0.00	100.00	0.00	161.81	0.00	100.00	0.00	13.88
18	50,000	100,000	75,000	7	244	2.79	97.21	68.49	1,234.22	5.13	92.51	0	2	0.00	100.00	0.00	161.81	0.00	100.00	0.00	13.11
19	100,000	500,000	300,000	7	251	2.79	100.00	99.92	1,334.14	7.49	100.00	0	2	0.00	100.00	0.00	161.81	0.00	100.00	0.00	12.13
20	500,000	UP		0	251	0.00	100.00	0.00	1,334.14	0.00	100.00	0	2	0.00	100.00	0.00	161.81	0.00	100.00	0.00	12.13
				251				1,334.14				2				161.81				12.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	20.00	20.00	0.75	0.75	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	5.00	25.00	1.68	2.43	3.57	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	5.00	30.00	0.67	3.10	1.43	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.00	35.00	1.36	4.47	2.90	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	15.00	50.00	11.91	16.38	25.32	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	10.00	60.00	5.29	21.68	11.25	46.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	15.00	75.00	4.32	26.00	9.18	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	5.00	80.00	0.00	26.00	0.00	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	5.00	85.00	18.77	44.76	39.89	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	5.00	90.00	0.00	44.76	0.00	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	5.00	95.00	0.00	44.76	0.00	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	5.00	100.00	2.28	47.05	4.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	47.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				47.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	78	78	10.24	10.24	28.10	28.10	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	62	140	8.14	18.37	75.19	103.28	2.93	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	108	248	14.17	32.55	134.97	238.25	5.27	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	86	334	11.29	43.83	197.79	436.04	7.72	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	83	417	10.89	54.72	164.25	600.30	6.41	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	81	498	10.63	65.35	159.61	759.91	6.23	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	67	565	8.79	74.15	181.36	941.27	7.08	36.72	1	1	20.00	20.00	0.40	0.40	0.11	0.11	0.22	0.04
8	1,000	1,500	1,250	55	620	7.22	81.36	207.68	1,148.95	8.10	44.83	0	1	0.00	20.00	0.00	0.40	0.00	0.11	0.00	0.03
9	1,500	2,000	1,750	28	648	3.67	85.04	132.60	1,281.54	5.17	50.00	0	1	0.00	20.00	0.00	0.40	0.00	0.11	0.00	0.03
10	2,000	2,500	2,250	20	668	2.62	87.66	149.90	1,431.45	5.85	55.85	1	2	20.00	40.00	3.20	3.60	0.92	1.03	2.13	0.25
11	2,500	3,000	2,750	13	681	1.71	89.37	87.70	1,519.15	3.42	59.27	0	2	0.00	40.00	0.00	3.60	0.00	1.03	0.00	0.24
12	3,000	4,000	3,500	21	702	2.76	92.13	223.20	1,742.35	8.71	67.98	0	2	0.00	40.00	0.00	3.60	0.00	1.03	0.00	0.21
13	4,000	5,000	4,500	18	720	2.36	94.49	164.13	1,906.48	6.40	74.38	0	2	0.00	40.00	0.00	3.60	0.00	1.03	0.00	0.19
14	5,000	7,500	6,250	23	743	3.02	97.51	292.54	2,199.02	11.41	85.80	3	5	60.00	100.00	345.27	348.87	98.97	100.00	118.02	15.86
15	7,500	10,000	8,750	11	754	1.44	98.95	53.01	2,252.02	2.07	87.87	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	15.49
16	10,000	20,000	15,000	4	758	0.52	99.48	197.89	2,449.91	7.72	95.59	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	14.24
17	20,000	50,000	35,000	3	761	0.39	99.87	100.29	2,550.20	3.91	99.50	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.68
18	50,000	100,000	75,000	1	762	0.13	100.00	12.83	2,563.02	0.50	100.00	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.61
19	100,000	500,000	300,000	0	762	0.00	100.00	0.00	2,563.02	0.00	100.00	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.61
20	500,000	UP		0	762	0.00	100.00	0.00	2,563.02	0.00	100.00	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.61
				762				2,563.02				5				348.87				13.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2492 DRY-(CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	9.09	9.09	1.50	1.50	2.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	9.09	18.18	0.88	2.38	1.18	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	13.64	31.82	2.26	4.64	3.03	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	13.64	45.45	2.90	7.55	3.89	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	13.64	59.09	6.80	14.34	9.10	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	9.09	68.18	7.00	21.34	9.38	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	9.09	77.27	5.38	26.73	7.21	35.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	4.55	81.82	6.73	33.46	9.01	44.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	4.55	86.36	4.30	37.75	5.76	50.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	4.55	90.91	8.34	46.09	11.17	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	4.55	95.45	17.71	63.80	23.72	85.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	4.55	100.00	10.87	74.68	14.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	74.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				74.68				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	14.80	14.80	64.36	64.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.10	17.90	13.47	77.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	17.90	0.00	77.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	5.10	23.00	22.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				23.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	51.01	51.01	6.97	6.97	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	79	2.01	53.02	0.67	7.64	0.20	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	85	4.03	57.05	2.55	10.19	0.76	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	93	5.37	62.42	7.39	17.57	2.19	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	106	8.72	71.14	81.50	99.08	24.16	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	107	0.67	71.81	2.81	101.89	0.83	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	109	1.34	73.15	2.38	104.26	0.70	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	127	12.08	85.23	60.95	165.21	18.06	48.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	133	4.03	89.26	16.45	181.67	4.88	53.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	136	2.01	91.28	16.86	198.52	5.00	58.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	137	0.67	91.95	4.25	202.77	1.26	60.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	138	0.67	92.62	12.22	214.99	3.62	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	139	0.67	93.29	17.44	232.43	5.17	68.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	140	0.67	93.96	7.13	239.56	2.11	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	146	4.03	97.99	83.62	323.17	24.78	95.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	149	2.01	100.00	14.22	337.39	4.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	149	0.00	100.00	0.00	337.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	149	0.00	100.00	0.00	337.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	149	0.00	100.00	0.00	337.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	149	0.00	100.00	0.00	337.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				149				337.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	0.83	0.83	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	5.12	4.29	12.82	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	5.21	0.92	13.04	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	5.21	6.12	13.04	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	8.92	15.04	22.33	37.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	6.35	21.39	15.90	53.57	1	1	100.00	100.00	11.40	11.40	100.00	100.00	179.44	53.27
8	1,000	1,500	1,250	1	9	8.33	75.00	3.09	24.49	7.75	61.32	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	46.54
9	1,500	2,000	1,750	1	10	8.33	83.33	12.46	36.94	31.19	92.51	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	30.85
10	2,000	2,500	2,250	1	11	8.33	91.67	0.94	37.88	2.34	94.85	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	30.09
11	2,500	3,000	2,750	1	12	8.33	100.00	2.05	39.93	5.15	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
20	500,000	UP		0	12	0.00	100.00	0.00	39.93	0.00	100.00	0	1	0.00	100.00	0.00	11.40	0.00	100.00	0.00	28.54
				12				39.93				1				11.40				28.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	12.77	12.77	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.13	14.89	10.32	10.32	4.88	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.13	17.02	10.67	20.98	5.05	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	11	6.38	23.40	3.01	24.00	1.43	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	15	8.51	31.91	5.12	29.12	2.42	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	18	6.38	38.30	10.54	39.66	4.99	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	21	6.38	44.68	4.64	44.30	2.20	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	2.13	46.81	21.02	65.31	9.95	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	2.13	48.94	0.00	65.31	0.00	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	2.13	51.06	3.20	68.51	1.51	32.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	2.13	53.19	8.15	76.66	3.86	36.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	2.13	55.32	2.57	79.23	1.22	37.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	2.13	57.45	6.05	85.28	2.86	40.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	2.13	59.57	2.15	87.43	1.02	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	29	2.13	61.70	1.90	89.33	0.90	42.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	31	4.26	65.96	43.16	132.49	20.43	62.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	32	2.13	68.09	12.56	145.05	5.95	68.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	35	6.38	74.47	29.69	174.74	14.06	82.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	45	21.28	95.74	21.80	196.54	10.32	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	47	4.26	100.00	14.68	211.23	6.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				47				211.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.82	1.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	6	9.09	10.91	18.32	18.32	4.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.82	12.73	0.80	19.12	0.17	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.82	14.55	6.77	25.89	1.48	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.82	16.36	2.71	28.60	0.59	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.82	18.18	1.21	27.40	0.26	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.82	20.00	22.73	50.13	4.98	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.82	21.82	0.00	50.13	0.00	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.82	23.64	6.05	56.17	1.32	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.82	25.45	6.05	62.22	1.32	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.82	27.27	6.27	68.50	1.37	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.82	29.09	5.33	73.83	1.17	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.82	30.91	2.56	76.39	0.56	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.82	32.73	6.30	82.69	1.38	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.82	34.55	0.00	82.69	0.00	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	27	14.55	49.09	52.28	134.97	11.44	29.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	32	9.09	58.18	122.73	257.69	26.86	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	1.82	60.00	0.97	258.67	0.21	56.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	46	23.64	83.64	142.61	401.28	31.22	87.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	55	16.36	100.00	55.57	456.85	12.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				55				456.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2508 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.15	1.15	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.79	2.94	6.46	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.31	5.26	8.36	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	22.42	27.67	81.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	27.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				27.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.00	0.07	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	0.00	0.07	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	13.33	33.33	2.43	2.50	3.30	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	3.09	5.58	4.20	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	6.11	11.70	8.31	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	4.87	16.57	6.63	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	18.93	35.50	25.75	48.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	8.64	44.14	11.75	60.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	3.12	47.26	4.24	64.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	13.79	61.05	18.75	83.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	10.34	71.39	14.06	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	0.65	72.04	0.88	97.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	1.50	73.54	2.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	73.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	73.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	73.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	73.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	73.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				73.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	203	203	12.91	12.91	78.49	78.49	0.94	0.94	3	3	2.05	2.05	50.76	50.76	0.12	0.12	64.67	64.67
2	50	100	75	60	263	3.82	16.73	107.14	185.64	1.28	2.22	5	8	3.42	5.48	261.52	312.28	0.63	0.75	244.08	168.22
3	100	200	150	27	290	1.72	18.45	96.41	282.05	1.15	3.38	7	15	4.79	10.27	797.65	1,109.93	1.92	2.67	827.32	393.52
4	200	300	250	15	305	0.95	19.40	41.53	323.58	0.50	3.88	3	18	2.05	12.33	540.14	1,650.08	1.30	3.96	1300.57	509.94
5	300	500	400	25	330	1.59	20.99	101.49	425.07	1.22	5.09	6	24	4.11	16.44	1,288.44	2,938.52	3.10	7.06	1269.50	691.30
6	500	750	625	35	365	2.23	23.22	94.09	519.16	1.13	6.22	6	30	4.11	20.55	2,037.93	4,976.45	4.90	11.96	2165.94	958.55
7	750	1,000	875	14	379	0.89	24.11	11.31	530.48	0.14	6.35	2	32	1.37	21.92	882.44	5,858.89	2.12	14.08	7799.91	1104.46
8	1,000	1,500	1,250	35	414	2.23	26.34	51.15	581.63	0.61	6.97	6	38	4.11	26.03	4,628.40	10,487.29	11.12	25.20	9048.64	1803.09
9	1,500	2,000	1,750	26	440	1.65	27.99	41.05	622.68	0.49	7.46	3	41	2.05	28.08	1,858.89	12,346.18	4.47	29.66	4528.22	1982.75
10	2,000	2,500	2,250	18	458	1.15	29.13	71.40	694.08	0.86	8.31	2	43	1.37	29.45	18.20	12,327.98	0.04	29.62	25.49	1776.17
11	2,500	3,000	2,750	18	476	1.15	30.28	82.74	776.81	0.99	9.31	1	44	0.68	30.14	1,102.90	13,430.88	2.65	32.27	1332.99	1728.97
12	3,000	4,000	3,500	40	516	2.54	32.82	130.43	907.24	1.56	10.87	2	46	1.37	31.51	621.37	14,052.25	1.49	33.76	476.42	1548.90
13	4,000	5,000	4,500	30	546	1.91	34.73	78.24	985.48	0.94	11.80	4	50	2.74	34.25	2,179.66	16,231.91	5.24	39.00	2785.68	1647.10
14	5,000	7,500	6,250	66	612	4.20	38.93	223.32	1,208.81	2.68	14.48	2	52	1.37	35.62	1,811.41	18,043.31	4.35	43.35	811.11	1492.65
15	7,500	10,000	8,750	57	669	3.63	42.56	119.71	1,328.51	1.43	15.91	1	53	0.68	36.30	1,018.11	19,061.43	2.45	45.80	850.51	1434.79
16	10,000	20,000	15,000	83	752	5.28	47.84	422.24	1,750.75	5.06	20.97	16	69	10.96	47.26	1,541.15	20,602.58	3.70	49.50	365.00	1176.79
17	20,000	50,000	35,000	112	864	7.12	54.96	509.27	2,260.02	6.10	27.07	17	86	11.64	58.90	1,755.59	22,358.17	4.22	53.72	344.73	989.29
18	50,000	100,000	75,000	205	1,069	13.04	68.00	603.05	2,863.07	7.22	34.30	20	106	13.70	72.60	8,870.21	31,228.37	21.31	75.03	1470.90	1090.73
19	100,000	500,000	300,000	222	1,291	14.12	82.12	672.43	3,535.49	8.05	42.35	25	131	17.12	89.73	8,364.48	39,592.85	20.10	95.12	1243.93	1119.87
20	500,000	UP		281	1,572	17.88	100.00	4,812.60	8,348.09	57.65	100.00	15	146	10.27	100.00	2,029.86	41,622.71	4.88	100.00	42.18	498.59
				1,572				8,348.09				146				41,622.71				498.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	8.76	8.76	6.22	6.22	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.73	9.49	18.88	25.10	2.54	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.73	10.22	3.24	28.34	0.44	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	1.46	11.68	30.00	58.33	4.03	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	20	2.92	14.60	1.11	59.44	0.15	8.00	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	26	4.38	18.98	10.13	69.58	1.36	9.36	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	28	1.46	20.44	3.89	73.47	0.52	9.88	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	35	5.11	25.55	14.55	88.02	1.96	11.84	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	39	2.92	28.47	6.08	94.10	0.82	12.66	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	49	7.30	35.77	13.71	107.80	1.84	14.50	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	0.73	36.50	7.41	115.21	1.00	15.50	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	53	2.19	38.69	228.18	343.39	30.69	46.19	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	57	2.92	41.61	27.16	370.56	3.65	49.85	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	69	8.76	50.36	20.78	391.33	2.79	52.64	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	77	5.84	56.20	1.51	389.83	0.20	52.44	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	91	10.22	66.42	121.18	511.00	16.30	68.74	1	2	33.33	66.67	59.62	59.62	100.00	100.00	49.20	11.67
17	20,000	50,000	35,000	25	116	18.25	84.67	160.66	671.66	21.61	90.35	1	3	33.33	100.00	0.00	59.62	0.00	100.00	0.00	8.88
18	50,000	100,000	75,000	2	118	1.46	86.13	4.53	676.19	0.61	90.96	0	3	0.00	100.00	0.00	59.62	0.00	100.00	0.00	8.82
19	100,000	500,000	300,000	8	126	5.84	91.97	35.88	712.07	4.83	95.78	0	3	0.00	100.00	0.00	59.62	0.00	100.00	0.00	8.37
20	500,000	UP		11	137	8.03	100.00	31.35	743.42	4.22	100.00	0	3	0.00	100.00	0.00	59.62	0.00	100.00	0.00	8.02
				137				743.42				3				59.62				8.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	10.71	10.71	2.80	2.80	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.57	14.29	11.56	14.36	5.92	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.57	17.86	0.47	14.83	0.24	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	7.14	25.00	1.13	15.96	0.58	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	7.14	32.14	2.59	18.55	1.33	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.57	35.71	2.76	21.31	1.41	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	3.57	39.29	1.06	22.37	0.54	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	3.57	42.86	0.21	22.59	0.11	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	3.57	46.43	8.92	31.50	4.57	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.57	50.00	1.63	33.13	0.83	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.57	53.57	1.45	34.58	0.74	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.57	57.14	2.08	36.66	1.07	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.57	60.71	1.95	38.62	1.00	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.57	64.29	13.13	51.74	6.72	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.57	67.86	7.70	59.45	3.95	30.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	3.57	71.43	0.35	59.80	0.18	30.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	25	17.86	89.29	127.45	187.25	65.27	95.90	1	1	100.00	100.00	54.73	54.73	100.00	100.00	42.94	29.23
18	50,000	100,000	75,000	1	26	3.57	92.86	2.82	190.07	1.44	97.34	0	1	0.00	100.00	0.00	54.73	0.00	100.00	0.00	28.80
19	100,000	500,000	300,000	1	27	3.57	96.43	1.92	191.98	0.98	98.32	0	1	0.00	100.00	0.00	54.73	0.00	100.00	0.00	28.51
20	500,000	UP		1	28	3.57	100.00	3.27	195.26	1.68	100.00	0	1	0.00	100.00	0.00	54.73	0.00	100.00	0.00	28.03
				28				195.26				1				54.73				28.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	12.73	12.73	0.06	0.06	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.82	14.55	0.32	0.38	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.82	16.36	0.09	0.47	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.82	18.18	0.05	0.52	0.03	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	14	7.27	25.45	1.45	1.97	0.74	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	19	9.09	34.55	1.56	3.53	0.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.82	36.36	0.60	4.13	0.30	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	1.82	38.18	0.08	4.21	0.04	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	1.82	40.00	0.17	4.37	0.08	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	1.82	41.82	1.22	5.59	0.62	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	27	7.27	49.09	8.71	14.30	4.42	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	30	5.45	54.55	29.43	43.73	14.95	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.82	56.36	16.37	60.09	8.31	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	33	3.64	60.00	7.69	67.79	3.91	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	34	1.82	61.82	51.43	119.21	26.12	60.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	40	10.91	72.73	47.28	166.49	24.01	84.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	42	3.64	76.36	1.19	167.68	0.60	85.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	44	3.64	80.00	3.38	171.07	1.72	86.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	53	16.36	96.36	23.08	194.15	11.72	98.60	1	1	100.00	100.00	13.37	13.37	100.00	100.00	57.93	6.89
20	500,000	UP		2	55	3.64	100.00	2.75	196.90	1.40	100.00	0	1	0.00	100.00	0.00	13.37	0.00	100.00	0.00	6.79
				55				196.90				1				13.37				6.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	8.42	8.42	42.26	42.26	1.10	1.10	2	2	4.76	4.76	13.39	13.39	0.68	0.68	31.69	31.69
2	50	100	75	12	53	2.46	10.88	75.07	117.33	1.95	3.05	3	5	7.14	11.90	31.41	44.80	1.58	2.26	41.84	38.19
3	100	200	150	21	74	4.31	15.20	176.34	293.67	4.59	7.64	2	7	4.76	16.67	45.82	90.62	2.31	4.57	25.98	30.86
4	200	300	250	10	84	2.05	17.25	75.46	369.13	1.96	9.60	0	7	0.00	16.67	0.00	90.62	0.00	4.57	0.00	24.55
5	300	500	400	12	96	2.46	19.71	46.91	416.04	1.22	10.82	0	7	0.00	16.67	0.00	90.62	0.00	4.57	0.00	21.78
6	500	750	625	13	109	2.67	22.38	171.15	587.20	4.45	15.28	0	7	0.00	16.67	0.00	90.62	0.00	4.57	0.00	15.43
7	750	1,000	875	19	128	3.90	26.28	52.09	639.29	1.36	16.63	1	8	2.38	19.05	355.58	446.21	17.92	22.49	682.65	69.80
8	1,000	1,500	1,250	11	139	2.26	28.54	57.29	696.58	1.49	18.12	0	8	0.00	19.05	0.00	446.21	0.00	22.49	0.00	64.06
9	1,500	2,000	1,750	20	159	4.11	32.65	74.18	770.75	1.93	20.05	0	8	0.00	19.05	0.00	446.21	0.00	22.49	0.00	57.89
10	2,000	2,500	2,250	16	175	3.29	35.93	44.42	815.17	1.16	21.21	0	8	0.00	19.05	0.00	446.21	0.00	22.49	0.00	54.74
11	2,500	3,000	2,750	5	180	1.03	36.96	36.84	852.01	0.96	22.16	0	8	0.00	19.05	0.00	446.21	0.00	22.49	0.00	52.37
12	3,000	4,000	3,500	11	191	2.26	39.22	74.51	926.52	1.94	24.10	0	8	0.00	19.05	0.00	446.21	0.00	22.49	0.00	48.16
13	4,000	5,000	4,500	24	215	4.93	44.15	274.76	1,201.27	7.15	31.25	1	9	2.38	21.43	0.51	446.72	0.03	22.51	0.19	37.19
14	5,000	7,500	6,250	22	237	4.52	48.67	285.78	1,487.05	7.43	38.68	0	9	0.00	21.43	0.00	446.72	0.00	22.51	0.00	30.04
15	7,500	10,000	8,750	18	255	3.70	52.36	146.29	1,633.34	3.81	42.49	0	9	0.00	21.43	0.00	446.72	0.00	22.51	0.00	27.35
16	10,000	20,000	15,000	62	317	12.73	65.09	471.52	2,104.87	12.27	54.76	4	13	9.52	30.95	209.67	656.39	10.57	33.08	44.47	31.18
17	20,000	50,000	35,000	72	389	14.78	79.88	656.75	2,761.61	17.08	71.84	6	19	14.29	45.24	34.99	691.38	1.76	34.84	5.33	25.04
18	50,000	100,000	75,000	45	434	9.24	89.12	825.48	3,587.09	21.47	93.31	3	22	7.14	52.38	200.89	892.27	10.12	44.97	24.34	24.87
19	100,000	500,000	300,000	30	464	6.16	95.28	108.31	3,695.40	2.82	96.13	5	27	11.90	64.29	318.08	1,210.35	16.03	61.00	293.67	32.75
20	500,000	UP		23	487	4.72	100.00	148.67	3,844.07	3.87	100.00	15	42	35.71	100.00	773.93	1,984.28	39.00	100.00	520.57	51.62
				487				3,844.07				42				1,984.28				51.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	186	186	10.26	10.26	105.82	105.82	0.91	0.91	12	12	11.88	11.88	572.50	572.50	0.44	0.44	541.00	541.00
2	50	100	75	48	234	2.65	12.91	264.18	370.00	2.28	3.20	3	15	2.97	14.85	63.23	635.73	0.05	0.49	23.93	171.82
3	100	200	150	40	274	2.21	15.12	304.30	674.31	2.63	5.83	1	16	0.99	15.84	4.83	630.90	0.00	0.49	1.59	93.56
4	200	300	250	30	304	1.66	16.78	130.52	804.83	1.13	6.96	2	18	1.98	17.82	281.10	911.99	0.22	0.70	215.36	113.32
5	300	500	400	63	367	3.48	20.25	415.08	1,219.91	3.59	10.55	5	23	4.95	22.77	346.30	1,258.30	0.27	0.97	83.43	103.15
6	500	750	625	62	429	3.42	23.68	171.44	1,391.35	1.48	12.03	3	26	2.97	25.74	14.82	1,273.12	0.01	0.98	8.65	91.50
7	750	1,000	875	59	488	3.26	26.93	291.35	1,682.70	2.52	14.55	0	26	0.00	25.74	0.00	1,273.12	0.00	0.98	0.00	75.66
8	1,000	1,500	1,250	83	571	4.58	31.51	406.22	2,088.92	3.51	18.06	1	27	0.99	26.73	263.80	1,536.92	0.20	1.19	64.94	73.57
9	1,500	2,000	1,750	75	646	4.14	35.65	294.20	2,383.12	2.54	20.60	0	27	0.00	26.73	0.00	1,536.92	0.00	1.19	0.00	64.49
10	2,000	2,500	2,250	54	700	2.98	38.63	222.78	2,605.90	1.93	22.53	1	28	0.99	27.72	367.63	1,904.55	0.28	1.47	165.02	73.09
11	2,500	3,000	2,750	41	741	2.26	40.89	231.47	2,837.37	2.00	24.53	0	28	0.00	27.72	0.00	1,904.55	0.00	1.47	0.00	67.12
12	3,000	4,000	3,500	74	815	4.08	44.98	319.32	3,156.69	2.76	27.29	1	29	0.99	28.71	15.44	1,919.99	0.01	1.48	4.83	60.82
13	4,000	5,000	4,500	53	868	2.92	47.90	469.22	3,625.90	4.06	31.35	2	31	1.98	30.69	40.35	1,960.34	0.03	1.51	8.60	54.06
14	5,000	7,500	6,250	117	985	6.46	54.36	921.71	4,547.62	7.97	39.32	4	35	3.96	34.65	462.51	2,422.85	0.36	1.87	50.18	53.28
15	7,500	10,000	8,750	74	1,059	4.08	58.44	503.15	5,050.76	4.35	43.67	2	37	1.98	36.63	306.11	2,728.96	0.24	2.11	60.84	54.03
16	10,000	20,000	15,000	174	1,233	9.60	68.05	1,894.80	6,945.56	16.38	60.05	8	45	7.92	44.55	11,219.77	13,948.72	8.67	10.78	592.14	200.83
17	20,000	50,000	35,000	209	1,442	11.53	79.58	2,050.34	8,995.90	17.73	77.78	21	66	20.79	65.35	8,208.19	22,156.92	6.34	17.12	400.33	246.30
18	50,000	100,000	75,000	109	1,551	6.02	85.60	857.04	9,852.95	7.41	85.19	12	78	11.88	77.23	1,158.95	23,315.87	0.90	18.02	135.23	236.64
19	100,000	500,000	300,000	205	1,756	11.31	96.91	1,325.63	11,178.57	11.46	96.65	20	98	19.80	97.03	106,077.00	129,392.87	81.98	100.00	8002.02	1157.51
20	500,000	UP		56	1,812	3.09	100.00	387.36	11,565.93	3.35	100.00	3	101	2.97	100.00	4.11	129,396.98	0.00	100.00	1.06	1118.78
				1,812				11,565.93				101				129,396.98				1118.78	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	7.69	7.69	12.89	12.89	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	21	1.28	8.97	1.03	13.92	0.07	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	35	5.98	14.96	53.31	67.23	3.53	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	40	2.14	17.09	3.33	70.56	0.22	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	52	5.13	22.22	42.24	112.80	2.80	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	69	7.26	29.49	26.87	139.67	1.78	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	74	2.14	31.62	11.24	150.91	0.74	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	80	2.56	34.19	20.81	171.72	1.38	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	96	6.84	41.03	95.64	267.36	6.34	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	99	1.28	42.31	13.56	280.92	0.90	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	104	2.14	44.44	27.10	308.02	1.80	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	117	5.56	50.00	73.25	381.27	4.85	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	131	5.98	55.98	52.56	433.83	3.48	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	140	3.85	59.83	88.53	522.35	5.87	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	151	4.70	64.53	57.58	579.93	3.82	38.43	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	187	15.38	79.91	218.55	798.48	14.48	52.91	1	2	20.00	40.00	0.15	0.15	3.30	3.30	0.07	0.02
17	20,000	50,000	35,000	38	225	16.24	96.15	579.57	1,378.06	38.40	91.31	3	5	60.00	100.00	4.31	4.45	96.70	100.00	0.74	0.32
18	50,000	100,000	75,000	8	233	3.42	99.57	78.92	1,456.97	5.23	96.54	0	5	0.00	100.00	0.00	4.45	0.00	100.00	0.00	0.31
19	100,000	500,000	300,000	1	234	0.43	100.00	52.26	1,509.23	3.46	100.00	0	5	0.00	100.00	0.00	4.45	0.00	100.00	0.00	0.29
20	500,000	UP		0	234	0.00	100.00	0.00	1,509.23	0.00	100.00	0	5	0.00	100.00	0.00	4.45	0.00	100.00	0.00	0.29
				234				1,509.23				5				4.45				0.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	1.19	1.19	0.75	0.75	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	2.38	3.57	2.11	2.86	0.31	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.60	4.17	27.61	30.47	4.01	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	22	8.93	13.10	15.10	45.57	2.19	6.62	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	26	2.38	15.48	3.05	48.62	0.44	7.06	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	30	2.38	17.86	85.63	134.25	12.44	19.50	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	35	2.98	20.83	18.63	152.88	2.71	22.21	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	40	2.98	23.81	55.58	208.46	8.07	30.28	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	42	1.19	25.00	23.71	232.16	3.44	33.72	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	45	1.79	26.79	12.01	244.17	1.74	35.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	47	1.19	27.98	32.04	276.21	4.65	40.12	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	49	1.19	29.17	5.81	282.02	0.84	40.97	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	87	22.62	51.79	9.77	291.79	1.42	42.39	2	3	66.67	100.00	16.00	16.00	100.00	100.00	163.79	5.48
15	7,500	10,000	8,750	5	92	2.98	54.76	98.02	389.81	14.24	56.63	0	3	0.00	100.00	0.00	16.00	0.00	100.00	0.00	4.10
16	10,000	20,000	15,000	8	100	4.76	59.52	6.80	396.61	0.99	57.61	0	3	0.00	100.00	0.00	16.00	0.00	100.00	0.00	4.03
17	20,000	50,000	35,000	3	103	1.79	61.31	4.47	401.08	0.65	58.26	0	3	0.00	100.00	0.00	16.00	0.00	100.00	0.00	3.99
18	50,000	100,000	75,000	16	119	9.52	70.83	88.11	489.20	12.80	71.06	0	3	0.00	100.00	0.00	16.00	0.00	100.00	0.00	3.27
19	100,000	500,000	300,000	46	165	27.38	98.21	185.54	674.74	26.95	98.01	0	3	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.37
20	500,000	UP		3	168	1.79	100.00	13.67	688.41	1.99	100.00	0	3	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.32
				168				688.41				3				16.00				2.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.81	7.81	3.00	3.00	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	13	2.34	10.16	7.33	10.33	1.38	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	3.91	14.06	20.49	30.82	3.85	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	26	6.25	20.31	13.18	44.00	2.47	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	33	5.47	25.78	8.90	52.90	1.67	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	42	7.03	32.81	11.63	64.53	2.18	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	49	5.47	38.28	9.23	73.77	1.73	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	55	4.69	42.97	10.14	83.91	1.90	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	65	7.81	50.78	18.12	102.03	3.40	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	68	2.34	53.13	9.54	111.57	1.79	20.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	70	1.56	54.69	3.65	115.22	0.69	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	78	6.25	60.94	34.87	150.09	6.54	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	83	3.91	64.84	24.86	174.95	4.67	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	93	7.81	72.66	47.89	222.84	8.99	41.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	102	7.03	79.69	42.63	265.47	8.00	49.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	110	6.25	85.94	56.32	321.79	10.57	60.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	122	9.38	95.31	159.93	481.72	30.02	90.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	127	3.91	99.22	49.00	530.72	9.20	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	128	0.78	100.00	2.03	532.75	0.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	128	0.00	100.00	0.00	532.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					128				532.75				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	3.78	3.78	19.22	19.22	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	60	3.53	7.31	38.00	57.22	1.60	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	108	5.85	13.15	17.71	74.92	0.74	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	138	3.65	16.81	54.60	129.52	2.30	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	175	4.51	21.32	49.03	178.55	2.06	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	214	4.75	26.07	43.34	221.89	1.82	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	242	3.41	29.48	21.16	243.05	0.89	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	60	302	7.31	36.78	58.75	301.80	2.47	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	353	6.21	43.00	50.66	352.46	2.13	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	40	393	4.87	47.87	73.92	426.38	3.11	17.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	413	2.44	50.30	53.62	480.00	2.26	20.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	90	503	10.96	61.27	236.36	716.36	9.94	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	42	545	5.12	66.38	101.98	818.34	4.29	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	69	614	8.40	74.79	260.55	1,078.89	10.96	45.37	1	1	33.33	33.33	4,067.21	4,067.21	92.70	92.70	1561.04	376.98
15	7,500	10,000	8,750	51	665	6.21	81.00	238.68	1,317.56	10.04	55.41	0	1	0.00	33.33	0.00	4,067.21	0.00	92.70	0.00	308.69
16	10,000	20,000	15,000	77	742	9.38	90.38	616.07	1,933.63	25.91	81.32	0	1	0.00	33.33	0.00	4,067.21	0.00	92.70	0.00	210.34
17	20,000	50,000	35,000	61	803	7.43	97.81	262.30	2,195.94	11.03	92.35	0	1	0.00	33.33	0.00	4,067.21	0.00	92.70	0.00	185.22
18	50,000	100,000	75,000	13	816	1.58	99.39	163.24	2,359.18	6.86	99.21	1	2	33.33	66.67	0.00	4,067.21	0.00	92.70	0.00	172.40
19	100,000	500,000	300,000	4	820	0.49	99.88	18.77	2,377.95	0.79	100.00	1	3	33.33	100.00	320.32	4,387.53	7.30	100.00	1706.31	184.51
20	500,000	UP		1	821	0.12	100.00	0.00	2,377.95	0.00	100.00	0	3	0.00	100.00	0.00	4,387.53	0.00	100.00	0.00	184.51
				821				2,377.95				3				4,387.53				184.51	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	676	676	7.93	7.93	546.62	546.62	0.09	0.09	3	3	3.80	3.80	54.90	54.90	0.08	0.08	10.04	10.04
2	50	100	75	316	992	3.71	11.63	555.37	1,102.00	0.09	0.18	3	6	3.80	7.59	233.34	288.25	0.35	0.43	42.02	26.16
3	100	200	150	493	1,485	5.78	17.41	1,091.86	2,193.86	0.18	0.37	2	8	2.53	10.13	330.26	618.50	0.49	0.92	30.25	28.19
4	200	300	250	483	1,968	5.66	23.07	656.61	2,850.46	0.11	0.48	2	10	2.53	12.66	206.28	824.78	0.31	1.23	31.42	28.93
5	300	500	400	722	2,690	8.47	31.54	977.19	3,827.66	0.16	0.64	2	12	2.53	15.19	668.54	1,493.32	1.00	2.23	68.41	39.01
6	500	750	625	641	3,331	7.52	39.05	981.58	4,809.24	0.16	0.80	5	17	6.33	21.52	354.36	1,847.68	0.53	2.76	36.10	38.42
7	750	1,000	875	567	3,898	6.65	45.70	981.34	5,790.58	0.16	0.97	2	19	2.53	24.05	1,420.87	3,268.55	2.12	4.87	144.79	56.45
8	1,000	1,500	1,250	744	4,642	8.72	54.43	1,737.23	7,527.81	0.29	1.26	4	23	5.06	29.11	1,117.10	4,385.65	1.67	6.54	64.30	58.26
9	1,500	2,000	1,750	531	5,173	6.23	60.65	1,422.73	8,950.54	0.24	1.50	2	25	2.53	31.65	16.26	4,401.92	0.02	6.56	1.14	49.18
10	2,000	2,500	2,250	408	5,581	4.78	65.44	1,347.23	10,297.78	0.23	1.72	2	27	2.53	34.18	28.42	4,430.34	0.04	6.61	2.11	43.02
11	2,500	3,000	2,750	289	5,870	3.39	68.82	437.94	10,735.71	0.07	1.80	2	29	2.53	36.71	2,694.01	7,124.35	4.02	10.62	615.16	66.36
12	3,000	4,000	3,500	370	6,240	4.34	73.16	1,840.64	12,576.35	0.31	2.10	3	32	3.80	40.51	3,640.76	10,765.11	5.43	16.05	197.80	85.60
13	4,000	5,000	4,500	241	6,481	2.83	75.99	1,328.78	13,905.13	0.22	2.33	2	34	2.53	43.04	4,586.41	15,351.52	6.84	22.89	345.16	110.40
14	5,000	7,500	6,250	465	6,946	5.45	81.44	2,882.42	16,787.54	0.48	2.81	5	39	6.33	49.37	13,294.11	28,645.63	19.83	42.72	461.21	170.64
15	7,500	10,000	8,750	285	7,231	3.34	84.78	1,434.57	18,222.12	0.24	3.05	4	43	5.06	54.43	4,509.04	33,154.67	6.72	49.44	314.31	181.95
16	10,000	20,000	15,000	436	7,667	5.11	89.89	3,720.38	21,942.49	0.62	3.67	10	53	12.66	67.09	453.04	33,607.71	0.68	50.12	12.18	153.16
17	20,000	50,000	35,000	414	8,081	4.85	94.75	3,819.37	25,761.87	0.64	4.31	10	63	12.66	79.75	22,597.37	56,205.08	33.70	83.82	591.65	218.17
18	50,000	100,000	75,000	218	8,299	2.56	97.30	10,317.20	15,444.66	1.73	2.58	10	73	12.66	92.41	8,583.60	64,788.68	12.80	96.62	83.20	419.49
19	100,000	500,000	300,000	154	8,453	1.81	99.11	140,558.35	156,003.01	23.52	26.11	6	79	7.59	100.00	2,265.01	67,053.69	3.38	100.00	1.61	42.98
20	500,000	UP		76	8,529	0.89	100.00	441,482.95	597,485.97	73.89	100.00	0	79	0.00	100.00	0.00	67,053.69	0.00	100.00	0.00	11.22
				8,529				597,485.97				79				67,053.69				11.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.30	9.30	10.05	10.05	5.39	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	4.65	13.95	5.15	4.90	2.76	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.33	16.28	0.34	4.55	0.18	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.33	18.60	1.17	3.39	0.63	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	12	9.30	27.91	4.00	0.62	2.15	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	6.98	34.88	4.23	4.84	2.27	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	19	9.30	44.19	5.83	10.68	3.13	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	27	18.60	62.79	18.70	29.37	10.03	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	29	4.65	67.44	5.46	34.83	2.93	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	2.33	69.77	2.13	36.96	1.14	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	32	4.65	74.42	11.62	48.58	6.23	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	34	4.65	79.07	17.25	65.83	9.25	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	2.33	81.40	2.88	68.71	1.54	36.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	40	11.63	93.02	29.04	97.75	15.58	52.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	2.33	95.35	4.24	93.51	2.27	50.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	42	2.33	97.67	44.89	138.40	24.08	74.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	43	2.33	100.00	48.04	186.44	25.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	186.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	186.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	186.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				186.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	6.92	6.92	11.64	11.64	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	49	71	15.41	22.33	1.99	13.63	0.29	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	113	13.21	35.53	11.98	25.61	1.75	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	135	6.92	42.45	10.01	35.62	1.46	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	153	5.66	48.11	14.34	49.97	2.09	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	174	6.60	54.72	42.51	92.47	6.19	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	187	4.09	58.81	20.12	112.59	2.93	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	216	9.12	67.92	55.62	168.22	8.10	24.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	225	2.83	70.75	30.06	198.27	4.38	28.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	235	3.14	73.90	73.69	271.97	10.74	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	249	4.40	78.30	45.97	317.93	6.70	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	259	3.14	81.45	49.08	367.01	7.15	53.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	260	0.31	81.76	40.00	407.01	5.83	59.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	275	4.72	86.48	6.91	413.92	1.01	60.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	277	0.63	87.11	0.00	413.92	0.00	60.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	283	1.89	88.99	158.01	571.92	23.02	83.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	305	6.92	95.91	52.28	624.20	7.62	90.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	310	1.57	97.48	17.25	641.44	2.51	93.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	318	2.52	100.00	44.98	686.42	6.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	318	0.00	100.00	0.00	686.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				318				686.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.76	5.76	3.80	3.80	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	2.03	7.80	5.41	9.20	0.35	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	33	3.39	11.19	5.30	14.50	0.35	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	53	6.78	17.97	64.27	78.77	4.20	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	83	10.17	28.14	80.27	159.04	5.24	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	105	7.46	35.59	47.24	206.27	3.08	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	134	9.83	45.42	36.02	242.30	2.35	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	152	6.10	51.53	49.27	291.57	3.22	19.04	1	1	50.00	50.00	6.78	6.78	100.00	100.00	13.75	2.32
9	1,500	2,000	1,750	16	168	5.42	56.95	64.91	356.48	4.24	23.28	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	1.90
10	2,000	2,500	2,250	8	176	2.71	59.66	58.90	415.38	3.85	27.12	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	1.63
11	2,500	3,000	2,750	16	192	5.42	65.08	25.60	440.99	1.67	28.79	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	1.54
12	3,000	4,000	3,500	18	210	6.10	71.19	78.76	519.74	5.14	33.94	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	1.30
13	4,000	5,000	4,500	6	216	2.03	73.22	47.31	567.05	3.09	37.03	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	1.19
14	5,000	7,500	6,250	23	239	7.80	81.02	195.57	762.62	12.77	49.79	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	0.89
15	7,500	10,000	8,750	13	252	4.41	85.42	148.20	910.82	9.68	59.47	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	0.74
16	10,000	20,000	15,000	12	264	4.07	89.49	238.68	1,149.50	15.58	75.06	0	1	0.00	50.00	0.00	6.78	0.00	100.00	0.00	0.59
17	20,000	50,000	35,000	16	280	5.42	94.92	276.50	1,426.00	18.05	93.11	1	2	50.00	100.00	0.00	6.78	0.00	100.00	0.00	0.48
18	50,000	100,000	75,000	5	285	1.69	96.61	66.67	1,492.68	4.35	97.46	0	2	0.00	100.00	0.00	6.78	0.00	100.00	0.00	0.45
19	100,000	500,000	300,000	10	295	3.39	100.00	38.86	1,531.54	2.54	100.00	0	2	0.00	100.00	0.00	6.78	0.00	100.00	0.00	0.44
20	500,000	UP		0	295	0.00	100.00	0.00	1,531.54	0.00	100.00	0	2	0.00	100.00	0.00	6.78	0.00	100.00	0.00	0.44
				295				1,531.54				2				6.78				0.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	20.87	20.87	10.62	10.62	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	61	3.15	24.02	20.40	31.02	2.99	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	67	2.36	26.38	13.68	44.70	2.01	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	84	6.69	33.07	34.46	79.16	5.06	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	94	3.94	37.01	12.02	91.18	1.76	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	102	3.15	40.16	8.86	100.04	1.30	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	106	1.57	41.73	7.14	107.18	1.05	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	117	4.33	46.06	40.98	148.17	6.01	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	126	3.54	49.61	41.07	189.24	6.02	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	134	3.15	52.76	39.05	228.29	5.73	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	160	10.24	62.99	47.99	276.28	7.04	40.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	167	2.76	65.75	51.63	327.91	7.57	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	175	3.15	68.90	62.18	390.09	9.12	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	197	8.66	77.56	109.52	499.61	16.07	73.29	1	1	33.33	33.33	222.54	222.54	40.02	40.02	203.20	44.54
15	7,500	10,000	8,750	9	206	3.54	81.10	41.17	540.77	6.04	79.33	0	1	0.00	33.33	0.00	222.54	0.00	40.02	0.00	41.15
16	10,000	20,000	15,000	26	232	10.24	91.34	11.95	552.73	1.75	81.08	0	1	0.00	33.33	0.00	222.54	0.00	40.02	0.00	40.26
17	20,000	50,000	35,000	13	245	5.12	96.46	115.38	668.11	16.93	98.00	2	3	66.67	100.00	333.54	556.08	59.98	100.00	289.07	83.23
18	50,000	100,000	75,000	2	247	0.79	97.24	12.21	680.32	1.79	99.80	0	3	0.00	100.00	0.00	556.08	0.00	100.00	0.00	81.74
19	100,000	500,000	300,000	5	252	1.97	99.21	1.36	681.69	0.20	100.00	0	3	0.00	100.00	0.00	556.08	0.00	100.00	0.00	81.57
20	500,000	UP		2	254	0.79	100.00	0.03	681.72	0.00	100.00	0	3	0.00	100.00	0.00	556.08	0.00	100.00	0.00	81.57
				254				681.72				3				556.08				81.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.23	0.23	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.70	2.93	16.11	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.00	2.93	0.00	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	9.90	12.83	59.22	76.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	3.89	16.72	23.26	100.00	1	1	100.00	100.00	0.16	0.16	100.00	100.00	4.08	0.95
7	750	1,000	875	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
20	500,000	UP		0	5	0.00	100.00	0.00	16.72	0.00	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.95
				5				16.72				1				0.16				0.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.46	2.46	6.48	6.48	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	0.99	3.45	6.92	13.40	0.54	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	1.48	4.93	0.90	14.30	0.07	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	13	1.48	6.40	2.12	16.41	0.16	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	24	5.42	11.82	33.44	49.86	2.59	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	4.93	16.75	21.04	70.89	1.63	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	50	7.88	24.63	14.66	85.55	1.13	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	71	10.34	34.98	37.58	123.13	2.91	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	79	3.94	38.92	26.96	150.09	2.09	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	90	5.42	44.33	23.01	173.10	1.78	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	92	0.99	45.32	9.28	182.38	0.72	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	101	4.43	49.75	38.25	220.63	2.96	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	25	126	12.32	62.07	150.61	371.24	11.66	28.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	132	2.96	65.02	42.74	413.97	3.31	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	148	7.88	72.91	175.28	589.26	13.57	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	165	8.37	81.28	192.47	781.73	14.90	60.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	191	12.81	94.09	279.60	1,061.33	21.64	82.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	200	4.43	98.52	198.28	1,259.61	15.35	97.48	1	1	100.00	100.00	11.52	11.52	100.00	100.00	5.81	0.91
19	100,000	500,000	300,000	2	202	0.99	99.51	8.26	1,267.87	0.64	98.12	0	1	0.00	100.00	0.00	11.52	0.00	100.00	0.00	0.91
20	500,000	UP		1	203	0.49	100.00	24.23	1,292.11	1.88	100.00	0	1	0.00	100.00	0.00	11.52	0.00	100.00	0.00	0.89
				203				1,292.11				1				11.52				0.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	7.69	7.69	5.48	5.48	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	20	3.30	10.99	23.46	28.94	1.57	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	24	2.20	13.19	30.12	59.06	2.01	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	28	2.20	15.38	5.35	64.41	0.36	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	37	4.95	20.33	16.97	81.38	1.13	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	40	1.65	21.98	8.60	89.98	0.57	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	53	7.14	29.12	22.02	112.01	1.47	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	61	4.40	33.52	15.16	127.16	1.01	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	67	3.30	36.81	7.76	134.92	0.52	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	68	0.55	37.36	13.21	148.13	0.88	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	74	3.30	40.66	1.44	146.70	0.10	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	79	2.75	43.41	41.12	187.82	2.75	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	87	4.40	47.80	117.28	305.10	7.83	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	99	6.59	54.40	160.24	465.34	10.70	31.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	102	1.65	56.04	15.30	480.65	1.02	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	121	10.44	66.48	327.94	808.59	21.89	53.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	148	14.84	81.32	522.85	1,331.44	34.90	88.88	1	1	33.33	33.33	23,553.09	23,553.09	88.56	88.56	4504.75	1769.00
18	50,000	100,000	75,000	8	156	4.40	85.71	32.37	1,363.81	2.16	91.05	0	1	0.00	33.33	0.00	23,553.09	0.00	88.56	0.00	1727.01
19	100,000	500,000	300,000	20	176	10.99	96.70	105.80	1,469.61	7.06	98.11	1	2	33.33	66.67	3,043.87	26,596.96	11.44	100.00	2876.89	1809.79
20	500,000	UP		6	182	3.30	100.00	28.32	1,497.93	1.89	100.00	1	3	33.33	100.00	0.00	26,596.96	0.00	100.00	0.00	1775.58
				182				1,497.93				3				26,596.96				1775.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	7.91	7.91	7.18	7.18	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	46	2.20	10.11	37.87	30.69	0.64	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	68	4.84	14.95	55.87	86.55	0.95	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	88	4.40	19.34	81.63	168.18	1.39	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	123	7.69	27.03	174.40	342.59	2.96	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	151	6.15	33.19	199.71	542.29	3.39	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	172	4.62	37.80	88.43	630.72	1.50	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	203	6.81	44.62	249.46	880.18	4.24	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	224	4.62	49.23	212.71	1,092.89	3.62	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	244	4.40	53.63	249.53	1,342.42	4.24	22.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	266	4.84	58.46	355.06	1,697.48	6.04	28.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	284	3.96	62.42	240.87	1,938.36	4.09	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	301	3.74	66.15	248.96	2,187.32	4.23	37.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	317	3.52	69.67	428.90	2,616.22	7.29	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	330	2.86	72.53	601.56	3,217.77	10.23	54.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	370	8.79	81.32	980.08	4,197.85	16.66	71.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	398	6.15	87.47	842.35	5,040.21	14.32	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	419	4.62	92.09	209.01	5,249.22	3.55	89.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	32	451	7.03	99.12	497.29	5,746.51	8.45	97.68	5	5	100.00	100.00	3,043.13	3,043.13	100.00	100.00	611.94	52.96
20	500,000	UP		4	455	0.88	100.00	136.34	5,882.86	2.32	100.00	0	5	0.00	100.00	0.00	3,043.13	0.00	100.00	0.00	51.73
				455				5,882.86				5				3,043.13				51.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	7.69	7.69	45.57	45.57	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	84	3.26	10.95	102.86	148.42	1.13	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	102	2.35	13.30	169.59	318.01	1.86	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	111	1.17	14.47	106.20	424.21	1.17	4.65	1	1	5.56	5.56	262.47	262.47	1.60	1.60	247.14	61.87
5	300	500	400	30	141	3.91	18.38	223.97	648.18	2.46	7.11	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	40.49
6	500	750	625	22	163	2.87	21.25	147.26	795.44	1.62	8.73	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	33.00
7	750	1,000	875	28	191	3.65	24.90	275.67	1,071.11	3.02	11.75	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	24.50
8	1,000	1,500	1,250	15	206	1.96	26.86	171.02	1,242.13	1.88	13.63	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	21.13
9	1,500	2,000	1,750	27	233	3.52	30.38	308.80	1,550.93	3.39	17.02	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	16.92
10	2,000	2,500	2,250	14	247	1.83	32.20	126.74	1,677.67	1.39	18.41	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	15.64
11	2,500	3,000	2,750	23	270	3.00	35.20	118.95	1,796.62	1.31	19.71	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	14.61
12	3,000	4,000	3,500	21	291	2.74	37.94	128.56	1,925.18	1.41	21.12	1	2	5.56	11.11	203.20	465.67	1.24	2.84	158.06	24.19
13	4,000	5,000	4,500	36	327	4.69	42.63	224.71	2,149.88	2.47	23.59	0	2	0.00	11.11	0.00	465.67	0.00	2.84	0.00	21.66
14	5,000	7,500	6,250	36	363	4.69	47.33	420.86	2,570.74	4.62	28.20	0	2	0.00	11.11	0.00	465.67	0.00	2.84	0.00	18.11
15	7,500	10,000	8,750	21	384	2.74	50.07	113.64	2,684.38	1.25	29.45	0	2	0.00	11.11	0.00	465.67	0.00	2.84	0.00	17.35
16	10,000	20,000	15,000	70	454	9.13	59.19	545.07	3,229.45	5.98	35.43	2	4	11.11	22.22	1,802.93	2,268.60	11.01	13.85	330.77	70.25
17	20,000	50,000	35,000	95	549	12.39	71.58	1,763.90	4,993.36	19.35	54.78	5	9	27.78	50.00	878.69	3,147.30	5.37	19.22	49.82	63.03
18	50,000	100,000	75,000	62	611	8.08	79.66	1,511.20	6,504.56	16.58	71.36	1	10	5.56	55.56	0.00	3,147.30	0.00	19.22	0.00	48.39
19	100,000	500,000	300,000	105	716	13.69	93.35	1,819.16	8,323.72	19.96	91.32	6	16	33.33	88.89	7,590.77	10,738.07	46.35	65.56	417.27	129.01
20	500,000	UP		51	767	6.65	100.00	791.06	9,114.77	8.68	100.00	2	18	11.11	100.00	5,640.15	16,378.22	34.44	100.00	712.99	179.69
				767				9,114.77				18				16,378.22				179.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2578 OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	6.42	6.42	16.41	16.41	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	46	2.53	8.95	48.17	64.58	0.90	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	67	4.09	13.04	112.36	176.95	2.10	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	75	1.56	14.59	61.32	238.26	1.15	4.45	1	1	12.50	12.50	232.82	232.82	12.31	12.31	379.71	97.72
5	300	500	400	27	102	5.25	19.84	168.49	406.75	3.15	7.60	0	1	0.00	12.50	0.00	232.82	0.00	12.31	0.00	57.24
6	500	750	625	21	123	4.09	23.93	199.09	605.84	3.72	11.32	0	1	0.00	12.50	0.00	232.82	0.00	12.31	0.00	38.43
7	750	1,000	875	24	147	4.67	28.60	115.64	721.48	2.16	13.49	0	1	0.00	12.50	0.00	232.82	0.00	12.31	0.00	32.27
8	1,000	1,500	1,250	27	174	5.25	33.85	146.73	868.21	2.74	16.23	0	1	0.00	12.50	0.00	232.82	0.00	12.31	0.00	26.82
9	1,500	2,000	1,750	22	196	4.28	38.13	161.68	1,029.89	3.02	19.25	1	2	12.50	25.00	1,545.54	1,778.36	81.70	94.01	955.93	172.68
10	2,000	2,500	2,250	11	207	2.14	40.27	118.73	1,148.62	2.22	21.47	0	2	0.00	25.00	0.00	1,778.36	0.00	94.01	0.00	154.83
11	2,500	3,000	2,750	5	212	0.97	41.25	29.85	1,178.47	0.56	22.03	0	2	0.00	25.00	0.00	1,778.36	0.00	94.01	0.00	150.90
12	3,000	4,000	3,500	17	229	3.31	44.55	183.00	1,361.46	3.42	25.45	0	2	0.00	25.00	0.00	1,778.36	0.00	94.01	0.00	130.62
13	4,000	5,000	4,500	13	242	2.53	47.08	143.32	1,504.79	2.68	28.13	0	2	0.00	25.00	0.00	1,778.36	0.00	94.01	0.00	118.18
14	5,000	7,500	6,250	37	279	7.20	54.28	248.94	1,753.73	4.65	32.78	0	2	0.00	25.00	0.00	1,778.36	0.00	94.01	0.00	101.40
15	7,500	10,000	8,750	25	304	4.86	59.14	440.34	2,194.07	8.23	41.01	0	2	0.00	25.00	0.00	1,778.36	0.00	94.01	0.00	81.05
16	10,000	20,000	15,000	47	351	9.14	68.29	376.80	2,570.87	7.04	48.05	1	3	12.50	37.50	1.50	1,779.86	0.08	94.08	0.40	69.23
17	20,000	50,000	35,000	88	439	17.12	85.41	1,512.41	4,083.28	28.27	76.32	4	7	50.00	87.50	11.91	1,791.77	0.63	94.71	0.79	43.88
18	50,000	100,000	75,000	32	471	6.23	91.63	566.93	4,650.21	10.60	86.92	0	7	0.00	87.50	0.00	1,791.77	0.00	94.71	0.00	38.53
19	100,000	500,000	300,000	27	498	5.25	96.89	626.78	5,276.99	11.72	98.63	0	7	0.00	87.50	0.00	1,791.77	0.00	94.71	0.00	33.95
20	500,000	UP		16	514	3.11	100.00	73.22	5,350.21	1.37	100.00	1	8	12.50	100.00	100.00	1,891.77	5.29	100.00	136.58	35.36
				514				5,350.21				8				1,891.77				35.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	16.31	16.31	10.18	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	0.45	15.86	0.28	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	7	41.67	58.33	1.55	17.41	0.97	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	8.33	66.67	98.17	115.57	61.28	72.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	8.33	75.00	7.04	122.61	4.39	76.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	8.33	83.33	25.78	148.39	16.09	92.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	8.33	91.67	4.90	153.29	3.06	95.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	8.33	100.00	6.91	160.20	4.31	100.00	1	1	100.00	100.00	6,529.44	6,529.44	100.00	100.00	94519.99	4075.86
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
20	500,000	UP		0	12	0.00	100.00	0.00	160.20	0.00	100.00	0	1	0.00	100.00	0.00	6,529.44	0.00	100.00	0.00	4075.86
				12				160.20				1				6,529.44				4075.86	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	9.93	9.93	12.24	12.24	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	21	3.97	13.91	23.72	35.96	2.56	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	27	3.97	17.88	26.41	62.37	2.85	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	41	9.27	27.15	5.52	67.89	0.60	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	47	3.97	31.13	2.64	70.53	0.29	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	61	9.27	40.40	12.25	82.78	1.32	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	66	3.31	43.71	10.15	92.94	1.10	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	76	6.62	50.33	51.84	144.78	5.59	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	86	6.62	56.95	41.53	186.31	4.48	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	88	1.32	58.28	4.22	190.53	0.45	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	96	5.30	63.58	34.58	225.11	3.73	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	102	3.97	67.55	54.22	279.33	5.85	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	105	1.99	69.54	28.40	307.73	3.07	33.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	113	5.30	74.83	59.76	367.49	6.45	39.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	122	5.96	80.79	70.98	438.46	7.66	47.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	139	11.26	92.05	308.93	747.39	33.34	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	149	6.62	98.68	125.50	872.89	13.54	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	150	0.66	99.34	49.82	922.71	5.38	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	151	0.66	100.00	3.92	926.63	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	151	0.00	100.00	0.00	926.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				151				926.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	7.05	7.05	17.71	17.71	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	17	3.85	10.90	10.52	28.23	1.08	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	33	10.26	21.15	56.06	84.29	5.77	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	42	5.77	26.92	15.56	99.85	1.60	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	59	10.90	37.82	33.21	133.06	3.42	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	71	7.69	45.51	29.07	162.13	2.99	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	83	7.69	53.21	28.69	190.82	2.96	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	96	8.33	61.54	54.44	245.27	5.61	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	104	5.13	66.67	173.67	418.94	17.89	43.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	109	3.21	69.87	33.71	452.65	3.47	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	117	5.13	75.00	41.33	493.98	4.26	50.88	1	1	25.00	25.00	154.03	154.03	4.63	4.63	372.69	31.18
12	3,000	4,000	3,500	3	120	1.92	76.92	7.17	501.15	0.74	51.62	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	30.73
13	4,000	5,000	4,500	2	122	1.28	78.21	9.85	511.01	1.01	52.64	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	30.14
14	5,000	7,500	6,250	5	127	3.21	81.41	53.00	564.00	5.46	58.10	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	27.31
15	7,500	10,000	8,750	1	128	0.64	82.05	2.15	566.15	0.22	58.32	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	27.21
16	10,000	20,000	15,000	13	141	8.33	90.38	125.78	691.93	12.96	71.27	2	3	50.00	75.00	2,905.80	3,059.83	87.31	91.94	2310.29	442.22
17	20,000	50,000	35,000	6	147	3.85	94.23	106.37	798.29	10.96	82.23	0	3	0.00	75.00	0.00	3,059.83	0.00	91.94	0.00	383.30
18	50,000	100,000	75,000	7	154	4.49	98.72	119.56	917.85	12.32	94.55	0	3	0.00	75.00	0.00	3,059.83	0.00	91.94	0.00	333.37
19	100,000	500,000	300,000	2	156	1.28	100.00	52.95	970.80	5.45	100.00	1	4	25.00	100.00	268.26	3,328.08	8.06	100.00	506.59	342.82
20	500,000	UP		0	156	0.00	100.00	0.00	970.80	0.00	100.00	0	4	0.00	100.00	0.00	3,328.08	0.00	100.00	0.00	342.82
					156				970.80				4				3,328.08				342.82

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.15	1.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	9	4.02	5.17	20.28	20.28	2.20	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	17	4.60	9.77	16.87	37.15	1.83	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	2.87	12.64	2.43	39.58	0.26	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	39	9.77	22.41	12.66	52.24	1.38	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	52	7.47	29.89	12.00	64.24	1.30	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	59	4.02	33.91	84.08	148.33	9.13	16.11	1	1	12.50	12.50	5,582.34	5,582.34	36.28	36.28	6639.06	3763.53
8	1,000	1,500	1,250	22	81	12.64	46.55	32.12	180.45	3.49	19.60	0	1	0.00	12.50	0.00	5,582.34	0.00	36.28	0.00	3093.55
9	1,500	2,000	1,750	14	95	8.05	54.60	16.89	197.34	1.83	21.43	0	1	0.00	12.50	0.00	5,582.34	0.00	36.28	0.00	2828.75
10	2,000	2,500	2,250	12	107	6.90	61.49	36.26	233.60	3.94	25.37	0	1	0.00	12.50	0.00	5,582.34	0.00	36.28	0.00	2389.66
11	2,500	3,000	2,750	10	117	5.75	67.24	50.04	283.64	5.43	30.81	0	1	0.00	12.50	0.00	5,582.34	0.00	36.28	0.00	1968.10
12	3,000	4,000	3,500	4	121	2.30	69.54	76.92	360.56	8.35	39.16	0	1	0.00	12.50	0.00	5,582.34	0.00	36.28	0.00	1548.24
13	4,000	5,000	4,500	6	127	3.45	72.99	53.69	414.25	5.83	44.99	0	1	0.00	12.50	0.00	5,582.34	0.00	36.28	0.00	1347.58
14	5,000	7,500	6,250	9	136	5.17	78.16	79.05	493.29	8.59	53.58	1	2	12.50	25.00	260.27	5,842.61	1.69	37.97	329.26	1184.41
15	7,500	10,000	8,750	11	147	6.32	84.48	148.89	642.18	16.17	69.75	0	2	0.00	25.00	0.00	5,842.61	0.00	37.97	0.00	909.80
16	10,000	20,000	15,000	9	156	5.17	89.66	114.38	756.57	12.42	82.18	1	3	12.50	37.50	575.49	6,418.09	3.74	41.71	503.13	848.32
17	20,000	50,000	35,000	3	159	1.72	91.38	72.77	829.34	7.90	90.08	1	4	12.50	50.00	9.57	6,427.67	0.06	41.77	13.15	775.04
18	50,000	100,000	75,000	8	167	4.60	95.98	28.73	858.07	3.12	93.20	0	4	0.00	50.00	0.00	6,427.67	0.00	41.77	0.00	749.08
19	100,000	500,000	300,000	5	172	2.87	98.85	141.18	999.25	15.33	108.54	4	8	50.00	100.00	8,960.76	15,388.42	58.23	100.00	6347.00	1539.99
20	500,000	UP		2	174	1.15	100.00	78.59	920.66	8.54	100.00	0	8	0.00	100.00	0.00	15,388.42	0.00	100.00	0.00	1671.45
				174				920.66				8				15,388.42				1671.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	15.46	15.46	0.32	0.32	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	18	3.09	18.56	8.82	9.14	1.63	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	20	2.06	20.62	0.06	9.20	0.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	1.03	21.65	25.05	34.25	4.64	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	24	3.09	24.74	5.24	39.49	0.97	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	29	5.15	29.90	0.67	40.16	0.12	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	35	6.19	36.08	4.59	44.75	0.85	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	38	3.09	39.18	1.17	45.93	0.22	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	43	5.15	44.33	5.41	51.33	1.00	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	44	1.03	45.36	3.78	55.12	0.70	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.03	46.39	52.24	107.36	9.67	19.88	1	1	50.00	50.00	40.10	40.10	19.86	19.86	76.76	37.35
12	3,000	4,000	3,500	2	47	2.06	48.45	1.14	108.50	0.21	20.09	0	1	0.00	50.00	0.00	40.10	0.00	19.86	0.00	36.96
13	4,000	5,000	4,500	4	51	4.12	52.58	3.03	111.53	0.56	20.65	0	1	0.00	50.00	0.00	40.10	0.00	19.86	0.00	35.96
14	5,000	7,500	6,250	2	53	2.06	54.64	9.17	120.70	1.70	22.35	1	2	50.00	100.00	161.81	201.91	80.14	100.00	1764.59	167.29
15	7,500	10,000	8,750	5	58	5.15	59.79	8.06	128.76	1.49	23.85	0	2	0.00	100.00	0.00	201.91	0.00	100.00	0.00	156.81
16	10,000	20,000	15,000	7	65	7.22	67.01	42.88	171.64	7.94	31.79	0	2	0.00	100.00	0.00	201.91	0.00	100.00	0.00	117.64
17	20,000	50,000	35,000	20	85	20.62	87.63	347.48	519.12	64.35	96.14	0	2	0.00	100.00	0.00	201.91	0.00	100.00	0.00	38.89
18	50,000	100,000	75,000	7	92	7.22	94.85	13.06	532.18	2.42	98.56	0	2	0.00	100.00	0.00	201.91	0.00	100.00	0.00	37.94
19	100,000	500,000	300,000	3	95	3.09	97.94	2.66	534.85	0.49	99.05	0	2	0.00	100.00	0.00	201.91	0.00	100.00	0.00	37.75
20	500,000	UP		2	97	2.06	100.00	5.12	539.96	0.95	100.00	0	2	0.00	100.00	0.00	201.91	0.00	100.00	0.00	37.39
				97				539.96				2				201.91				37.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	4.30	4.30	3.39	3.39	0.03	0.03	1	1	3.85	3.85	22.06	22.06	0.35	0.35	650.93	650.93
2	50	100	75	22	65	2.20	6.51	35.11	31.72	0.36	0.32	1	2	3.85	7.69	7.00	29.07	0.11	0.46	19.94	91.62
3	100	200	150	26	91	2.60	9.11	163.32	195.04	1.66	1.98	1	3	3.85	11.54	125.98	155.05	2.00	2.46	77.14	79.49
4	200	300	250	25	116	2.50	11.61	112.44	307.48	1.14	3.12	0	3	0.00	11.54	0.00	155.05	0.00	2.46	0.00	50.42
5	300	500	400	32	148	3.20	14.81	192.68	500.16	1.95	5.07	0	3	0.00	11.54	0.00	155.05	0.00	2.46	0.00	31.00
6	500	750	625	36	184	3.60	18.42	213.79	713.95	2.17	7.24	1	4	3.85	15.38	121.50	276.55	1.93	4.39	56.83	38.73
7	750	1,000	875	36	220	3.60	22.02	128.18	842.13	1.30	8.54	0	4	0.00	15.38	0.00	276.55	0.00	4.39	0.00	32.84
8	1,000	1,500	1,250	36	256	3.60	25.63	100.15	942.28	1.02	9.56	1	5	3.85	19.23	1,341.26	1,617.80	21.27	25.66	1339.27	171.69
9	1,500	2,000	1,750	30	286	3.00	28.63	178.10	1,120.38	1.81	11.37	0	5	0.00	19.23	0.00	1,617.80	0.00	25.66	0.00	144.40
10	2,000	2,500	2,250	17	303	1.70	30.33	223.08	1,343.46	2.26	13.63	0	5	0.00	19.23	0.00	1,617.80	0.00	25.66	0.00	120.42
11	2,500	3,000	2,750	36	339	3.60	33.93	221.08	1,564.54	2.24	15.87	0	5	0.00	19.23	0.00	1,617.80	0.00	25.66	0.00	103.40
12	3,000	4,000	3,500	40	379	4.00	37.94	270.40	1,834.94	2.74	18.62	1	6	3.85	23.08	826.52	2,444.33	13.11	38.76	305.67	133.21
13	4,000	5,000	4,500	39	418	3.90	41.84	313.57	2,148.51	3.18	21.80	0	6	0.00	23.08	0.00	2,444.33	0.00	38.76	0.00	113.77
14	5,000	7,500	6,250	65	483	6.51	48.35	691.76	2,840.28	7.02	28.82	1	7	3.85	26.92	1,259.81	3,704.14	19.98	58.74	182.12	130.41
15	7,500	10,000	8,750	41	524	4.10	52.45	417.48	3,257.76	4.24	33.05	1	8	3.85	30.77	0.00	3,704.14	0.00	58.74	0.00	113.70
16	10,000	20,000	15,000	145	669	14.51	66.97	1,523.95	4,781.72	15.46	48.51	2	10	7.69	38.46	424.68	4,128.82	6.73	65.48	27.87	86.35
17	20,000	50,000	35,000	144	813	14.41	81.38	1,956.94	6,738.66	19.85	68.37	8	18	30.77	69.23	1,161.92	5,290.74	18.43	83.91	59.37	78.51
18	50,000	100,000	75,000	69	882	6.91	88.29	1,156.66	7,895.32	11.74	80.10	0	18	0.00	69.23	0.00	5,290.74	0.00	83.91	0.00	67.01
19	100,000	500,000	300,000	103	985	10.31	98.60	1,703.30	9,598.62	17.28	97.38	6	24	23.08	92.31	786.44	6,077.18	12.47	96.38	46.17	63.31
20	500,000	UP		14	999	1.40	100.00	257.82	9,856.44	2.62	100.00	2	26	7.69	100.00	228.41	6,305.59	3.62	100.00	88.59	63.97
				999				9,856.44				26				6,305.59				63.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	9.14	9.14	5.36	5.36	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.57	9.71	7.69	13.05	0.27	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	25	4.57	14.29	93.96	107.01	3.29	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	30	2.86	17.14	71.90	178.91	2.52	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	34	2.29	19.43	37.60	216.51	1.32	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	35	0.57	20.00	0.00	216.51	0.00	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	47	6.86	26.86	51.01	267.52	1.79	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	52	2.86	29.71	147.39	414.91	5.17	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	74	12.57	42.29	224.30	639.21	7.86	22.41	1	1	33.33	33.33	391.78	391.78	26.02	26.02	174.67	61.29
10	2,000	2,500	2,250	7	81	4.00	46.29	47.10	686.31	1.65	24.06	0	1	0.00	33.33	0.00	391.78	0.00	26.02	0.00	57.08
11	2,500	3,000	2,750	9	90	5.14	51.43	85.48	771.79	3.00	27.06	0	1	0.00	33.33	0.00	391.78	0.00	26.02	0.00	50.76
12	3,000	4,000	3,500	13	103	7.43	58.86	220.40	992.19	7.73	34.78	0	1	0.00	33.33	0.00	391.78	0.00	26.02	0.00	39.49
13	4,000	5,000	4,500	4	107	2.29	61.14	98.42	1,090.61	3.45	38.23	0	1	0.00	33.33	0.00	391.78	0.00	26.02	0.00	35.92
14	5,000	7,500	6,250	10	117	5.71	66.86	305.81	1,396.42	10.72	48.95	0	1	0.00	33.33	0.00	391.78	0.00	26.02	0.00	28.06
15	7,500	10,000	8,750	9	126	5.14	72.00	284.81	1,681.23	9.98	58.94	2	3	66.67	100.00	1,114.19	1,505.97	73.98	100.00	391.20	89.58
16	10,000	20,000	15,000	27	153	15.43	87.43	716.02	2,397.26	25.10	84.04	0	3	0.00	100.00	0.00	1,505.97	0.00	100.00	0.00	62.82
17	20,000	50,000	35,000	21	174	12.00	99.43	434.63	2,831.88	15.24	99.28	0	3	0.00	100.00	0.00	1,505.97	0.00	100.00	0.00	53.18
18	50,000	100,000	75,000	1	175	0.57	100.00	20.67	2,852.55	0.72	100.00	0	3	0.00	100.00	0.00	1,505.97	0.00	100.00	0.00	52.79
19	100,000	500,000	300,000	0	175	0.00	100.00	0.00	2,852.55	0.00	100.00	0	3	0.00	100.00	0.00	1,505.97	0.00	100.00	0.00	52.79
20	500,000	UP		0	175	0.00	100.00	0.00	2,852.55	0.00	100.00	0	3	0.00	100.00	0.00	1,505.97	0.00	100.00	0.00	52.79
				175				2,852.55				3				1,505.97				52.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	7.37	7.37	26.21	26.21	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	44	3.44	10.81	39.14	65.34	1.88	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	55	2.70	13.51	70.69	136.04	3.40	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	73	4.42	17.94	17.03	153.07	0.82	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	91	4.42	22.36	11.94	165.01	0.57	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	116	6.14	28.50	35.74	200.75	1.72	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	129	3.19	31.70	13.84	214.59	0.67	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	159	7.37	39.07	106.37	320.96	5.11	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	179	4.91	43.98	54.02	374.98	2.60	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	194	3.69	47.67	39.17	414.15	1.88	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	203	2.21	49.88	35.70	449.85	1.72	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	215	2.95	52.83	28.21	478.06	1.36	22.98	1	1	33.33	33.33	15.15	15.15	0.04	0.04	53.70	3.17
13	4,000	5,000	4,500	13	228	3.19	56.02	91.65	569.71	4.41	27.38	0	1	0.00	33.33	0.00	15.15	0.00	0.04	0.00	2.66
14	5,000	7,500	6,250	22	250	5.41	61.43	137.62	707.33	6.61	34.00	0	1	0.00	33.33	0.00	15.15	0.00	0.04	0.00	2.14
15	7,500	10,000	8,750	25	275	6.14	67.57	193.73	901.06	9.31	43.31	0	1	0.00	33.33	0.00	15.15	0.00	0.04	0.00	1.68
16	10,000	20,000	15,000	28	303	6.88	74.45	344.46	1,245.52	16.56	59.87	1	2	33.33	66.67	5.22	20.37	0.01	0.05	1.52	1.64
17	20,000	50,000	35,000	39	342	9.58	84.03	384.20	1,629.72	18.47	78.33	1	3	33.33	100.00	40,146.19	40,166.56	99.95	100.00	10449.25	2464.63
18	50,000	100,000	75,000	9	351	2.21	86.24	107.46	1,737.18	5.17	83.50	0	3	0.00	100.00	0.00	40,166.56	0.00	100.00	0.00	2312.17
19	100,000	500,000	300,000	27	378	6.63	92.87	96.03	1,833.21	4.62	88.11	0	3	0.00	100.00	0.00	40,166.56	0.00	100.00	0.00	2191.06
20	500,000	UP		29	407	7.13	100.00	247.31	2,080.52	11.89	100.00	0	3	0.00	100.00	0.00	40,166.56	0.00	100.00	0.00	1930.61
				407				2,080.52				3				40,166.56				1930.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	8.99	8.99	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.12	10.11	0.82	0.82	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.12	11.24	22.10	22.92	18.87	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.12	12.36	30.00	52.92	25.62	45.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	1.12	13.48	2.16	55.08	1.84	47.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	1.12	14.61	0.02	55.10	0.01	47.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	1.12	15.73	0.02	55.11	0.01	47.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	1.12	16.85	0.02	55.10	0.01	47.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	1.12	17.98	0.02	55.12	0.02	47.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	1.12	19.10	0.02	55.10	0.02	47.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	1.12	20.22	0.02	55.12	0.02	47.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	1.12	21.35	0.00	55.12	0.00	47.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	1.12	22.47	2.76	57.88	2.36	49.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	1.12	23.60	0.04	57.92	0.04	49.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	1.12	24.72	0.09	57.83	0.08	49.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	25	3.37	28.09	0.64	58.47	0.55	49.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	37	13.48	41.57	3.41	61.87	2.91	52.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	43	6.74	48.31	6.93	68.81	5.92	58.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	60	19.10	67.42	13.54	82.35	11.57	70.33	1	1	33.33	33.33	43.76	43.76	32.83	32.83	323.13	53.13
20	500,000	UP		29	89	32.58	100.00	34.74	117.09	29.67	100.00	2	3	66.67	100.00	89.54	133.30	67.17	100.00	257.76	113.84
				89				117.09				3				133.30				113.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.56	2.56	2.31	2.31	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	5.13	7.69	13.08	15.38	2.04	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	5.13	12.82	19.48	34.86	3.03	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.56	15.38	1.47	36.33	0.23	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.56	17.95	1.96	38.29	0.31	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.56	20.51	1.83	40.11	0.28	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.56	23.08	3.20	43.32	0.50	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	5.13	28.21	8.73	52.05	1.36	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.56	30.77	3.00	55.05	0.47	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.56	33.33	3.41	58.45	0.53	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	16	7.69	41.03	19.23	77.68	3.00	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	18	5.13	46.15	17.02	94.70	2.65	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	2.56	48.72	17.20	111.90	2.68	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	2.56	51.28	20.74	132.64	3.23	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	23	7.69	58.97	49.32	181.96	7.68	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	35	30.77	89.74	262.83	444.78	40.95	69.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	36	2.56	92.31	2.29	447.07	0.36	69.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	39	7.69	100.00	194.73	641.80	30.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	641.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	641.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					39				641.80				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.81	10.81	1.05	1.05	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	5.41	16.22	10.39	9.34	1.70	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.70	18.92	0.00	9.34	0.00	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.70	21.62	0.03	9.31	0.01	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.70	24.32	1.30	8.01	0.21	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.70	27.03	14.81	6.80	2.42	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.70	29.73	22.29	29.09	3.65	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.70	32.43	0.05	29.14	0.01	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.70	35.14	0.70	29.84	0.11	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	5.41	40.54	0.76	30.59	0.12	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	19	10.81	51.35	31.39	61.98	5.13	10.14	1	1	50.00	50.00	259.77	259.77	96.56	96.56	827.57	419.09
12	3,000	4,000	3,500	1	20	2.70	54.05	0.46	62.44	0.07	10.21	0	1	0.00	50.00	0.00	259.77	0.00	96.56	0.00	416.02
13	4,000	5,000	4,500	2	22	5.41	59.46	4.16	58.28	0.68	9.53	0	1	0.00	50.00	0.00	259.77	0.00	96.56	0.00	445.70
14	5,000	7,500	6,250	1	23	2.70	62.16	7.23	51.06	1.18	8.35	1	2	50.00	100.00	9.25	269.03	3.44	100.00	128.02	526.93
15	7,500	10,000	8,750	1	24	2.70	64.86	1.09	52.14	0.18	8.53	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	515.94
16	10,000	20,000	15,000	10	34	27.03	91.89	550.13	602.28	89.99	98.52	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	44.67
17	20,000	50,000	35,000	1	35	2.70	94.59	1.59	603.86	0.26	98.78	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	44.55
18	50,000	100,000	75,000	1	36	2.70	97.30	3.12	606.98	0.51	99.29	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	44.32
19	100,000	500,000	300,000	1	37	2.70	100.00	4.32	611.30	0.71	100.00	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	44.01
20	500,000	UP		0	37	0.00	100.00	0.00	611.30	0.00	100.00	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	44.01
				37				611.30				2				269.03				44.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	121	121	7.81	7.81	46.15	46.15	0.41	0.41	3	3	10.00	10.00	9.48	9.48	0.23	0.23	20.55	20.55
2	50	100	75	47	168	3.03	10.85	176.46	222.61	1.56	1.97	0	3	0.00	10.00	0.00	9.48	0.00	0.23	0.00	4.26
3	100	200	150	33	201	2.13	12.98	195.27	417.89	1.73	3.70	0	3	0.00	10.00	0.00	9.48	0.00	0.23	0.00	2.27
4	200	300	250	36	237	2.32	15.30	268.68	686.57	2.38	6.08	1	4	3.33	13.33	210.52	220.01	5.19	5.43	78.35	32.04
5	300	500	400	116	353	7.49	22.79	276.27	962.84	2.45	8.52	1	5	3.33	16.67	233.20	453.20	5.75	11.18	84.41	47.07
6	500	750	625	28	381	1.81	24.60	317.86	1,280.71	2.81	11.34	0	5	0.00	16.67	0.00	453.20	0.00	11.18	0.00	35.39
7	750	1,000	875	56	437	3.62	28.21	96.02	1,376.73	0.85	12.19	0	5	0.00	16.67	0.00	453.20	0.00	11.18	0.00	32.92
8	1,000	1,500	1,250	58	495	3.74	31.96	94.76	1,471.49	0.84	13.03	1	6	3.33	20.00	4.67	457.87	0.12	11.30	4.92	31.12
9	1,500	2,000	1,750	21	516	1.36	33.31	98.35	1,569.84	0.87	13.90	1	7	3.33	23.33	285.80	743.67	7.05	18.35	290.61	47.37
10	2,000	2,500	2,250	9	525	0.58	33.89	18.14	1,587.98	0.16	14.06	0	7	0.00	23.33	0.00	743.67	0.00	18.35	0.00	46.83
11	2,500	3,000	2,750	23	548	1.48	35.38	92.93	1,680.90	0.82	14.88	0	7	0.00	23.33	0.00	743.67	0.00	18.35	0.00	44.24
12	3,000	4,000	3,500	26	574	1.68	37.06	118.77	1,799.67	1.05	15.93	0	7	0.00	23.33	0.00	743.67	0.00	18.35	0.00	41.32
13	4,000	5,000	4,500	37	611	2.39	39.44	243.18	2,042.85	2.15	18.08	0	7	0.00	23.33	0.00	743.67	0.00	18.35	0.00	36.40
14	5,000	7,500	6,250	54	665	3.49	42.93	316.22	2,359.07	2.80	20.88	0	7	0.00	23.33	0.00	743.67	0.00	18.35	0.00	31.52
15	7,500	10,000	8,750	53	718	3.42	46.35	231.47	2,590.53	2.05	22.93	2	9	6.67	30.00	436.51	1,180.18	10.77	29.12	188.59	45.56
16	10,000	20,000	15,000	106	824	6.84	53.20	1,336.02	3,926.56	11.83	34.76	5	14	16.67	46.67	540.45	1,720.63	13.34	42.46	40.45	43.82
17	20,000	50,000	35,000	240	1,064	15.49	68.69	2,849.61	6,776.16	25.23	59.99	0	14	0.00	46.67	0.00	1,720.63	0.00	42.46	0.00	25.39
18	50,000	100,000	75,000	189	1,253	12.20	80.89	2,214.22	8,990.39	19.60	79.59	3	17	10.00	56.67	19.83	1,740.46	0.49	42.94	0.90	19.36
19	100,000	500,000	300,000	268	1,521	17.30	98.19	2,113.00	11,103.39	18.71	98.29	12	29	40.00	96.67	2,252.31	3,992.77	55.57	98.52	106.59	35.96
20	500,000	UP		28	1,549	1.81	100.00	192.63	11,296.02	1.71	100.00	1	30	3.33	100.00	60.04	4,052.81	1.48	100.00	31.17	35.88
				1,549				11,296.02				30				4,052.81				35.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	0.84	0.91	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.86	11.43	0.29	1.20	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.86	14.29	2.16	3.36	0.17	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	5.71	20.00	3.81	7.17	0.30	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	5.71	25.71	5.92	13.09	0.46	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	5.71	31.43	10.86	23.95	0.84	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.86	34.29	17.84	41.79	1.38	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	15	8.57	42.86	34.54	76.33	2.68	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	19	11.43	54.29	35.87	112.20	2.78	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	2.86	57.14	19.82	132.02	1.54	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	2.86	60.00	31.08	163.11	2.41	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	2.86	62.86	35.58	198.68	2.76	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	2.86	65.71	57.52	256.20	4.46	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	2.86	68.57	54.06	310.26	4.19	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	26	5.71	74.29	193.75	504.01	15.03	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	30	11.43	85.71	340.99	845.01	26.45	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.86	88.57	183.24	1,028.24	14.21	79.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	34	8.57	97.14	260.58	1,288.83	20.21	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	35	2.86	100.00	0.43	1,289.25	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				1,289.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	32.61	32.61	0.14	0.14	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	2.17	34.78	0.88	1.01	0.48	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	2.17	36.96	0.16	1.17	0.09	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	2.17	39.13	0.35	1.52	0.19	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	20	4.35	43.48	2.42	3.94	1.34	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	24	8.70	52.17	0.78	4.71	0.43	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	26	4.35	56.52	6.52	11.23	3.60	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	29	6.52	63.04	17.07	28.30	9.42	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	2.17	65.22	1.67	29.97	0.92	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	2.17	67.39	0.80	29.17	0.44	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.17	69.57	6.15	35.32	3.39	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.17	71.74	5.17	40.48	2.85	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	36	6.52	78.26	11.02	51.50	6.08	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	2.17	80.43	6.48	57.98	3.58	31.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.17	82.61	4.65	62.63	2.57	34.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	40	4.35	86.96	0.96	63.59	0.53	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	44	8.70	95.65	110.14	173.73	60.77	95.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	45	2.17	97.83	6.22	179.95	3.43	99.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	46	2.17	100.00	1.29	181.24	0.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	46	0.00	100.00	0.00	181.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					46				181.24				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	13.48	13.48	48.55	48.55	11.55	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.12	14.61	6.28	42.27	1.49	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	16	3.37	17.98	1.22	41.04	0.29	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	21	5.62	23.60	6.63	34.41	1.58	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	30	10.11	33.71	15.87	18.54	3.78	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	36	6.74	40.45	14.22	4.32	3.38	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	40	4.49	44.94	7.28	2.96	1.73	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	47	7.87	52.81	20.49	23.45	4.88	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	51	4.49	57.30	8.11	31.56	1.93	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	52	1.12	58.43	13.83	45.39	3.29	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	54	2.25	60.67	14.90	60.29	3.55	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	58	4.49	65.17	41.90	102.18	9.97	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	60	2.25	67.42	24.04	126.22	5.72	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	70	11.24	78.65	94.72	220.94	22.54	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	74	4.49	83.15	56.36	277.30	13.41	66.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	78	4.49	87.64	33.31	310.61	7.93	73.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	86	8.99	96.63	83.65	394.26	19.91	93.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	87	1.12	97.75	21.53	415.78	5.12	98.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	89	2.25	100.00	4.37	420.16	1.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	89	0.00	100.00	0.00	420.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				89				420.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	191	191	15.09	15.09	7.90	7.90	0.07	0.07	1	1	9.09	9.09	32.76	32.76	2.46	2.46	414.64	414.64
2	50	100	75	118	309	9.32	24.41	127.38	135.28	1.14	1.21	0	1	0.00	9.09	0.00	32.76	0.00	2.46	0.00	24.22
3	100	200	150	146	455	11.53	35.94	287.11	422.39	2.57	3.78	0	1	0.00	9.09	0.00	32.76	0.00	2.46	0.00	7.76
4	200	300	250	96	551	7.58	43.52	225.29	647.68	2.02	5.80	0	1	0.00	9.09	0.00	32.76	0.00	2.46	0.00	5.06
5	300	500	400	100	651	7.90	51.42	461.62	1,109.30	4.13	9.93	1	2	9.09	18.18	50.00	82.76	3.76	6.22	10.83	7.46
6	500	750	625	71	722	5.61	57.03	457.31	1,566.61	4.09	14.02	0	2	0.00	18.18	0.00	82.76	0.00	6.22	0.00	5.28
7	750	1,000	875	70	792	5.53	62.56	629.25	2,195.86	5.63	19.66	1	3	9.09	27.27	69.09	151.84	5.19	11.42	10.98	6.92
8	1,000	1,500	1,250	74	866	5.85	68.40	633.65	2,829.51	5.67	25.33	3	6	27.27	54.55	152.88	304.72	11.50	22.91	24.13	10.77
9	1,500	2,000	1,750	59	925	4.66	73.06	513.30	3,342.81	4.59	29.92	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	9.12
10	2,000	2,500	2,250	41	966	3.24	76.30	599.33	3,942.14	5.36	35.29	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	7.73
11	2,500	3,000	2,750	18	984	1.42	77.73	386.09	4,328.23	3.46	38.74	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	7.04
12	3,000	4,000	3,500	50	1,034	3.95	81.67	522.81	4,851.04	4.68	43.42	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	6.28
13	4,000	5,000	4,500	26	1,060	2.05	83.73	682.83	5,533.87	6.11	49.53	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	5.51
14	5,000	7,500	6,250	35	1,095	2.76	86.49	346.67	5,880.54	3.10	52.64	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	5.18
15	7,500	10,000	8,750	28	1,123	2.21	88.70	508.49	6,389.03	4.55	57.19	0	6	0.00	54.55	0.00	304.72	0.00	22.91	0.00	4.77
16	10,000	20,000	15,000	64	1,187	5.06	93.76	2,210.34	8,599.37	19.79	76.97	3	9	27.27	81.82	115.74	420.46	8.70	31.62	5.24	4.89
17	20,000	50,000	35,000	68	1,255	5.37	99.13	2,524.92	11,124.30	22.60	99.58	2	11	18.18	100.00	909.38	1,329.84	68.38	100.00	36.02	11.95
18	50,000	100,000	75,000	9	1,264	0.71	99.84	42.50	11,166.79	0.38	99.96	0	11	0.00	100.00	0.00	1,329.84	0.00	100.00	0.00	11.91
19	100,000	500,000	300,000	1	1,265	0.08	99.92	0.00	11,166.79	0.00	99.96	0	11	0.00	100.00	0.00	1,329.84	0.00	100.00	0.00	11.91
20	500,000	UP		1	1,266	0.08	100.00	4.90	11,171.69	0.04	100.00	0	11	0.00	100.00	0.00	1,329.84	0.00	100.00	0.00	11.90
				1,266				11,171.69				11				1,329.84				11.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	9.47	9.47	26.40	26.40	0.52	0.52	1	1	3.85	3.85	3.35	3.35	0.00	0.00	12.69	12.69
2	50	100	75	18	75	2.99	12.46	45.78	72.18	0.90	1.42	0	1	0.00	3.85	0.00	3.35	0.00	0.00	0.00	4.64
3	100	200	150	31	106	5.15	17.61	118.54	190.72	2.34	3.76	1	2	3.85	7.69	139.40	142.75	0.07	0.08	117.60	74.85
4	200	300	250	19	125	3.16	20.76	26.59	217.31	0.52	4.29	0	2	0.00	7.69	0.00	142.75	0.00	0.08	0.00	65.69
5	300	500	400	43	168	7.14	27.91	243.37	460.68	4.80	9.09	1	3	3.85	11.54	3.23	145.98	0.00	0.08	1.33	31.69
6	500	750	625	19	187	3.16	31.06	176.52	637.20	3.48	12.57	0	3	0.00	11.54	0.00	145.98	0.00	0.08	0.00	22.91
7	750	1,000	875	28	215	4.65	35.71	153.55	790.75	3.03	15.60	1	4	3.85	15.38	5.62	151.60	0.00	0.08	3.66	19.17
8	1,000	1,500	1,250	32	247	5.32	41.03	147.53	938.27	2.91	18.51	1	5	3.85	19.23	48.74	200.34	0.03	0.11	33.04	21.35
9	1,500	2,000	1,750	29	276	4.82	45.85	122.44	1,060.71	2.42	20.92	1	6	3.85	23.08	6.11	206.45	0.00	0.11	4.99	19.46
10	2,000	2,500	2,250	24	300	3.99	49.83	148.76	1,209.48	2.93	23.86	0	6	0.00	23.08	0.00	206.45	0.00	0.11	0.00	17.07
11	2,500	3,000	2,750	10	310	1.66	51.50	50.75	1,260.22	1.00	24.86	0	6	0.00	23.08	0.00	206.45	0.00	0.11	0.00	16.38
12	3,000	4,000	3,500	39	349	6.48	57.97	298.34	1,558.56	5.89	30.75	2	8	7.69	30.77	72.50	278.95	0.04	0.15	24.30	17.90
13	4,000	5,000	4,500	26	375	4.32	62.29	157.61	1,716.18	3.11	33.86	0	8	0.00	30.77	0.00	278.95	0.00	0.15	0.00	16.25
14	5,000	7,500	6,250	35	410	5.81	68.11	525.04	2,241.22	10.36	44.21	2	10	7.69	38.46	42.89	321.84	0.02	0.17	8.17	14.36
15	7,500	10,000	8,750	33	443	5.48	73.59	388.40	2,629.63	7.66	51.87	1	11	3.85	42.31	27.73	349.57	0.01	0.18	7.14	13.29
16	10,000	20,000	15,000	63	506	10.47	84.05	1,116.57	3,746.20	22.03	73.90	2	13	7.69	50.00	71.05	420.62	0.04	0.22	6.36	11.23
17	20,000	50,000	35,000	52	558	8.64	92.69	842.80	4,589.00	16.63	90.53	4	17	15.38	65.38	714.03	1,134.65	0.38	0.60	84.72	24.73
18	50,000	100,000	75,000	30	588	4.98	97.67	339.42	4,928.42	6.70	97.22	1	18	3.85	69.23	0.21	1,134.86	0.00	0.60	0.06	23.03
19	100,000	500,000	300,000	6	594	1.00	98.67	78.93	5,007.35	1.56	98.78	1	19	3.85	73.08	416.25	1,551.11	0.22	0.82	527.35	30.98
20	500,000	UP		8	602	1.33	100.00	61.82	5,069.17	1.22	100.00	7	26	26.92	100.00	188,631.49	190,182.60	99.18	100.00	305141.05	3751.75
				602				5,069.17				26				190,182.60				3751.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.62	0.62	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.25	0.87	0.55	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	10.00	20.00	0.37	1.24	0.83	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	12	40.00	60.00	3.48	4.72	7.78	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	10.00	70.00	5.90	10.61	13.19	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	5.00	75.00	1.25	11.86	2.79	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	20.00	95.00	18.72	30.58	41.89	68.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	5.00	100.00	14.11	44.69	31.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	44.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				44.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.23	3.23	3.63	3.63	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	9	6.45	9.68	43.10	46.72	4.39	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	5.38	15.05	32.55	79.27	3.31	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	3.23	18.28	3.80	83.07	0.39	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	4.30	22.58	12.61	95.68	1.28	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	1.08	23.66	1.99	97.67	0.20	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	26	4.30	27.96	10.69	86.98	1.09	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	28	2.15	30.11	13.32	100.31	1.36	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	1.08	31.18	8.60	108.91	0.88	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	34	5.38	36.56	33.33	142.24	3.39	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	40	6.45	43.01	11.46	153.70	1.17	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	44	4.30	47.31	29.04	182.74	2.96	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	50	6.45	53.76	34.54	217.28	3.52	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	59	9.68	63.44	63.23	280.51	6.44	28.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	1.08	64.52	29.88	310.39	3.04	31.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	78	19.35	83.87	343.36	653.75	34.97	66.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	86	8.60	92.47	114.00	767.75	11.61	78.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	87	1.08	93.55	10.94	778.69	1.11	79.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	93	6.45	100.00	203.27	981.96	20.70	100.00	2	2	100.00	100.00	69.33	69.33	100.00	100.00	34.11	7.06
20	500,000	UP		0	93	0.00	100.00	0.00	981.96	0.00	100.00	0	2	0.00	100.00	0.00	69.33	0.00	100.00	0.00	7.06
				93				981.96				2				69.33				7.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.09	9.09	0.78	0.78	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.55	13.64	0.80	1.58	0.28	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	9.09	22.73	2.07	3.64	0.72	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.55	27.27	0.92	4.56	0.32	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.55	31.82	3.90	8.46	1.37	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.55	36.36	12.80	21.26	4.48	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.55	40.91	22.03	43.29	7.71	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.55	45.45	51.92	95.22	18.17	33.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.55	50.00	0.00	95.22	0.00	33.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.55	54.55	3.93	99.15	1.38	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.55	59.09	40.97	140.11	14.33	49.03	1	1	100.00	100.00	71.67	71.67	100.00	100.00	174.94	51.15
12	3,000	4,000	3,500	1	14	4.55	63.64	64.19	204.31	22.46	71.49	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	35.08
13	4,000	5,000	4,500	1	15	4.55	68.18	21.40	225.70	7.49	78.98	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	31.75
14	5,000	7,500	6,250	1	16	4.55	72.73	28.38	254.08	9.93	88.91	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	28.21
15	7,500	10,000	8,750	2	18	9.09	81.82	28.38	225.70	9.93	78.98	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	31.75
16	10,000	20,000	15,000	4	22	18.18	100.00	60.08	285.79	21.02	100.00	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	25.08
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	285.79	0.00	100.00	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	25.08
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	285.79	0.00	100.00	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	25.08
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	285.79	0.00	100.00	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	25.08
20	500,000	UP		0	22	0.00	100.00	0.00	285.79	0.00	100.00	0	1	0.00	100.00	0.00	71.67	0.00	100.00	0.00	25.08
				22				285.79				1				71.67				25.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.49	6.49	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.60	9.09	0.47	0.61	0.11	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	5.19	14.29	7.75	8.35	1.86	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	17	7.79	22.08	4.77	13.13	1.15	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	23	7.79	29.87	11.16	24.29	2.68	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	29	7.79	37.66	17.99	42.28	4.31	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	38	11.69	49.35	27.66	69.94	6.64	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	45	9.09	58.44	32.29	102.23	7.75	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	49	5.19	63.64	2.55	104.79	0.61	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	51	2.60	66.23	7.15	111.94	1.71	26.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	54	3.90	70.13	10.48	122.42	2.51	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	62	10.39	80.52	60.31	182.73	14.47	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	66	5.19	85.71	79.85	262.59	19.16	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	72	7.79	93.51	52.76	315.35	12.66	75.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	73	1.30	94.81	26.23	341.58	6.29	81.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	75	2.60	97.40	71.96	413.55	17.26	99.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	76	1.30	98.70	0.71	414.26	0.17	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	77	1.30	100.00	2.63	416.89	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	77	0.00	100.00	0.00	416.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	77	0.00	100.00	0.00	416.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					77				416.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2608 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	4.56	4.56	33.85	33.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	7.30	11.86	54.16	88.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.62	13.48	11.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	13.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				13.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	680	680	11.92	11.92	304.56	304.56	0.73	0.73	3	3	3.70	3.70	43.79	43.79	0.14	0.14	14.38	14.38
2	50	100	75	246	926	4.31	16.23	481.79	786.35	1.16	1.89	1	4	1.23	4.94	62.67	106.46	0.20	0.34	13.01	13.54
3	100	200	150	353	1,279	6.19	22.42	925.59	1,711.94	2.22	4.11	1	5	1.23	6.17	25.21	131.66	0.08	0.42	2.72	7.69
4	200	300	250	278	1,557	4.87	27.29	932.22	2,644.16	2.24	6.34	1	6	1.23	7.41	36.85	168.52	0.12	0.53	3.95	6.37
5	300	500	400	350	1,907	6.13	33.42	1,279.47	3,923.63	3.07	9.41	0	6	0.00	7.41	0.00	168.52	0.00	0.53	0.00	4.29
6	500	750	625	288	2,195	5.05	38.47	1,225.34	5,148.98	2.94	12.35	5	11	6.17	13.58	743.65	912.17	2.35	2.88	60.69	17.72
7	750	1,000	875	275	2,470	4.82	43.29	1,134.01	6,282.98	2.72	15.07	2	13	2.47	16.05	707.82	1,619.99	2.23	5.11	62.42	25.78
8	1,000	1,500	1,250	368	2,838	6.45	49.74	1,794.86	8,077.84	4.30	19.37	1	14	1.23	17.28	0.00	1,619.99	0.00	5.11	0.00	20.05
9	1,500	2,000	1,750	263	3,101	4.61	54.35	1,561.85	9,639.69	3.75	23.12	2	16	2.47	19.75	1,958.95	3,578.94	6.18	11.29	125.42	37.13
10	2,000	2,500	2,250	210	3,311	3.68	58.03	1,470.85	11,110.54	3.53	26.65	0	16	0.00	19.75	0.00	3,578.94	0.00	11.29	0.00	32.21
11	2,500	3,000	2,750	199	3,510	3.49	61.51	1,501.52	12,612.06	3.60	30.25	3	19	3.70	23.46	330.64	3,909.58	1.04	12.33	22.02	31.00
12	3,000	4,000	3,500	195	3,705	3.42	64.93	1,857.73	14,469.79	4.46	34.70	2	21	2.47	25.93	697.15	4,606.73	2.20	14.53	37.53	31.84
13	4,000	5,000	4,500	222	3,927	3.89	68.82	2,298.43	16,768.22	5.51	40.22	2	23	2.47	28.40	79.89	4,686.62	0.25	14.78	3.48	27.95
14	5,000	7,500	6,250	294	4,221	5.15	73.97	3,518.25	20,286.46	8.44	48.65	6	29	7.41	35.80	3,487.45	8,174.07	11.00	25.78	99.12	40.29
15	7,500	10,000	8,750	284	4,505	4.98	78.95	2,686.49	22,972.96	6.44	55.10	5	34	6.17	41.98	10,762.25	18,936.32	33.95	59.73	400.61	82.43
16	10,000	20,000	15,000	469	4,974	8.22	87.17	7,869.58	30,842.54	18.87	73.97	17	51	20.99	62.96	8,191.02	27,127.34	25.84	85.57	104.08	87.95
17	20,000	50,000	35,000	387	5,361	6.78	93.95	6,646.90	37,489.43	15.94	89.91	6	57	7.41	70.37	1,802.69	28,930.03	5.69	91.26	27.12	77.17
18	50,000	100,000	75,000	163	5,524	2.86	96.81	2,443.65	39,933.08	5.86	95.77	9	66	11.11	81.48	402.05	29,332.08	1.27	92.52	16.45	73.45
19	100,000	500,000	300,000	171	5,695	3.00	99.81	1,650.23	41,583.31	3.96	99.73	15	81	18.52	100.00	2,369.87	31,701.95	7.48	100.00	143.61	76.24
20	500,000	UP		11	5,706	0.19	100.00	112.18	41,695.49	0.27	100.00	0	81	0.00	100.00	0.00	31,701.95	0.00	100.00	0.00	76.03
					5,706				41,695.49				81				31,701.95				76.03

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.00	2.00	0.54	0.54	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.00	4.00	2.38	2.92	0.71	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.00	6.00	1.32	4.23	0.39	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.00	8.00	0.34	4.57	0.10	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.00	10.00	0.34	4.23	0.10	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.00	12.00	0.34	4.57	0.10	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.00	14.00	1.59	6.16	0.47	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.00	16.00	0.08	6.24	0.02	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.00	18.00	0.19	6.44	0.06	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.00	20.00	0.71	7.15	0.21	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.00	22.00	6.50	13.65	1.94	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.00	24.00	1.56	15.21	0.47	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.00	26.00	0.19	15.40	0.06	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.00	28.00	2.39	17.80	0.71	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	28	28.00	56.00	29.59	47.39	8.82	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	39	22.00	78.00	76.87	124.26	22.91	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	42	6.00	84.00	13.89	138.15	4.14	41.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	50	16.00	100.00	197.35	335.50	58.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	50	0.00	100.00	0.00	335.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				335.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.68	5.68	13.72	13.72	1.11	1.11	1	1	9.09	9.09	2.28	2.28	0.41	0.41	16.59	16.59
2	50	100	75	7	22	2.65	8.33	53.63	67.35	4.32	5.43	0	1	0.00	9.09	0.00	2.28	0.00	0.41	0.00	3.38
3	100	200	150	1	23	0.38	8.71	18.60	85.95	1.50	6.93	0	1	0.00	9.09	0.00	2.28	0.00	0.41	0.00	2.65
4	200	300	250	7	30	2.65	11.36	22.61	108.56	1.82	8.75	1	2	9.09	18.18	42.01	44.29	7.61	8.03	185.83	40.80
5	300	500	400	5	35	1.89	13.26	36.80	145.36	2.97	11.71	0	2	0.00	18.18	0.00	44.29	0.00	8.03	0.00	30.47
6	500	750	625	10	45	3.79	17.05	2.85	148.21	0.23	11.94	0	2	0.00	18.18	0.00	44.29	0.00	8.03	0.00	29.88
7	750	1,000	875	12	57	4.55	21.59	12.87	161.08	1.04	12.98	1	3	9.09	27.27	0.41	44.69	0.07	8.10	3.15	27.75
8	1,000	1,500	1,250	16	73	6.06	27.65	18.16	179.24	1.46	14.44	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	24.94
9	1,500	2,000	1,750	11	84	4.17	31.82	18.30	197.54	1.47	15.92	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	22.63
10	2,000	2,500	2,250	6	90	2.27	34.09	20.23	217.77	1.63	17.55	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	20.52
11	2,500	3,000	2,750	4	94	1.52	35.61	13.29	231.06	1.07	18.62	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	19.34
12	3,000	4,000	3,500	5	99	1.89	37.50	3.87	234.93	0.31	18.93	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	19.02
13	4,000	5,000	4,500	14	113	5.30	42.80	57.16	292.09	4.61	23.54	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	15.30
14	5,000	7,500	6,250	6	119	2.27	45.08	53.76	345.85	4.33	27.87	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	12.92
15	7,500	10,000	8,750	10	129	3.79	48.86	83.49	429.34	6.73	34.60	0	3	0.00	27.27	0.00	44.69	0.00	8.10	0.00	10.41
16	10,000	20,000	15,000	10	139	3.79	52.65	60.78	490.12	4.90	39.49	1	4	9.09	36.36	1.08	45.78	0.20	8.30	1.78	9.34
17	20,000	50,000	35,000	28	167	10.61	63.26	246.45	736.57	19.86	59.35	0	4	0.00	36.36	0.00	45.78	0.00	8.30	0.00	6.21
18	50,000	100,000	75,000	20	187	7.58	70.83	107.16	843.73	8.63	67.99	0	4	0.00	36.36	0.00	45.78	0.00	8.30	0.00	5.43
19	100,000	500,000	300,000	61	248	23.11	93.94	329.11	1,172.84	26.52	94.51	6	10	54.55	90.91	505.97	551.74	91.70	99.99	153.74	47.04
20	500,000	UP		16	264	6.06	100.00	68.18	1,241.02	5.49	100.00	1	11	9.09	100.00	0.05	551.79	0.01	100.00	0.07	44.46
				264				1,241.02				11				551.79				44.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	11.69	11.69	23.85	23.85	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	43	2.27	13.96	26.54	50.39	1.31	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	58	4.87	18.83	52.83	103.22	2.61	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	75	5.52	24.35	26.76	129.98	1.32	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	83	2.60	26.95	16.42	146.40	0.81	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	106	7.47	34.42	18.01	164.41	0.89	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	113	2.27	36.69	17.84	182.25	0.88	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	141	9.09	45.78	78.14	260.39	3.86	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	148	2.27	48.05	9.84	270.23	0.49	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	151	0.97	49.03	28.14	298.37	1.39	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	156	1.62	50.65	36.72	335.09	1.81	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	173	5.52	56.17	35.99	371.08	1.78	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	177	1.30	57.47	30.80	401.88	1.52	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	184	2.27	59.74	81.13	483.01	4.01	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	193	2.92	62.66	154.59	637.60	7.64	31.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	217	7.79	70.45	265.56	903.16	13.13	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	249	10.39	80.84	505.07	1,408.22	24.96	69.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	269	6.49	87.34	400.62	1,808.85	19.80	89.41	3	3	23.08	23.08	70.91	70.91	20.04	20.04	17.70	3.92
19	100,000	500,000	300,000	30	299	9.74	97.08	183.30	1,992.15	9.06	98.47	5	8	38.46	61.54	85.07	155.98	24.04	44.09	46.41	7.83
20	500,000	UP		9	308	2.92	100.00	31.02	2,023.17	1.53	100.00	5	13	38.46	100.00	197.81	353.78	55.91	100.00	637.76	17.49
				308				2,023.17				13				353.78				17.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	6.00	6.00	4.57	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	14.13	20.13	10.77	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	111.03	131.17	84.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	131.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				131.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.85	11.54	12.70	12.70	4.21	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.85	15.38	2.42	15.12	0.80	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.85	19.23	0.07	15.19	0.02	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.85	23.08	3.74	18.93	1.24	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.85	26.92	5.54	24.47	1.84	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.85	30.77	19.89	44.36	6.59	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.85	34.62	46.86	91.22	15.52	30.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.85	38.46	4.44	95.66	1.47	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.85	42.31	1.68	97.34	0.56	32.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.85	46.15	0.49	97.83	0.16	32.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.85	50.00	1.36	99.19	0.45	32.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.85	53.85	43.28	142.47	14.33	47.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.85	57.69	1.05	143.53	0.35	47.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.85	61.54	1.20	144.73	0.40	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.85	65.38	8.31	153.03	2.75	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.85	69.23	12.70	165.73	4.21	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.85	73.08	0.00	165.73	0.00	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	24	19.23	92.31	129.78	295.51	42.98	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	26	7.69	100.00	6.46	301.97	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				301.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	199	199	10.00	10.00	148.93	148.93	0.88	0.88	6	6	6.12	6.12	116.42	116.42	0.56	0.56	78.17	78.17
2	50	100	75	43	242	2.16	12.16	238.02	386.95	1.40	2.27	4	10	4.08	10.20	42.49	158.91	0.20	0.76	17.85	41.07
3	100	200	150	50	292	2.51	14.67	445.96	832.92	2.62	4.89	2	12	2.04	12.24	118.46	277.37	0.57	1.33	26.56	33.30
4	200	300	250	34	326	1.71	16.38	452.10	1,285.01	2.66	7.55	1	13	1.02	13.27	116.85	394.22	0.56	1.89	25.85	30.68
5	300	500	400	52	378	2.61	18.99	530.35	1,815.37	3.12	10.67	1	14	1.02	14.29	429.97	824.19	2.06	3.96	81.07	45.40
6	500	750	625	36	414	1.81	20.80	163.91	1,979.28	0.96	11.63	0	14	0.00	14.29	0.00	824.19	0.00	3.96	0.00	41.64
7	750	1,000	875	61	475	3.07	23.87	474.33	2,453.61	2.79	14.42	2	16	2.04	16.33	209.89	1,034.08	1.01	4.97	44.25	42.15
8	1,000	1,500	1,250	67	542	3.37	27.24	499.68	2,953.29	2.94	17.35	1	17	1.02	17.35	50.00	1,084.08	0.24	5.21	10.01	36.71
9	1,500	2,000	1,750	68	610	3.42	30.65	498.92	3,452.22	2.93	20.29	3	20	3.06	20.41	368.26	1,452.34	1.77	6.97	73.81	42.07
10	2,000	2,500	2,250	48	658	2.41	33.07	216.21	3,668.43	1.27	21.56	3	23	3.06	23.47	416.91	1,869.25	2.00	8.98	192.83	50.96
11	2,500	3,000	2,750	26	684	1.31	34.37	164.48	3,832.90	0.97	22.52	1	24	1.02	24.49	676.66	2,545.91	3.25	12.22	411.40	66.42
12	3,000	4,000	3,500	58	742	2.91	37.29	291.66	4,124.57	1.71	24.24	2	26	2.04	26.53	113.19	2,659.11	0.54	12.77	38.81	64.47
13	4,000	5,000	4,500	59	801	2.96	40.25	718.33	4,842.90	4.22	28.46	2	28	2.04	28.57	387.59	3,046.70	1.86	14.63	53.96	62.91
14	5,000	7,500	6,250	104	905	5.23	45.48	779.03	5,621.93	4.58	33.04	3	31	3.06	31.63	113.55	3,160.24	0.55	15.17	14.58	56.21
15	7,500	10,000	8,750	67	972	3.37	48.84	734.33	6,356.26	4.32	37.35	3	34	3.06	34.69	69.30	3,229.54	0.33	15.51	9.44	50.81
16	10,000	20,000	15,000	260	1,232	13.07	61.91	2,198.42	8,554.68	12.92	50.27	8	42	8.16	42.86	13,517.16	16,746.70	64.90	80.41	614.86	195.76
17	20,000	50,000	35,000	348	1,580	17.49	79.40	3,995.54	12,550.23	23.48	73.75	28	70	28.57	71.43	1,164.62	17,911.31	5.59	86.00	29.15	142.72
18	50,000	100,000	75,000	163	1,743	8.19	87.59	1,970.09	14,520.32	11.58	85.33	7	77	7.14	78.57	113.49	18,024.80	0.54	86.54	5.76	124.14
19	100,000	500,000	300,000	206	1,949	10.35	97.94	2,121.11	16,641.43	12.46	97.79	20	97	20.41	98.98	2,800.22	20,825.02	13.45	99.99	132.02	125.14
20	500,000	UP		41	1,990	2.06	100.00	375.90	17,017.33	2.21	100.00	1	98	1.02	100.00	2.08	20,827.10	0.01	100.00	0.55	122.39
				1,990				17,017.33				98				20,827.10				122.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.00	15.00	0.28	0.28	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	10.00	25.00	0.93	1.21	0.94	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	5.00	30.00	0.58	1.79	0.59	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.00	35.00	1.42	3.21	1.44	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	15.00	50.00	4.54	7.75	4.57	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	5.00	55.00	4.27	12.02	4.31	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	10.00	65.00	19.50	31.52	19.67	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	15	10.00	75.00	12.23	43.76	12.34	44.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	5.00	80.00	13.29	57.04	13.40	57.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	5.00	85.00	27.25	84.29	27.48	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	5.00	90.00	7.97	92.26	8.04	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	5.00	95.00	5.01	97.27	5.05	98.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	5.00	100.00	1.89	99.16	1.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	99.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				99.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	8.33	8.33	25.26	25.26	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	67	3.80	12.14	26.18	51.44	1.40	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	94	4.89	17.03	25.62	77.06	1.37	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	109	2.72	19.75	50.21	127.27	2.69	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	137	5.07	24.82	106.28	233.55	5.68	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	155	3.26	28.08	21.97	255.52	1.17	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	171	2.90	30.98	107.62	363.14	5.76	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	199	5.07	36.05	36.10	399.24	1.93	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	37	236	6.70	42.75	44.11	443.35	2.36	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	241	0.91	43.66	5.16	448.52	0.28	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	258	3.08	46.74	41.74	490.26	2.23	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	282	4.35	51.09	53.80	544.06	2.88	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	25	307	4.53	55.62	52.66	596.71	2.82	31.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	350	7.79	63.41	152.93	749.65	8.18	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	366	2.90	66.30	61.70	811.34	3.30	43.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	411	8.15	74.46	334.33	1,145.68	17.88	61.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	470	10.69	85.14	267.20	1,412.87	14.29	75.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	50	520	9.06	94.20	224.54	1,637.41	12.01	87.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	542	3.99	98.19	231.24	1,868.66	12.37	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		10	552	1.81	100.00	1.13	1,869.78	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				552				1,869.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.89	0.89	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.59	1.48	0.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.84	2.32	0.95	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	52.66	54.98	59.56	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	3.44	58.42	3.89	66.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	30.00	88.42	33.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	88.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				88.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.65	0.65	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	3.48	4.13	2.55	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	0.00	4.13	0.00	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	4.89	9.02	3.57	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	13.38	22.39	9.78	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	14.04	36.43	10.27	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	26.85	63.28	19.63	46.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	48.97	112.25	35.81	82.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	24.48	136.73	17.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	136.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				136.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	17.46	17.46	22.48	22.48	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	34	0.53	17.99	0.01	22.50	0.00	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	50	8.47	26.46	49.29	71.79	7.90	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	56	3.17	29.63	1.31	73.10	0.21	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	59	1.59	31.22	36.41	109.51	5.83	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	68	4.76	35.98	21.35	130.86	3.42	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	81	6.88	42.86	7.88	138.74	1.26	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	96	7.94	50.79	35.49	174.23	5.68	27.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	107	5.82	56.61	15.99	190.22	2.56	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	111	2.12	58.73	3.73	193.96	0.60	31.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	115	2.12	60.85	20.23	214.18	3.24	34.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	118	1.59	62.43	11.19	225.38	1.79	36.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	127	4.76	67.20	44.48	269.85	7.12	43.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	144	8.99	76.19	61.97	331.83	9.93	53.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	155	5.82	82.01	59.60	391.42	9.55	62.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	178	12.17	94.18	193.77	585.19	31.04	93.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	180	1.06	95.24	11.36	596.56	1.82	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	187	3.70	98.94	6.07	602.63	0.97	96.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	189	1.06	100.00	21.70	624.34	3.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	189	0.00	100.00	0.00	624.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				189				624.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	19.44	19.44	3.26	3.26	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	5.56	25.00	11.48	14.74	8.81	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.78	27.78	2.10	16.84	1.61	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	11.11	38.89	4.44	21.28	3.41	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	5.56	44.44	1.38	22.66	1.06	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	2.78	47.22	0.90	23.56	0.69	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	2.78	50.00	1.42	24.98	1.09	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	2.78	52.78	1.07	26.05	0.82	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	2.78	55.56	2.75	28.79	2.11	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	2.78	58.33	4.12	32.91	3.16	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.78	61.11	1.56	34.47	1.19	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	2.78	63.89	3.54	38.01	2.71	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.78	66.67	3.54	34.47	2.71	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.78	69.44	15.92	50.39	12.21	38.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.78	72.22	2.08	52.47	1.59	40.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	2.78	75.00	2.08	54.55	1.59	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	35	22.22	97.22	73.95	128.50	56.73	98.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	36	2.78	100.00	1.87	130.36	1.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	130.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	130.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				130.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	11.65	11.65	1.25	1.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	17	4.85	16.50	0.12	1.13	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	23	5.83	22.33	14.77	15.90	0.68	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	26	2.91	25.24	30.14	46.04	1.38	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	31	4.85	30.10	5.74	51.78	0.26	2.38	1	1	100.00	100.00	400.71	400.71	100.00	100.00	6982.96	773.89
6	500	750	625	6	37	5.83	35.92	64.23	116.00	2.95	5.32	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	345.43
7	750	1,000	875	4	41	3.88	39.81	6.35	122.35	0.29	5.62	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	327.50
8	1,000	1,500	1,250	3	44	2.91	42.72	9.12	131.47	0.42	6.03	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	304.79
9	1,500	2,000	1,750	1	45	0.97	43.69	5.52	136.99	0.25	6.29	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	292.51
10	2,000	2,500	2,250	2	47	1.94	45.63	0.25	137.24	0.01	6.30	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	291.98
11	2,500	3,000	2,750	1	48	0.97	46.60	13.62	150.85	0.63	6.92	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	265.63
12	3,000	4,000	3,500	1	49	0.97	47.57	8.32	159.17	0.38	7.31	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	251.75
13	4,000	5,000	4,500	3	52	2.91	50.49	25.67	184.84	1.18	8.49	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	216.78
14	5,000	7,500	6,250	2	54	1.94	52.43	17.28	202.12	0.79	9.28	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	198.25
15	7,500	10,000	8,750	3	57	2.91	55.34	69.78	271.91	3.20	12.48	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	147.37
16	10,000	20,000	15,000	3	60	2.91	58.25	90.39	362.30	4.15	16.63	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	110.60
17	20,000	50,000	35,000	9	69	8.74	66.99	357.36	719.66	16.40	33.03	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	55.68
18	50,000	100,000	75,000	20	89	19.42	86.41	749.58	1,469.24	34.41	67.44	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	27.27
19	100,000	500,000	300,000	10	99	9.71	96.12	492.80	1,962.04	22.62	90.06	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	20.42
20	500,000	UP		4	103	3.88	100.00	216.44	2,178.48	9.94	100.00	0	1	0.00	100.00	0.00	400.71	0.00	100.00	0.00	18.39
				103				2,178.48				1				400.71				18.39	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.04	7.04	8.59	8.59	2.09	2.09	1	1	50.00	50.00	5.19	5.19	6.86	6.86	60.38	60.38
2	50	100	75	2	7	2.82	9.86	1.94	10.53	0.47	2.56	0	1	0.00	50.00	0.00	5.19	0.00	6.86	0.00	49.26
3	100	200	150	3	10	4.23	14.08	25.95	36.48	6.32	8.88	0	1	0.00	50.00	0.00	5.19	0.00	6.86	0.00	14.22
4	200	300	250	1	11	1.41	15.49	21.23	57.71	5.17	14.05	0	1	0.00	50.00	0.00	5.19	0.00	6.86	0.00	8.99
5	300	500	400	2	13	2.82	18.31	3.54	61.25	0.86	14.92	0	1	0.00	50.00	0.00	5.19	0.00	6.86	0.00	8.47
6	500	750	625	4	17	5.63	23.94	9.74	70.98	2.37	17.29	0	1	0.00	50.00	0.00	5.19	0.00	6.86	0.00	7.31
7	750	1,000	875	3	20	4.23	28.17	11.24	82.22	2.74	20.02	1	2	50.00	100.00	70.42	75.61	93.14	100.00	626.57	91.95
8	1,000	1,500	1,250	1	21	1.41	29.58	0.22	82.44	0.05	20.08	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	91.71
9	1,500	2,000	1,750	1	22	1.41	30.99	14.67	97.11	3.57	23.65	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	77.86
10	2,000	2,500	2,250	1	23	1.41	32.39	4.17	101.28	1.01	24.66	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	74.66
11	2,500	3,000	2,750	1	24	1.41	33.80	8.40	109.68	2.05	26.71	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	68.94
12	3,000	4,000	3,500	1	25	1.41	35.21	8.40	118.08	2.05	28.76	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	64.03
13	4,000	5,000	4,500	12	37	16.90	52.11	80.04	198.12	19.49	48.25	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	38.16
14	5,000	7,500	6,250	3	40	4.23	56.34	123.81	321.93	30.15	78.40	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	23.49
15	7,500	10,000	8,750	1	41	1.41	57.75	62.87	384.80	15.31	93.71	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	19.65
16	10,000	20,000	15,000	8	49	11.27	69.01	20.02	404.82	4.88	98.59	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	18.68
17	20,000	50,000	35,000	17	66	23.94	92.96	2.11	402.70	0.51	98.07	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	18.78
18	50,000	100,000	75,000	5	71	7.04	100.00	7.91	410.61	1.93	100.00	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	18.41
19	100,000	500,000	300,000	0	71	0.00	100.00	0.00	410.61	0.00	100.00	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	18.41
20	500,000	UP		0	71	0.00	100.00	0.00	410.61	0.00	100.00	0	2	0.00	100.00	0.00	75.61	0.00	100.00	0.00	18.41
				71				410.61				2				75.61				18.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.45	6.45	4.30	4.30	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	17	2.69	9.14	2.36	6.66	0.13	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	22	2.69	11.83	29.99	36.65	1.66	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	29	3.76	15.59	13.60	50.25	0.75	2.78	1	1	25.00	25.00	64.70	64.70	11.05	11.05	475.75	128.77
5	300	500	400	11	40	5.91	21.51	11.17	61.42	0.62	3.40	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	105.35
6	500	750	625	8	48	4.30	25.81	32.31	93.73	1.79	5.19	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	69.03
7	750	1,000	875	12	60	6.45	32.26	125.49	219.22	6.95	12.15	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	29.52
8	1,000	1,500	1,250	12	72	6.45	38.71	53.20	272.43	2.95	15.09	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	23.75
9	1,500	2,000	1,750	10	82	5.38	44.09	49.96	322.39	2.77	17.86	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	20.07
10	2,000	2,500	2,250	4	86	2.15	46.24	25.98	348.37	1.44	19.30	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	18.57
11	2,500	3,000	2,750	6	92	3.23	49.46	71.71	420.08	3.97	23.28	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	15.40
12	3,000	4,000	3,500	9	101	4.84	54.30	176.71	596.79	9.79	33.07	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	10.84
13	4,000	5,000	4,500	12	113	6.45	60.75	59.31	656.10	3.29	36.35	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	9.86
14	5,000	7,500	6,250	4	117	2.15	62.90	60.95	717.05	3.38	39.73	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	9.02
15	7,500	10,000	8,750	10	127	5.38	68.28	174.68	891.72	9.68	49.41	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	7.26
16	10,000	20,000	15,000	26	153	13.98	82.26	386.03	1,277.75	21.39	70.80	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	5.06
17	20,000	50,000	35,000	15	168	8.06	90.32	214.83	1,492.58	11.90	82.70	0	1	0.00	25.00	0.00	64.70	0.00	11.05	0.00	4.34
18	50,000	100,000	75,000	15	183	8.06	98.39	129.61	1,622.20	7.18	89.88	1	2	25.00	50.00	77.81	142.51	13.28	24.33	60.03	8.79
19	100,000	500,000	300,000	3	186	1.61	100.00	182.57	1,804.77	10.12	100.00	2	4	50.00	100.00	443.26	585.77	75.67	100.00	242.78	32.46
20	500,000	UP		0	186	0.00	100.00	0.00	1,804.77	0.00	100.00	0	4	0.00	100.00	0.00	585.77	0.00	100.00	0.00	32.46
				186				1,804.77				4				585.77				32.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.05	0.05	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.13	0.17	0.61	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.06	0.24	0.30	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	0.64	0.41	3.14	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.85	19.23	0.01	0.42	0.07	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.85	23.08	0.03	0.39	0.12	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.85	26.92	0.03	0.42	0.13	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	15.38	42.31	0.11	0.54	0.56	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	3.85	46.15	3.04	2.50	14.88	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.85	50.00	0.05	2.45	0.26	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	21	30.77	80.77	2.50	4.95	12.25	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	23	7.69	88.46	0.15	4.81	0.72	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.85	92.31	0.60	5.41	2.94	26.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.85	96.15	1.95	7.36	9.53	36.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	3.85	100.00	13.08	20.44	64.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	20.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	20.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	20.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	20.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	26	0.00	100.00	0.00	20.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				20.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.97	2.97	3.16	3.16	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	3.96	6.93	16.29	19.45	5.12	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	3.96	10.89	0.85	20.30	0.27	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	2.97	13.86	7.45	27.75	2.34	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	0.99	14.85	0.45	28.21	0.14	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	26	10.89	25.74	5.83	34.04	1.83	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	38	11.88	37.62	11.82	45.86	3.72	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	47	8.91	46.53	10.90	56.76	3.43	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	53	5.94	52.48	4.97	61.73	1.56	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	61	7.92	60.40	3.63	65.37	1.14	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	64	2.97	63.37	11.71	77.07	3.68	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	68	3.96	67.33	1.16	78.23	0.36	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	69	0.99	68.32	1.63	79.86	0.51	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	73	3.96	72.28	21.48	101.34	6.75	31.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	80	6.93	79.21	25.16	126.49	7.91	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	82	1.98	81.19	19.71	146.20	6.20	45.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	93	10.89	92.08	154.50	300.70	48.57	94.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	95	1.98	94.06	4.56	305.26	1.43	95.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	100	4.95	99.01	9.99	315.25	3.14	99.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	101	0.99	100.00	2.82	318.07	0.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				101				318.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	15.85	15.85	50.85	50.85	4.35	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	82	2.46	18.30	21.04	71.90	1.80	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	97	3.35	21.65	11.65	83.55	1.00	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	103	1.34	22.99	1.22	84.77	0.10	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	113	2.23	25.22	38.32	123.09	3.28	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	120	1.56	26.79	4.88	127.96	0.42	10.96	1	1	20.00	20.00	587.49	587.49	48.40	48.40	12050.42	459.11
7	750	1,000	875	20	140	4.46	31.25	12.95	140.91	1.11	12.06	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	416.93
8	1,000	1,500	1,250	4	144	0.89	32.14	11.15	152.05	0.95	13.02	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	386.37
9	1,500	2,000	1,750	35	179	7.81	39.96	34.75	186.80	2.98	15.99	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	314.49
10	2,000	2,500	2,250	8	187	1.79	41.74	16.35	203.15	1.40	17.39	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	289.19
11	2,500	3,000	2,750	13	200	2.90	44.64	31.04	234.19	2.66	20.05	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	250.86
12	3,000	4,000	3,500	20	220	4.46	49.11	38.65	272.85	3.31	23.36	1	2	20.00	40.00	196.70	784.19	16.21	64.60	508.88	287.41
13	4,000	5,000	4,500	10	230	2.23	51.34	21.43	294.28	1.84	25.19	0	2	0.00	40.00	0.00	784.19	0.00	64.60	0.00	266.47
14	5,000	7,500	6,250	20	250	4.46	55.80	59.73	354.01	5.11	30.31	1	3	20.00	60.00	357.32	1,141.51	29.44	94.04	598.23	322.45
15	7,500	10,000	8,750	36	286	8.04	63.84	120.96	474.97	10.36	40.66	1	4	20.00	80.00	70.62	1,212.13	5.82	99.86	58.39	255.20
16	10,000	20,000	15,000	59	345	13.17	77.01	310.08	785.06	26.55	67.21	0	4	0.00	80.00	0.00	1,212.13	0.00	99.86	0.00	154.40
17	20,000	50,000	35,000	55	400	12.28	89.29	223.21	1,008.27	19.11	86.32	0	4	0.00	80.00	0.00	1,212.13	0.00	99.86	0.00	120.22
18	50,000	100,000	75,000	17	417	3.79	93.08	91.86	1,100.13	7.86	94.19	1	5	20.00	100.00	1.69	1,213.82	0.14	100.00	1.84	110.33
19	100,000	500,000	300,000	20	437	4.46	97.54	53.54	1,153.66	4.58	98.77	0	5	0.00	100.00	0.00	1,213.82	0.00	100.00	0.00	105.21
20	500,000	UP		11	448	2.46	100.00	14.36	1,168.02	1.23	100.00	0	5	0.00	100.00	0.00	1,213.82	0.00	100.00	0.00	103.92
				448				1,168.02				5				1,213.82				103.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	11.61	11.61	90.13	90.13	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	176	1.49	13.10	84.80	174.92	1.94	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	199	1.71	14.81	126.61	301.54	2.90	6.91	2	2	5.13	5.13	136.31	136.31	6.76	6.76	107.66	45.21
4	200	300	250	30	229	2.23	17.04	168.95	470.49	3.87	10.78	0	2	0.00	5.13	0.00	136.31	0.00	6.76	0.00	28.97
5	300	500	400	24	253	1.79	18.82	98.09	568.58	2.25	13.03	2	4	5.13	10.26	390.72	527.03	19.38	26.15	398.33	92.69
6	500	750	625	34	287	2.53	21.35	36.82	605.40	0.84	13.87	0	4	0.00	10.26	0.00	527.03	0.00	26.15	0.00	87.06
7	750	1,000	875	23	310	1.71	23.07	70.29	675.69	1.61	15.48	0	4	0.00	10.26	0.00	527.03	0.00	26.15	0.00	78.00
8	1,000	1,500	1,250	38	348	2.83	25.89	49.91	725.61	1.14	16.63	1	5	2.56	12.82	296.58	823.61	14.71	40.86	594.18	113.51
9	1,500	2,000	1,750	28	376	2.08	27.98	65.14	790.75	1.49	18.12	2	7	5.13	17.95	314.32	1,137.94	15.59	56.45	482.50	143.91
10	2,000	2,500	2,250	28	404	2.08	30.06	22.75	813.50	0.52	18.64	0	7	0.00	17.95	0.00	1,137.94	0.00	56.45	0.00	139.88
11	2,500	3,000	2,750	18	422	1.34	31.40	56.76	870.26	1.30	19.94	1	8	2.56	20.51	300.00	1,437.94	14.88	71.34	528.54	165.23
12	3,000	4,000	3,500	23	445	1.71	33.11	63.51	933.77	1.46	21.40	0	8	0.00	20.51	0.00	1,437.94	0.00	71.34	0.00	153.99
13	4,000	5,000	4,500	18	463	1.34	34.45	65.85	999.61	1.51	22.91	0	8	0.00	20.51	0.00	1,437.94	0.00	71.34	0.00	143.85
14	5,000	7,500	6,250	51	514	3.79	38.24	157.71	1,157.32	3.61	26.52	1	9	2.56	23.08	17.15	1,455.08	0.85	72.19	10.87	125.73
15	7,500	10,000	8,750	46	560	3.42	41.67	127.72	1,285.04	2.93	29.45	1	10	2.56	25.64	90.85	1,545.93	4.51	76.69	71.13	120.30
16	10,000	20,000	15,000	99	659	7.37	49.03	561.58	1,846.62	12.87	42.32	3	13	7.69	33.33	52.81	1,598.74	2.62	79.31	9.40	86.58
17	20,000	50,000	35,000	126	785	9.38	58.41	543.17	2,389.80	12.45	54.76	2	15	5.13	38.46	220.70	1,819.44	10.95	90.26	40.63	76.13
18	50,000	100,000	75,000	159	944	11.83	70.24	507.45	2,897.24	11.63	66.39	8	23	20.51	58.97	71.76	1,891.20	3.56	93.82	14.14	65.28
19	100,000	500,000	300,000	365	1,309	27.16	97.40	1,313.13	4,210.38	30.09	96.48	14	37	35.90	94.87	118.85	2,010.05	5.90	99.72	9.05	47.74
20	500,000	UP		35	1,344	2.60	100.00	153.55	4,363.93	3.52	100.00	2	39	5.13	100.00	5.68	2,015.73	0.28	100.00	3.70	46.19
				1,344				4,363.93				39				2,015.73				46.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	11.06	11.06	31.13	31.13	3.46	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	37	4.68	15.74	6.19	37.32	0.69	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	51	5.96	21.70	37.18	74.50	4.13	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	68	7.23	28.94	8.27	82.76	0.92	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	84	6.81	35.74	5.74	88.50	0.64	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	95	4.68	40.43	5.80	94.31	0.65	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	102	2.98	43.40	12.63	106.94	1.40	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	111	3.83	47.23	11.89	118.83	1.32	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	123	5.11	52.34	37.15	155.98	4.13	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	130	2.98	55.32	19.60	175.58	2.18	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	136	2.55	57.87	15.25	190.83	1.69	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	150	5.96	63.83	54.71	245.54	6.08	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	157	2.98	66.81	10.54	256.08	1.17	28.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	169	5.11	71.91	70.38	326.45	7.82	36.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	177	3.40	75.32	27.40	353.85	3.05	39.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	196	8.09	83.40	138.54	492.39	15.40	54.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	219	9.79	93.19	173.66	666.05	19.30	74.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	231	5.11	98.30	175.07	841.12	19.46	93.50	2	2	100.00	100.00	21.03	21.03	100.00	100.00	12.01	2.50
19	100,000	500,000	300,000	2	233	0.85	99.15	54.61	895.74	6.07	99.57	0	2	0.00	100.00	0.00	21.03	0.00	100.00	0.00	2.35
20	500,000	UP		2	235	0.85	100.00	3.84	899.58	0.43	100.00	0	2	0.00	100.00	0.00	21.03	0.00	100.00	0.00	2.34
				235				899.58				2				21.03				2.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	13.51	13.51	12.10	12.10	16.54	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.70	16.22	10.48	22.57	14.32	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.70	18.92	2.81	25.38	3.85	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.70	21.62	15.33	40.71	20.96	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.70	24.32	3.53	37.18	4.83	50.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.70	27.03	0.24	37.42	0.32	51.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.70	29.73	0.00	37.42	0.00	51.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.70	32.43	0.00	37.42	0.00	51.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.70	35.14	0.29	37.71	0.40	51.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	16	8.11	43.24	4.41	33.30	6.03	45.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	25	24.32	67.57	2.97	30.32	4.07	41.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	29	10.81	78.38	6.59	23.73	9.01	32.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	2.70	81.08	16.63	40.36	22.74	55.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	2.70	83.78	17.10	57.46	23.39	78.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	33	5.41	89.19	69.80	127.26	95.45	174.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	34	2.70	91.89	0.00	127.26	0.00	174.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	37	8.11	100.00	54.13	73.13	74.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	73.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	73.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	73.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				73.13				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	6.73	6.73	55.53	55.53	1.71	1.71	1	1	2.94	2.94	12.97	12.97	0.19	0.19	23.36	23.36
2	50	100	75	15	63	2.10	8.84	64.54	120.07	1.99	3.70	1	2	2.94	5.88	83.45	96.43	1.24	1.43	129.31	80.31
3	100	200	150	26	89	3.65	12.48	209.51	329.58	6.45	10.15	0	2	0.00	5.88	0.00	96.43	0.00	1.43	0.00	29.26
4	200	300	250	16	105	2.24	14.73	76.74	406.32	2.36	12.52	0	2	0.00	5.88	0.00	96.43	0.00	1.43	0.00	23.73
5	300	500	400	27	132	3.79	18.51	13.52	419.83	0.42	12.93	1	3	2.94	8.82	300.00	396.43	4.45	5.88	2219.36	94.42
6	500	750	625	10	142	1.40	19.92	24.86	444.69	0.77	13.70	0	3	0.00	8.82	0.00	396.43	0.00	5.88	0.00	89.15
7	750	1,000	875	13	155	1.82	21.74	12.15	456.85	0.37	14.07	0	3	0.00	8.82	0.00	396.43	0.00	5.88	0.00	86.77
8	1,000	1,500	1,250	26	181	3.65	25.39	41.10	497.95	1.27	15.34	0	3	0.00	8.82	0.00	396.43	0.00	5.88	0.00	79.61
9	1,500	2,000	1,750	16	197	2.24	27.63	38.60	536.55	1.19	16.53	0	3	0.00	8.82	0.00	396.43	0.00	5.88	0.00	73.88
10	2,000	2,500	2,250	7	204	0.98	28.61	19.13	555.68	0.59	17.12	0	3	0.00	8.82	0.00	396.43	0.00	5.88	0.00	71.34
11	2,500	3,000	2,750	10	214	1.40	30.01	21.09	576.77	0.65	17.77	1	4	2.94	11.76	117.47	513.90	1.74	7.63	557.02	89.10
12	3,000	4,000	3,500	18	232	2.52	32.54	48.09	624.86	1.48	19.25	0	4	0.00	11.76	0.00	513.90	0.00	7.63	0.00	82.24
13	4,000	5,000	4,500	28	260	3.93	36.47	121.17	746.03	3.73	22.98	0	4	0.00	11.76	0.00	513.90	0.00	7.63	0.00	68.88
14	5,000	7,500	6,250	22	282	3.09	39.55	117.33	863.36	3.61	26.59	2	6	5.88	17.65	59.84	573.73	0.89	8.51	51.00	66.45
15	7,500	10,000	8,750	27	309	3.79	43.34	149.23	1,012.59	4.60	31.19	1	7	2.94	20.59	25.11	598.84	0.37	8.89	16.83	59.14
16	10,000	20,000	15,000	60	369	8.42	51.75	401.79	1,414.39	12.38	43.57	0	7	0.00	20.59	0.00	598.84	0.00	8.89	0.00	42.34
17	20,000	50,000	35,000	72	441	10.10	61.85	735.43	2,149.81	22.65	66.22	3	10	8.82	29.41	1,336.22	1,935.07	19.83	28.72	181.69	90.01
18	50,000	100,000	75,000	40	481	5.61	67.46	289.35	2,439.17	8.91	75.13	6	16	17.65	47.06	475.75	2,410.82	7.06	35.78	164.42	98.84
19	100,000	500,000	300,000	151	632	21.18	88.64	604.40	3,043.56	18.62	93.75	13	29	38.24	85.29	4,115.84	6,526.65	61.08	96.85	680.98	214.44
20	500,000	UP		81	713	11.36	100.00	202.95	3,246.51	6.25	100.00	5	34	14.71	100.00	212.11	6,738.76	3.15	100.00	104.51	207.57
				713				3,246.51				34				6,738.76				207.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	14.57	14.57	0.21	0.21	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	34	2.51	17.09	2.98	3.19	0.30	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	51	8.54	25.63	22.79	25.98	2.31	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	54	1.51	27.14	28.43	54.41	2.88	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	71	8.54	35.68	16.29	70.70	1.65	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	74	1.51	37.19	17.78	88.48	1.80	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	77	1.51	38.69	4.87	93.35	0.49	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	78	0.50	39.20	1.74	95.09	0.18	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	82	2.01	41.21	9.54	104.63	0.97	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	86	2.01	43.22	25.87	130.50	2.62	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	93	3.52	46.73	17.25	147.75	1.75	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	106	6.53	53.27	33.13	180.88	3.36	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	110	2.01	55.28	3.40	184.28	0.34	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	132	11.06	66.33	69.87	254.15	7.08	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	140	4.02	70.35	79.60	333.75	8.07	33.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	150	5.03	75.38	143.12	476.86	14.51	48.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	155	2.51	77.89	121.69	598.55	12.34	60.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	156	0.50	78.39	0.37	598.92	0.04	60.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	37	193	18.59	96.98	368.67	967.59	37.38	98.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	199	3.02	100.00	18.75	986.33	1.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				199				986.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,005	1,005	17.81	17.81	198.82	198.82	2.58	2.58	3	3	12.50	12.50	24.28	24.28	1.04	1.04	12.21	12.21
2	50	100	75	845	1,850	14.97	32.78	246.80	445.62	3.20	5.78	1	4	4.17	16.67	26.52	50.79	1.13	2.17	10.74	11.40
3	100	200	150	960	2,810	17.01	49.79	39.97	405.65	0.52	5.26	0	4	0.00	16.67	0.00	50.79	0.00	2.17	0.00	12.52
4	200	300	250	479	3,289	8.49	58.27	225.63	631.28	2.93	8.19	2	6	8.33	25.00	534.43	585.22	22.85	25.02	236.86	92.70
5	300	500	400	574	3,863	10.17	68.44	378.47	1,009.75	4.91	13.10	2	8	8.33	33.33	19.42	604.64	0.83	25.86	5.13	59.88
6	500	750	625	346	4,209	6.13	74.57	390.87	1,400.62	5.07	18.17	0	8	0.00	33.33	0.00	604.64	0.00	25.86	0.00	43.17
7	750	1,000	875	216	4,425	3.83	78.40	346.09	1,746.71	4.49	22.65	1	9	4.17	37.50	69.10	673.74	2.95	28.81	19.97	38.57
8	1,000	1,500	1,250	247	4,672	4.38	82.78	426.63	2,173.34	5.53	28.19	0	9	0.00	37.50	0.00	673.74	0.00	28.81	0.00	31.00
9	1,500	2,000	1,750	178	4,850	3.15	85.93	447.51	2,620.85	5.80	33.99	0	9	0.00	37.50	0.00	673.74	0.00	28.81	0.00	25.71
10	2,000	2,500	2,250	126	4,976	2.23	88.16	586.79	3,207.64	7.61	41.60	1	10	4.17	41.67	273.72	947.46	11.70	40.51	46.65	29.54
11	2,500	3,000	2,750	80	5,056	1.42	89.58	272.74	3,480.39	3.54	45.14	0	10	0.00	41.67	0.00	947.46	0.00	40.51	0.00	27.22
12	3,000	4,000	3,500	131	5,187	2.32	91.90	535.30	4,015.69	6.94	52.08	2	12	8.33	50.00	14.40	961.87	0.62	41.13	2.69	23.95
13	4,000	5,000	4,500	94	5,281	1.67	93.57	555.14	4,570.83	7.20	59.28	1	13	4.17	54.17	19.18	981.05	0.82	41.95	3.46	21.46
14	5,000	7,500	6,250	113	5,394	2.00	95.57	834.51	5,405.34	10.82	70.11	2	15	8.33	62.50	635.76	1,616.81	27.19	69.14	76.18	29.91
15	7,500	10,000	8,750	65	5,459	1.15	96.72	560.33	5,965.67	7.27	77.37	0	15	0.00	62.50	0.00	1,616.81	0.00	69.14	0.00	27.10
16	10,000	20,000	15,000	99	5,558	1.75	98.48	1,000.21	6,965.88	12.97	90.35	2	17	8.33	70.83	49.99	1,666.80	2.14	71.27	5.00	23.93
17	20,000	50,000	35,000	47	5,605	0.83	99.31	361.35	7,327.23	4.69	95.03	3	20	12.50	83.33	560.62	2,227.42	23.97	95.25	155.15	30.40
18	50,000	100,000	75,000	21	5,626	0.37	99.68	203.60	7,530.83	2.64	97.67	1	21	4.17	87.50	0.00	2,227.42	0.00	95.25	0.00	29.58
19	100,000	500,000	300,000	14	5,640	0.25	99.93	132.12	7,662.95	1.71	99.39	3	24	12.50	100.00	111.17	2,338.59	4.75	100.00	84.15	30.52
20	500,000	UP		4	5,644	0.07	100.00	47.15	7,710.09	0.61	100.00	0	24	0.00	100.00	0.00	2,338.59	0.00	100.00	0.00	30.33
				5,644				7,710.09				24				2,338.59				30.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	271	271	23.77	23.77	61.85	61.85	2.22	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	289	1.58	25.35	39.94	101.79	1.43	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	308	1.67	27.02	68.18	169.98	2.45	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	324	1.40	28.42	83.94	253.91	3.01	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	350	2.28	30.70	20.81	274.72	0.75	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	365	1.32	32.02	9.89	284.61	0.36	10.22	1	1	3.13	3.13	47.03	47.03	2.00	2.00	475.51	16.52
7	750	1,000	875	22	387	1.93	33.95	50.65	335.27	1.82	12.04	0	1	0.00	3.13	0.00	47.03	0.00	2.00	0.00	14.03
8	1,000	1,500	1,250	22	409	1.93	35.88	18.33	353.60	0.66	12.70	0	1	0.00	3.13	0.00	47.03	0.00	2.00	0.00	13.30
9	1,500	2,000	1,750	21	430	1.84	37.72	64.33	417.93	2.31	15.01	1	2	3.13	6.25	33.89	80.92	1.44	3.44	52.67	19.36
10	2,000	2,500	2,250	20	450	1.75	39.47	8.39	426.31	0.30	15.31	1	3	3.13	9.38	7.70	88.62	0.33	3.76	91.83	20.79
11	2,500	3,000	2,750	10	460	0.88	40.35	34.45	460.77	1.24	16.55	1	4	3.13	12.50	22.13	110.74	0.94	4.70	64.23	24.03
12	3,000	4,000	3,500	21	481	1.84	42.19	65.24	526.00	2.34	18.89	0	4	0.00	12.50	0.00	110.74	0.00	4.70	0.00	21.05
13	4,000	5,000	4,500	11	492	0.96	43.16	10.02	536.03	0.36	19.25	0	4	0.00	12.50	0.00	110.74	0.00	4.70	0.00	20.66
14	5,000	7,500	6,250	22	514	1.93	45.09	77.34	613.37	2.78	22.03	1	5	3.13	15.63	6.85	117.60	0.29	5.00	8.86	19.17
15	7,500	10,000	8,750	23	537	2.02	47.11	101.25	714.61	3.64	25.66	0	5	0.00	15.63	0.00	117.60	0.00	5.00	0.00	16.46
16	10,000	20,000	15,000	76	613	6.67	53.77	288.30	1,002.91	10.35	36.02	4	9	12.50	28.13	37.36	154.96	1.59	6.58	12.96	15.45
17	20,000	50,000	35,000	109	722	9.56	63.33	416.32	1,419.23	14.95	50.97	5	14	15.63	43.75	1,896.76	2,051.72	80.58	87.16	455.60	144.57
18	50,000	100,000	75,000	63	785	5.53	68.86	377.11	1,796.34	13.54	64.51	4	18	12.50	56.25	111.06	2,162.78	4.72	91.88	29.45	120.40
19	100,000	500,000	300,000	210	995	18.42	87.28	648.56	2,444.90	23.29	87.80	9	27	28.13	84.38	107.32	2,270.09	4.56	96.44	16.55	92.85
20	500,000	UP		145	1,140	12.72	100.00	339.60	2,784.50	12.20	100.00	5	32	15.63	100.00	83.92	2,354.02	3.56	100.00	24.71	84.54
				1,140				2,784.50				32				2,354.02				84.54	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	7.76	7.76	5.35	5.35	0.54	0.54	2	2	4.44	4.44	4.86	4.86	0.42	0.42	90.93	90.93
2	50	100	75	4	30	1.19	8.96	0.04	5.31	0.00	0.54	0	2	0.00	4.44	0.00	4.86	0.00	0.42	0.00	91.54
3	100	200	150	4	34	1.19	10.15	0.23	5.09	0.02	0.52	0	2	0.00	4.44	0.00	4.86	0.00	0.42	0.00	95.59
4	200	300	250	2	36	0.60	10.75	28.36	23.27	2.89	2.37	1	3	2.22	6.67	28.79	33.65	2.47	2.89	101.53	144.60
5	300	500	400	2	38	0.60	11.34	13.26	36.53	1.35	3.72	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	92.12
6	500	750	625	5	43	1.49	12.84	1.60	38.13	0.16	3.88	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	88.25
7	750	1,000	875	1	44	0.30	13.13	0.00	38.14	0.00	3.88	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	88.24
8	1,000	1,500	1,250	4	48	1.19	14.33	9.44	47.58	0.96	4.84	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	70.73
9	1,500	2,000	1,750	4	52	1.19	15.52	6.07	53.65	0.62	5.46	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	62.73
10	2,000	2,500	2,250	3	55	0.90	16.42	7.08	60.73	0.72	6.18	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	55.41
11	2,500	3,000	2,750	2	57	0.60	17.01	0.79	61.52	0.08	6.26	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	54.70
12	3,000	4,000	3,500	2	59	0.60	17.61	0.82	62.34	0.08	6.34	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	53.98
13	4,000	5,000	4,500	8	67	2.39	20.00	19.03	81.37	1.94	8.28	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	41.36
14	5,000	7,500	6,250	6	73	1.79	21.79	7.63	89.00	0.78	9.05	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	37.81
15	7,500	10,000	8,750	9	82	2.69	24.48	19.26	108.26	1.96	11.01	0	3	0.00	6.67	0.00	33.65	0.00	2.89	0.00	31.08
16	10,000	20,000	15,000	22	104	6.57	31.04	81.11	189.37	8.25	19.27	2	5	4.44	11.11	10.83	44.48	0.93	3.82	13.35	23.49
17	20,000	50,000	35,000	36	140	10.75	41.79	141.78	331.14	14.42	33.69	6	11	13.33	24.44	145.89	190.37	12.51	16.33	102.90	57.49
18	50,000	100,000	75,000	47	187	14.03	55.82	237.60	568.74	24.17	57.86	3	14	6.67	31.11	30.81	221.19	2.64	18.97	12.97	38.89
19	100,000	500,000	300,000	61	248	18.21	74.03	188.52	757.26	19.18	77.04	24	38	53.33	84.44	543.02	764.20	46.58	65.55	288.04	100.92
20	500,000	UP		87	335	25.97	100.00	225.66	982.92	22.96	100.00	7	45	15.56	100.00	401.56	1,165.76	34.45	100.00	177.95	118.60
				335				982.92				45				1,165.76				118.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.68	2.68	0.07	0.07	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.89	3.57	8.10	8.17	2.28	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.89	4.46	0.58	8.75	0.16	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.89	5.36	0.17	8.92	0.05	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.89	6.25	0.32	9.24	0.09	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.89	7.14	0.27	9.51	0.08	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	0.89	8.04	12.08	21.60	3.41	6.09	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	0.89	8.93	0.40	22.00	0.11	6.20	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	0.89	9.82	4.80	26.80	1.35	7.55	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	0.89	10.71	3.84	30.65	1.08	8.64	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	0.89	11.61	3.88	34.52	1.09	9.73	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	0.89	12.50	0.00	34.52	0.00	9.73	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	0.89	13.39	9.61	44.13	2.71	12.44	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	0.89	14.29	7.76	51.89	2.19	14.62	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	22	5.36	19.64	1.15	53.05	0.32	14.95	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	28	5.36	25.00	1.38	54.43	0.39	15.34	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	36	7.14	32.14	112.50	166.93	31.70	47.04	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	49	11.61	43.75	4.78	171.72	1.35	48.39	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	37	86	33.04	76.79	58.17	229.89	16.39	64.78	3	5	27.27	45.45	15.28	15.28	21.31	21.31	26.26	6.65
20	500,000	UP		26	112	23.21	100.00	125.00	354.88	35.22	100.00	6	11	54.55	100.00	56.41	71.68	78.69	100.00	45.13	20.20
				112				354.88				11				71.68				20.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.42	3.42	9.26	9.26	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.38	3.80	10.03	19.29	0.84	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	2.28	6.08	40.44	59.72	3.38	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	0.76	6.84	0.40	60.13	0.03	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	26	3.04	9.89	4.09	64.22	0.34	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	29	1.14	11.03	2.22	66.44	0.19	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	32	1.14	12.17	3.34	69.78	0.28	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	37	1.90	14.07	11.49	81.27	0.96	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	39	0.76	14.83	2.11	83.38	0.18	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	42	1.14	15.97	7.90	91.28	0.66	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	45	1.14	17.11	10.64	101.93	0.89	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	52	2.66	19.77	10.20	112.12	0.85	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	57	1.90	21.67	19.07	131.19	1.59	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	68	4.18	25.86	57.73	188.92	4.82	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	81	4.94	30.80	55.00	243.92	4.59	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	118	14.07	44.87	255.73	499.64	21.36	41.74	2	2	20.00	20.00	32.71	32.71	17.58	17.58	12.79	6.55
17	20,000	50,000	35,000	37	155	14.07	58.94	91.51	591.15	7.65	49.39	2	4	20.00	40.00	0.00	32.71	0.00	17.58	0.00	5.53
18	50,000	100,000	75,000	21	176	7.98	66.92	123.59	714.75	10.33	59.71	1	5	10.00	50.00	133.78	166.49	71.87	89.45	108.24	23.29
19	100,000	500,000	300,000	53	229	20.15	87.07	248.42	963.16	20.75	80.46	3	8	30.00	80.00	17.76	184.25	9.54	98.99	7.15	19.13
20	500,000	UP		34	263	12.93	100.00	233.84	1,197.01	19.54	100.00	2	10	20.00	100.00	1.88	186.13	1.01	100.00	0.81	15.55
				263				1,197.01				10				186.13				15.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	16.52	16.52	0.24	0.24	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.87	17.39	0.07	0.31	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	22	1.74	19.13	10.96	11.27	2.76	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	24	1.74	20.87	0.94	12.21	0.24	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	37	11.30	32.17	23.78	35.99	5.98	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	38	0.87	33.04	0.00	35.99	0.00	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	39	0.87	33.91	2.10	33.89	0.53	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	52	11.30	45.22	13.36	47.25	3.36	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	55	2.61	47.83	4.73	51.98	1.19	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	59	3.48	51.30	23.63	75.61	5.94	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	60	0.87	52.17	30.00	105.61	7.54	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	61	0.87	53.04	6.28	111.89	1.58	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	62	0.87	53.91	0.51	112.40	0.13	28.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	66	3.48	57.39	10.79	123.19	2.71	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	74	6.96	64.35	41.69	164.89	10.48	41.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	79	4.35	68.70	40.12	205.01	10.09	51.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	89	8.70	77.39	82.00	287.01	20.62	72.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	100	9.57	86.96	62.49	349.50	15.71	87.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	115	13.04	100.00	48.18	397.68	12.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	115	0.00	100.00	0.00	397.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				397.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.76	4.76	2.24	2.24	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	12	6.67	11.43	12.42	14.66	2.50	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	24	11.43	22.86	24.51	39.17	4.93	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	31	6.67	29.52	31.18	70.36	6.27	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	38	6.67	36.19	65.60	135.96	13.18	27.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	44	5.71	41.90	7.02	142.98	1.41	28.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	46	1.90	43.81	4.84	147.82	0.97	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	53	6.67	50.48	9.14	156.97	1.84	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	61	7.62	58.10	17.92	174.88	3.60	35.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	62	0.95	59.05	5.63	180.52	1.13	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	63	0.95	60.00	4.85	185.36	0.97	37.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	65	1.90	61.90	3.45	188.81	0.69	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	68	2.86	64.76	19.46	208.27	3.91	41.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	70	1.90	66.67	16.11	224.38	3.24	45.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	78	7.62	74.29	39.34	263.71	7.90	52.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	86	7.62	81.90	102.85	366.56	20.67	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	99	12.38	94.29	122.51	489.08	24.62	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	102	2.86	97.14	21.44	510.52	4.31	102.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	103	0.95	98.10	8.24	502.27	1.66	100.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	105	1.90	100.00	4.63	497.65	0.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				105				497.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,301	1,301	30.72	30.72	160.60	160.60	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	142	1,443	3.35	34.07	96.30	256.89	1.10	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	157	1,600	3.71	37.78	240.22	497.11	2.75	5.70	2	2	5.56	5.56	8.27	8.27	0.21	0.21	3.44	1.66
4	200	300	250	170	1,770	4.01	41.79	186.63	683.74	2.14	7.84	2	4	5.56	11.11	272.12	280.40	6.78	6.99	145.81	41.01
5	300	500	400	333	2,103	7.86	49.66	261.37	945.11	3.00	10.84	0	4	0.00	11.11	0.00	280.40	0.00	6.99	0.00	29.67
6	500	750	625	398	2,501	9.40	59.06	355.92	1,301.03	4.08	14.92	1	5	2.78	13.89	22.17	302.56	0.55	7.54	6.23	23.26
7	750	1,000	875	236	2,737	5.57	64.63	315.84	1,616.87	3.62	18.54	3	8	8.33	22.22	871.06	1,173.62	21.71	29.25	275.79	72.59
8	1,000	1,500	1,250	252	2,989	5.95	70.58	428.79	2,045.65	4.92	23.46	0	8	0.00	22.22	0.00	1,173.62	0.00	29.25	0.00	57.37
9	1,500	2,000	1,750	243	3,232	5.74	76.32	668.09	2,713.74	7.66	31.12	8	16	22.22	44.44	337.69	1,511.31	8.42	37.67	50.55	55.69
10	2,000	2,500	2,250	115	3,347	2.72	79.03	345.32	3,059.06	3.96	35.08	5	21	13.89	58.33	38.83	1,550.14	0.97	38.64	11.24	50.67
11	2,500	3,000	2,750	101	3,448	2.38	81.42	550.29	3,609.35	6.31	41.39	2	23	5.56	63.89	2,296.42	3,846.56	57.24	95.88	417.31	106.57
12	3,000	4,000	3,500	72	3,520	1.70	83.12	271.91	3,881.26	3.12	44.50	0	23	0.00	63.89	0.00	3,846.56	0.00	95.88	0.00	99.11
13	4,000	5,000	4,500	93	3,613	2.20	85.31	485.64	4,366.90	5.57	50.07	2	25	5.56	69.44	15.88	3,862.44	0.40	96.28	3.27	88.45
14	5,000	7,500	6,250	95	3,708	2.24	87.56	566.11	4,933.00	6.49	56.56	1	26	2.78	72.22	116.23	3,978.68	2.90	99.17	20.53	80.65
15	7,500	10,000	8,750	57	3,765	1.35	88.90	426.48	5,359.48	4.89	61.45	1	27	2.78	75.00	13.25	3,991.93	0.33	99.50	3.11	74.48
16	10,000	20,000	15,000	103	3,868	2.43	91.33	1,028.93	6,388.42	11.80	73.25	0	27	0.00	75.00	0.00	3,991.93	0.00	99.50	0.00	62.49
17	20,000	50,000	35,000	123	3,991	2.90	94.24	963.80	7,352.22	11.05	84.30	1	28	2.78	77.78	3.95	3,995.88	0.10	99.60	0.41	54.35
18	50,000	100,000	75,000	74	4,065	1.75	95.99	434.73	7,786.95	4.98	89.29	1	29	2.78	80.56	4.50	4,000.38	0.11	99.71	1.04	51.37
19	100,000	500,000	300,000	94	4,159	2.22	98.21	785.10	8,572.06	9.00	98.29	2	31	5.56	86.11	1.31	4,001.69	0.03	99.75	0.17	46.68
20	500,000	UP		76	4,235	1.79	100.00	148.96	8,721.02	1.71	100.00	5	36	13.89	100.00	10.14	4,011.82	0.25	100.00	6.81	46.00
				4,235				8,721.02				36				4,011.82				46.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	271	271	11.18	11.18	84.26	84.26	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	112	383	4.62	15.80	133.61	217.87	1.84	2.99	1	1	4.17	4.17	15.08	15.08	1.20	1.20	11.28	6.92
3	100	200	150	155	538	6.39	22.19	223.25	441.12	3.07	6.06	2	3	8.33	12.50	167.36	182.43	13.37	14.57	74.96	41.36
4	200	300	250	130	668	5.36	27.56	227.18	668.30	3.12	9.19	0	3	0.00	12.50	0.00	182.43	0.00	14.57	0.00	27.30
5	300	500	400	181	849	7.47	35.02	147.99	816.29	2.03	11.22	0	3	0.00	12.50	0.00	182.43	0.00	14.57	0.00	22.35
6	500	750	625	161	1,010	6.64	41.67	178.00	994.29	2.45	13.67	0	3	0.00	12.50	0.00	182.43	0.00	14.57	0.00	18.35
7	750	1,000	875	109	1,119	4.50	46.16	177.63	1,171.92	2.44	16.11	1	4	4.17	16.67	232.36	414.79	18.56	33.13	130.81	35.39
8	1,000	1,500	1,250	150	1,269	6.19	52.35	301.22	1,473.14	4.14	20.25	1	5	4.17	20.83	4.00	418.79	0.32	33.45	1.33	28.43
9	1,500	2,000	1,750	107	1,376	4.41	56.77	284.05	1,757.19	3.90	24.15	1	6	4.17	25.00	74.79	493.58	5.97	39.42	26.33	28.09
10	2,000	2,500	2,250	62	1,438	2.56	59.32	243.43	2,000.62	3.35	27.50	0	6	0.00	25.00	0.00	493.58	0.00	39.42	0.00	24.67
11	2,500	3,000	2,750	62	1,500	2.56	61.88	273.28	2,273.91	3.76	31.25	1	7	4.17	29.17	39.73	533.31	3.17	42.60	14.54	23.45
12	3,000	4,000	3,500	73	1,573	3.01	64.89	315.24	2,589.15	4.33	35.59	0	7	0.00	29.17	0.00	533.31	0.00	42.60	0.00	20.60
13	4,000	5,000	4,500	55	1,628	2.27	67.16	300.58	2,889.72	4.13	39.72	0	7	0.00	29.17	0.00	533.31	0.00	42.60	0.00	18.46
14	5,000	7,500	6,250	86	1,714	3.55	70.71	605.40	3,495.13	8.32	48.04	1	8	4.17	33.33	165.44	698.75	13.21	55.81	27.33	19.99
15	7,500	10,000	8,750	68	1,782	2.81	73.51	616.50	4,111.63	8.47	56.51	0	8	0.00	33.33	0.00	698.75	0.00	55.81	0.00	16.99
16	10,000	20,000	15,000	135	1,917	5.57	79.08	1,187.90	5,299.53	16.33	72.84	1	9	4.17	37.50	179.72	878.47	14.35	70.16	15.13	16.58
17	20,000	50,000	35,000	210	2,127	8.66	87.75	1,143.96	6,443.49	15.72	88.56	4	13	16.67	54.17	111.17	989.64	8.88	79.04	9.72	15.36
18	50,000	100,000	75,000	94	2,221	3.88	91.63	364.76	6,808.25	5.01	93.58	3	16	12.50	66.67	39.53	1,029.17	3.16	82.20	10.84	15.12
19	100,000	500,000	300,000	78	2,299	3.22	94.84	295.02	7,103.27	4.05	97.63	1	17	4.17	70.83	50.15	1,079.32	4.01	86.21	17.00	15.19
20	500,000	UP		125	2,424	5.16	100.00	172.32	7,275.59	2.37	100.00	7	24	29.17	100.00	172.72	1,252.04	13.79	100.00	100.23	17.21
				2,424				7,275.59				24				1,252.04				17.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	8.05	8.05	11.96	11.96	0.57	0.57	1	1	33.33	33.33	38.00	38.00	25.35	25.35	317.66	317.66
2	50	100	75	14	52	2.97	11.02	27.54	39.50	1.31	1.88	1	2	33.33	66.67	67.13	105.13	44.78	70.13	243.74	266.13
3	100	200	150	15	67	3.18	14.19	30.28	69.78	1.44	3.32	0	2	0.00	66.67	0.00	105.13	0.00	70.13	0.00	150.66
4	200	300	250	11	78	2.33	16.53	24.78	94.56	1.18	4.50	0	2	0.00	66.67	0.00	105.13	0.00	70.13	0.00	111.18
5	300	500	400	29	107	6.14	22.67	92.59	187.15	4.41	8.91	0	2	0.00	66.67	0.00	105.13	0.00	70.13	0.00	56.17
6	500	750	625	26	133	5.51	28.18	19.37	206.52	0.92	9.83	1	3	33.33	100.00	44.77	149.90	29.87	100.00	231.17	72.59
7	750	1,000	875	23	156	4.87	33.05	37.25	243.77	1.77	11.61	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	61.49
8	1,000	1,500	1,250	21	177	4.45	37.50	23.18	266.95	1.10	12.71	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	56.15
9	1,500	2,000	1,750	18	195	3.81	41.31	32.29	299.24	1.54	14.25	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	50.09
10	2,000	2,500	2,250	8	203	1.69	43.01	20.81	320.05	0.99	15.24	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	46.84
11	2,500	3,000	2,750	5	208	1.06	44.07	5.75	325.81	0.27	15.52	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	46.01
12	3,000	4,000	3,500	8	216	1.69	45.76	52.06	377.86	2.48	17.99	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	39.67
13	4,000	5,000	4,500	23	239	4.87	50.64	134.57	512.44	6.41	24.40	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	29.25
14	5,000	7,500	6,250	32	271	6.78	57.42	76.59	589.03	3.65	28.05	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	25.45
15	7,500	10,000	8,750	24	295	5.08	62.50	123.89	712.91	5.90	33.95	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	21.03
16	10,000	20,000	15,000	35	330	7.42	69.92	190.73	903.64	9.08	43.03	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	16.59
17	20,000	50,000	35,000	33	363	6.99	76.91	214.31	1,117.95	10.21	53.24	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	13.41
18	50,000	100,000	75,000	36	399	7.63	84.53	588.34	1,706.29	28.02	81.25	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	8.79
19	100,000	500,000	300,000	49	448	10.38	94.92	350.51	2,056.80	16.69	97.95	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	7.29
20	500,000	UP		24	472	5.08	100.00	43.13	2,099.94	2.05	100.00	0	3	0.00	100.00	0.00	149.90	0.00	100.00	0.00	7.14
				472				2,099.94				3				149.90				7.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	23.36	23.36	2.61	2.61	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	81	14.49	37.85	4.66	7.27	1.60	2.50	1	1	100.00	100.00	22.04	22.04	100.00	100.00	472.87	303.25
3	100	200	150	15	96	7.01	44.86	4.31	11.57	1.48	3.98	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	190.42
4	200	300	250	6	102	2.80	47.66	2.85	14.42	0.98	4.95	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	152.83
5	300	500	400	10	112	4.67	52.34	5.15	19.57	1.77	6.72	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	112.63
6	500	750	625	28	140	13.08	65.42	26.13	45.69	8.98	15.70	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	48.23
7	750	1,000	875	21	161	9.81	75.23	29.63	75.32	10.18	25.88	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	29.26
8	1,000	1,500	1,250	9	170	4.21	79.44	14.77	90.09	5.07	30.96	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	24.46
9	1,500	2,000	1,750	13	183	6.07	85.51	28.59	118.67	9.82	40.78	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	18.57
10	2,000	2,500	2,250	9	192	4.21	89.72	28.95	147.62	9.95	50.73	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	14.93
11	2,500	3,000	2,750	9	201	4.21	93.93	38.20	185.83	13.13	63.86	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	11.86
12	3,000	4,000	3,500	6	207	2.80	96.73	30.93	216.76	10.63	74.48	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	10.17
13	4,000	5,000	4,500	3	210	1.40	98.13	20.77	237.52	7.14	81.62	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	9.28
14	5,000	7,500	6,250	2	212	0.93	99.07	36.12	273.64	12.41	94.03	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	8.05
15	7,500	10,000	8,750	2	214	0.93	100.00	17.37	291.01	5.97	100.00	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	7.57
16	10,000	20,000	15,000	0	214	0.00	100.00	0.00	291.01	0.00	100.00	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	7.57
17	20,000	50,000	35,000	0	214	0.00	100.00	0.00	291.01	0.00	100.00	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	7.57
18	50,000	100,000	75,000	0	214	0.00	100.00	0.00	291.01	0.00	100.00	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	7.57
19	100,000	500,000	300,000	0	214	0.00	100.00	0.00	291.01	0.00	100.00	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	7.57
20	500,000	UP		0	214	0.00	100.00	0.00	291.01	0.00	100.00	0	1	0.00	100.00	0.00	22.04	0.00	100.00	0.00	7.57
				214				291.01				1				22.04				7.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2731 PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	6.36	6.36	17.35	17.35	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	40	2.73	9.09	33.84	51.19	1.57	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	47	1.59	10.68	38.62	89.81	1.79	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	63	3.64	14.32	23.73	113.54	1.10	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	87	5.45	19.77	20.64	134.18	0.96	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	110	5.23	25.00	12.90	147.07	0.60	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	126	3.64	28.64	18.91	165.99	0.88	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	137	2.50	31.14	25.79	191.78	1.20	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	145	1.82	32.95	17.28	209.06	0.80	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	154	2.05	35.00	19.77	228.83	0.92	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	157	0.68	35.68	11.02	239.85	0.51	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	174	3.86	39.55	74.38	314.24	3.45	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	193	4.32	43.86	101.30	415.53	4.70	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	214	4.77	48.64	128.53	544.06	5.96	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	238	5.45	54.09	144.07	688.13	6.68	31.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	43	281	9.77	63.86	294.12	982.25	13.64	45.54	2	2	16.67	16.67	7.80	7.80	0.01	0.01	2.65	0.79
17	20,000	50,000	35,000	35	316	7.95	71.82	294.52	1,276.77	13.66	59.20	0	2	0.00	16.67	0.00	7.80	0.00	0.01	0.00	0.61
18	50,000	100,000	75,000	33	349	7.50	79.32	306.64	1,583.40	14.22	73.41	0	2	0.00	16.67	0.00	7.80	0.00	0.01	0.00	0.49
19	100,000	500,000	300,000	34	383	7.73	87.05	194.22	1,777.62	9.01	82.42	0	2	0.00	16.67	0.00	7.80	0.00	0.01	0.00	0.44
20	500,000	UP		57	440	12.95	100.00	379.18	2,156.80	17.58	100.00	10	12	83.33	100.00	112,581.03	112,588.84	99.99	100.00	29691.04	5220.18
				440				2,156.80				12				112,588.84				5220.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	323	323	16.71	16.71	258.18	258.18	3.84	3.84	4	4	19.05	19.05	35.82	35.82	0.31	0.31	13.87	13.87
2	50	100	75	62	385	3.21	19.92	165.26	423.44	2.46	6.29	0	4	0.00	19.05	0.00	35.82	0.00	0.31	0.00	8.46
3	100	200	150	72	457	3.72	23.64	250.13	673.57	3.72	10.01	0	4	0.00	19.05	0.00	35.82	0.00	0.31	0.00	5.32
4	200	300	250	36	493	1.86	25.50	190.33	863.90	2.83	12.84	1	5	4.76	23.81	0.00	35.82	0.00	0.31	0.00	4.15
5	300	500	400	90	583	4.66	30.16	273.58	1,137.48	4.06	16.90	1	6	4.76	28.57	308.11	343.93	2.65	2.96	112.62	30.24
6	500	750	625	57	640	2.95	33.11	42.87	1,180.36	0.64	17.54	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	29.14
7	750	1,000	875	44	684	2.28	35.39	58.70	1,239.05	0.87	18.41	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	27.76
8	1,000	1,500	1,250	79	763	4.09	39.47	153.76	1,392.81	2.28	20.69	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	24.69
9	1,500	2,000	1,750	51	814	2.64	42.11	74.29	1,467.10	1.10	21.80	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	23.44
10	2,000	2,500	2,250	37	851	1.91	44.02	53.67	1,520.77	0.80	22.60	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	22.62
11	2,500	3,000	2,750	26	877	1.35	45.37	62.67	1,583.44	0.93	23.53	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	21.72
12	3,000	4,000	3,500	52	929	2.69	48.06	110.94	1,694.38	1.65	25.17	1	7	4.76	33.33	0.83	344.76	0.01	2.96	0.75	20.35
13	4,000	5,000	4,500	58	987	3.00	51.06	182.72	1,877.10	2.71	27.89	1	8	4.76	38.10	125.04	469.79	1.07	4.04	68.43	25.03
14	5,000	7,500	6,250	92	1,079	4.76	55.82	353.78	2,230.88	5.26	33.15	1	9	4.76	42.86	0.97	470.76	0.01	4.05	0.27	21.10
15	7,500	10,000	8,750	67	1,146	3.47	59.29	255.40	2,486.27	3.79	36.94	0	9	0.00	42.86	0.00	470.76	0.00	4.05	0.00	18.93
16	10,000	20,000	15,000	197	1,343	10.19	69.48	1,074.58	3,560.85	15.97	52.91	3	12	14.29	57.14	10,821.29	11,292.05	93.04	97.08	1007.03	317.12
17	20,000	50,000	35,000	236	1,579	12.21	81.69	1,462.46	5,023.31	21.73	74.64	3	15	14.29	71.43	76.21	11,368.26	0.66	97.74	5.21	226.31
18	50,000	100,000	75,000	89	1,668	4.60	86.29	589.75	5,613.06	8.76	83.40	3	18	14.29	85.71	104.43	11,472.70	0.90	98.64	17.71	204.39
19	100,000	500,000	300,000	221	1,889	11.43	97.72	754.17	6,367.24	11.21	94.60	2	20	9.52	95.24	152.38	11,625.08	1.31	99.95	20.21	182.58
20	500,000	UP		44	1,933	2.28	100.00	363.23	6,730.46	5.40	100.00	1	21	4.76	100.00	6.16	11,631.24	0.05	100.00	1.70	172.81
				1,933				6,730.46				21				11,631.24				172.81	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	15.00	15.00	13.42	13.42	1.60	1.60	1	1	50.00	50.00	50.00	50.00	50.72	50.72	372.57	372.57
2	50	100	75	28	79	8.24	23.24	12.49	25.91	1.49	3.08	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	192.98
3	100	200	150	27	106	7.94	31.18	32.84	58.75	3.90	6.99	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	85.11
4	200	300	250	22	128	6.47	37.65	8.30	67.05	0.99	7.97	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	74.57
5	300	500	400	29	157	8.53	46.18	13.39	80.44	1.59	9.57	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	62.16
6	500	750	625	16	173	4.71	50.88	15.83	96.27	1.88	11.45	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	51.94
7	750	1,000	875	11	184	3.24	54.12	7.04	103.31	0.84	12.28	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	48.40
8	1,000	1,500	1,250	26	210	7.65	61.76	67.40	170.71	8.01	20.30	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	29.29
9	1,500	2,000	1,750	16	226	4.71	66.47	26.67	197.38	3.17	23.47	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	25.33
10	2,000	2,500	2,250	12	238	3.53	70.00	31.97	229.35	3.80	27.27	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	21.80
11	2,500	3,000	2,750	14	252	4.12	74.12	35.74	265.10	4.25	31.52	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	18.86
12	3,000	4,000	3,500	8	260	2.35	76.47	22.73	287.83	2.70	34.23	1	2	50.00	100.00	48.58	98.58	49.28	100.00	213.71	34.25
13	4,000	5,000	4,500	16	276	4.71	81.18	61.47	349.30	7.31	41.53	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	28.22
14	5,000	7,500	6,250	15	291	4.41	85.59	95.76	445.05	11.39	52.92	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	22.15
15	7,500	10,000	8,750	6	297	1.76	87.35	20.40	465.46	2.43	55.35	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	21.18
16	10,000	20,000	15,000	17	314	5.00	92.35	167.89	633.34	19.96	75.31	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	15.57
17	20,000	50,000	35,000	18	332	5.29	97.65	189.88	823.23	22.58	97.89	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.98
18	50,000	100,000	75,000	3	335	0.88	98.53	5.13	828.35	0.61	98.50	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.90
19	100,000	500,000	300,000	5	340	1.47	100.00	12.63	840.98	1.50	100.00	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.72
20	500,000	UP		0	340	0.00	100.00	0.00	840.98	0.00	100.00	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.72
				340				840.98				2				98.58				11.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,327	2,327	21.66	21.66	380.09	380.09	3.11	3.11	16	16	5.61	5.61	197.54	197.54	4.33	4.33	51.97	51.97
2	50	100	75	787	3,114	7.33	28.99	272.35	652.44	2.23	5.34	3	19	1.05	6.67	37.44	234.98	0.82	5.15	13.75	36.02
3	100	200	150	808	3,922	7.52	36.51	362.75	1,015.19	2.97	8.30	4	23	1.40	8.07	24.28	259.26	0.53	5.69	6.69	25.54
4	200	300	250	584	4,506	5.44	41.95	432.59	1,447.78	3.54	11.84	10	33	3.51	11.58	97.71	356.97	2.14	7.83	22.59	24.66
5	300	500	400	594	5,100	5.53	47.48	311.58	1,759.36	2.55	14.39	9	42	3.16	14.74	712.72	1,069.69	15.63	23.46	228.74	60.80
6	500	750	625	636	5,736	5.92	53.40	380.99	2,140.35	3.12	17.51	4	46	1.40	16.14	43.44	1,113.13	0.95	24.42	11.40	52.01
7	750	1,000	875	491	6,227	4.57	57.97	344.87	2,485.22	2.82	20.33	3	49	1.05	17.19	231.80	1,344.93	5.08	29.50	67.21	54.12
8	1,000	1,500	1,250	484	6,711	4.51	62.48	462.82	2,948.04	3.79	24.11	3	52	1.05	18.25	165.88	1,510.80	3.64	33.14	35.84	51.25
9	1,500	2,000	1,750	316	7,027	2.94	65.42	441.29	3,389.32	3.61	27.72	10	62	3.51	21.75	172.57	1,683.37	3.79	36.92	39.11	49.67
10	2,000	2,500	2,250	666	7,693	6.20	71.62	466.44	3,855.77	3.82	31.54	1	63	0.35	22.11	0.04	1,683.41	0.00	36.93	0.01	43.66
11	2,500	3,000	2,750	346	8,039	3.22	74.84	274.31	4,130.08	2.24	33.78	1	64	0.35	22.46	7.71	1,691.12	0.17	37.09	2.81	40.95
12	3,000	4,000	3,500	309	8,348	2.88	77.72	600.51	4,730.58	4.91	38.69	11	75	3.86	26.32	270.02	1,961.14	5.92	43.02	44.97	41.46
13	4,000	5,000	4,500	325	8,673	3.03	80.75	349.71	5,080.29	2.86	41.55	4	79	1.40	27.72	91.82	2,052.96	2.01	45.03	26.26	40.41
14	5,000	7,500	6,250	459	9,132	4.27	85.02	1,023.94	6,104.23	8.38	49.93	15	94	5.26	32.98	72.32	2,125.27	1.59	46.62	7.06	34.82
15	7,500	10,000	8,750	307	9,439	2.86	87.88	875.04	6,979.27	7.16	57.09	26	120	9.12	42.11	249.66	2,374.94	5.48	52.09	28.53	34.03
16	10,000	20,000	15,000	484	9,923	4.51	92.38	1,976.70	8,955.98	16.17	73.25	71	191	24.91	67.02	301.68	2,676.62	6.62	58.71	15.26	29.89
17	20,000	50,000	35,000	581	10,504	5.41	97.79	2,397.14	11,353.12	19.61	92.86	65	256	22.81	89.82	1,476.38	4,153.00	32.38	91.10	61.59	36.58
18	50,000	100,000	75,000	127	10,631	1.18	98.98	496.89	11,850.01	4.06	96.93	9	265	3.16	92.98	66.65	4,219.65	1.46	92.56	13.41	35.61
19	100,000	500,000	300,000	58	10,689	0.54	99.52	242.51	12,092.52	1.98	98.91	17	282	5.96	98.95	67.02	4,286.67	1.47	94.03	27.64	35.45
20	500,000	**UP**		52	10,741	0.48	100.00	133.39	12,225.91	1.09	100.00	3	285	1.05	100.00	272.31	4,558.98	5.97	100.00	204.14	37.29
				10,741				12,225.91				285				4,558.98				37.29	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	148	148	9.54	9.54	29.77	29.77	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	539	687	34.73	44.27	48.67	78.44	2.14	3.45	1	1	2.04	2.04	28.96	28.96	1.57	1.57	59.49	36.91
3	100	200	150	197	884	12.69	56.96	85.25	163.70	3.75	7.21	0	1	0.00	2.04	0.00	28.96	0.00	1.57	0.00	17.69
4	200	300	250	100	984	6.44	63.40	63.65	227.34	2.80	10.01	0	1	0.00	2.04	0.00	28.96	0.00	1.57	0.00	12.74
5	300	500	400	113	1,097	7.28	70.68	99.59	326.93	4.39	14.40	1	2	2.04	4.08	226.75	255.71	12.28	13.85	227.69	78.21
6	500	750	625	60	1,157	3.87	74.55	86.86	413.79	3.83	18.22	0	2	0.00	4.08	0.00	255.71	0.00	13.85	0.00	61.80
7	750	1,000	875	36	1,193	2.32	76.87	106.51	520.30	4.69	22.91	0	2	0.00	4.08	0.00	255.71	0.00	13.85	0.00	49.15
8	1,000	1,500	1,250	106	1,299	6.83	83.70	127.97	648.27	5.64	28.55	0	2	0.00	4.08	0.00	255.71	0.00	13.85	0.00	39.44
9	1,500	2,000	1,750	29	1,328	1.87	85.57	122.95	771.22	5.41	33.96	0	2	0.00	4.08	0.00	255.71	0.00	13.85	0.00	33.16
10	2,000	2,500	2,250	17	1,345	1.10	86.66	75.61	846.83	3.33	37.29	2	4	4.08	8.16	1.50	257.21	0.08	13.93	1.98	30.37
11	2,500	3,000	2,750	14	1,359	0.90	87.56	83.99	930.82	3.70	40.99	1	5	2.04	10.20	75.43	332.63	4.08	18.01	89.81	35.74
12	3,000	4,000	3,500	10	1,369	0.64	88.21	53.60	984.42	2.36	43.35	3	8	6.12	16.33	1,395.87	1,728.50	75.58	93.59	2604.03	175.59
13	4,000	5,000	4,500	46	1,415	2.96	91.17	154.91	1,139.33	6.82	50.17	3	11	6.12	22.45	1.68	1,730.18	0.09	93.68	1.09	151.86
14	5,000	7,500	6,250	38	1,453	2.45	93.62	268.46	1,407.79	11.82	62.00	7	18	14.29	36.73	3.93	1,734.12	0.21	93.90	1.47	123.18
15	7,500	10,000	8,750	16	1,469	1.03	94.65	58.78	1,466.57	2.59	64.59	8	26	16.33	53.06	5.94	1,740.06	0.32	94.22	10.10	118.65
16	10,000	20,000	15,000	35	1,504	2.26	96.91	238.87	1,705.44	10.52	75.11	16	42	32.65	85.71	35.73	1,775.79	1.93	96.15	14.96	104.12
17	20,000	50,000	35,000	34	1,538	2.19	99.10	339.01	2,044.45	14.93	90.03	6	48	12.24	97.96	47.17	1,822.96	2.55	98.71	13.91	89.17
18	50,000	100,000	75,000	13	1,551	0.84	99.94	220.64	2,265.10	9.72	99.75	1	49	2.04	100.00	23.86	1,846.82	1.29	100.00	10.82	81.53
19	100,000	500,000	300,000	1	1,552	0.06	100.00	5.64	2,270.74	0.25	100.00	0	49	0.00	100.00	0.00	1,846.82	0.00	100.00	0.00	81.33
20	500,000	UP		0	1,552	0.00	100.00	0.00	2,270.74	0.00	100.00	0	49	0.00	100.00	0.00	1,846.82	0.00	100.00	0.00	81.33
				1,552				2,270.74				49				1,846.82				81.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	21.62	21.62	1.71	1.71	5.32	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	12	10.81	32.43	1.96	0.25	6.11	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	15	8.11	40.54	1.33	1.58	4.14	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	13.51	54.05	1.43	3.01	4.47	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	28	21.62	75.68	10.35	13.37	32.31	41.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	29	2.70	78.38	0.97	14.34	3.04	44.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	30	2.70	81.08	2.74	17.08	8.55	53.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	32	5.41	86.49	8.18	25.26	25.53	78.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	2.70	89.19	0.20	25.46	0.61	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	2.70	91.89	1.25	26.70	3.89	83.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	2.70	94.59	4.02	30.72	12.54	95.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	2.70	97.30	1.60	32.32	5.00	100.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.70	100.00	0.28	32.04	0.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	32.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				32.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	427	427	12.56	12.56	112.02	112.02	2.93	2.93	2	2	2.41	2.41	1.78	1.78	0.05	0.05	1.59	1.59
2	50	100	75	221	648	6.50	19.06	71.27	183.29	1.87	4.80	3	5	3.61	6.02	143.56	145.33	3.83	3.87	201.41	79.29
3	100	200	150	358	1,006	10.53	29.59	139.77	323.06	3.66	8.45	2	7	2.41	8.43	5.89	151.23	0.16	4.03	4.22	46.81
4	200	300	250	322	1,328	9.47	39.06	172.93	495.99	4.53	12.98	1	8	1.20	9.64	200.45	351.68	5.34	9.37	115.91	70.90
5	300	500	400	489	1,817	14.38	53.44	427.11	923.10	11.18	24.16	0	8	0.00	9.64	0.00	351.68	0.00	9.37	0.00	38.10
6	500	750	625	349	2,166	10.26	63.71	235.53	1,158.63	6.16	30.32	2	10	2.41	12.05	0.85	352.53	0.02	9.40	0.36	30.43
7	750	1,000	875	220	2,386	6.47	70.18	219.14	1,377.78	5.73	36.06	8	18	9.64	21.69	3.40	355.93	0.09	9.49	1.55	25.83
8	1,000	1,500	1,250	232	2,618	6.82	77.00	301.84	1,679.62	7.90	43.96	12	30	14.46	36.14	5.10	361.03	0.14	9.62	1.69	21.49
9	1,500	2,000	1,750	120	2,738	3.53	80.53	187.34	1,866.95	4.90	48.86	0	30	0.00	36.14	0.00	361.03	0.00	9.62	0.00	19.34
10	2,000	2,500	2,250	47	2,785	1.38	81.91	99.54	1,966.49	2.60	51.46	0	30	0.00	36.14	0.00	361.03	0.00	9.62	0.00	18.36
11	2,500	3,000	2,750	44	2,829	1.29	83.21	89.23	2,055.73	2.34	53.80	0	30	0.00	36.14	0.00	361.03	0.00	9.62	0.00	17.56
12	3,000	4,000	3,500	42	2,871	1.24	84.44	70.97	2,126.70	1.86	55.66	1	31	1.20	37.35	1.60	362.63	0.04	9.67	2.26	17.05
13	4,000	5,000	4,500	35	2,906	1.03	85.47	63.62	2,190.32	1.66	57.32	0	31	0.00	37.35	0.00	362.63	0.00	9.67	0.00	16.56
14	5,000	7,500	6,250	86	2,992	2.53	88.00	146.17	2,336.49	3.83	61.15	3	34	3.61	40.96	184.99	547.62	4.93	14.60	126.56	23.44
15	7,500	10,000	8,750	68	3,060	2.00	90.00	123.87	2,460.36	3.24	64.39	17	51	20.48	61.45	288.36	835.98	7.69	22.28	232.80	33.98
16	10,000	20,000	15,000	90	3,150	2.65	92.65	369.11	2,829.47	9.66	74.05	12	63	14.46	75.90	135.65	971.63	3.62	25.90	36.75	34.34
17	20,000	50,000	35,000	123	3,273	3.62	96.26	626.42	3,455.89	16.39	90.44	12	75	14.46	90.36	1,541.07	2,512.69	41.08	66.98	246.01	72.71
18	50,000	100,000	75,000	59	3,332	1.74	98.00	239.19	3,695.08	6.26	96.70	3	78	3.61	93.98	22.12	2,534.81	0.59	67.57	9.25	68.60
19	100,000	500,000	300,000	55	3,387	1.62	99.62	57.50	3,752.58	1.50	98.20	0	78	0.00	93.98	0.00	2,534.81	0.00	67.57	0.00	67.55
20	500,000	UP		13	3,400	0.38	100.00	68.60	3,821.19	1.80	100.00	5	83	6.02	100.00	1,216.78	3,751.60	32.43	100.00	1773.61	98.18
				3,400				3,821.19				83				3,751.60				98.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	268	268	20.04	20.04	109.03	109.03	5.54	5.54	3	3	20.00	20.00	50.31	50.31	2.05	2.05	46.14	46.14
2	50	100	75	37	305	2.77	22.81	65.46	174.49	3.32	8.86	1	4	6.67	26.67	1.62	51.93	0.07	2.12	2.47	29.76
3	100	200	150	85	390	6.36	29.17	85.44	259.94	4.34	13.20	1	5	6.67	33.33	3.00	54.92	0.12	2.24	3.51	21.13
4	200	300	250	24	414	1.80	30.96	46.74	306.67	2.37	15.57	2	7	13.33	46.67	298.23	353.16	12.18	14.42	638.10	115.16
5	300	500	400	60	474	4.49	35.45	70.19	376.87	3.56	19.14	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	93.71
6	500	750	625	42	516	3.14	38.59	36.45	413.31	1.85	20.99	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	85.45
7	750	1,000	875	34	550	2.54	41.14	24.00	437.31	1.22	22.21	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	80.76
8	1,000	1,500	1,250	39	589	2.92	44.05	26.89	464.21	1.37	23.57	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	76.08
9	1,500	2,000	1,750	35	624	2.62	46.67	27.89	492.10	1.42	24.99	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	71.77
10	2,000	2,500	2,250	25	649	1.87	48.54	32.48	524.58	1.65	26.64	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	67.32
11	2,500	3,000	2,750	12	661	0.90	49.44	9.15	533.73	0.46	27.10	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	66.17
12	3,000	4,000	3,500	36	697	2.69	52.13	6.87	540.59	0.35	27.45	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	65.33
13	4,000	5,000	4,500	46	743	3.44	55.57	87.53	628.12	4.44	31.90	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	56.22
14	5,000	7,500	6,250	98	841	7.33	62.90	100.62	728.74	5.11	37.01	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	48.46
15	7,500	10,000	8,750	71	912	5.31	68.21	165.18	893.92	8.39	45.40	0	7	0.00	46.67	0.00	353.16	0.00	14.42	0.00	39.51
16	10,000	20,000	15,000	121	1,033	9.05	77.26	175.34	1,069.26	8.90	54.30	2	9	13.33	60.00	2,077.37	2,430.53	84.84	99.27	1184.74	227.31
17	20,000	50,000	35,000	212	1,245	15.86	93.12	610.21	1,679.48	30.99	85.29	5	14	33.33	93.33	17.95	2,448.48	0.73	100.00	2.94	145.79
18	50,000	100,000	75,000	44	1,289	3.29	96.41	155.55	1,835.02	7.90	93.19	0	14	0.00	93.33	0.00	2,448.48	0.00	100.00	0.00	133.43
19	100,000	500,000	300,000	39	1,328	2.92	99.33	111.35	1,946.37	5.65	98.84	0	14	0.00	93.33	0.00	2,448.48	0.00	100.00	0.00	125.80
20	500,000	UP		9	1,337	0.67	100.00	22.80	1,969.17	1.16	100.00	1	15	6.67	100.00	0.00	2,448.48	0.00	100.00	0.00	124.34
				1,337				1,969.17				15				2,448.48				124.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	3.17	3.17	11.78	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	2.07	5.24	7.71	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	4.26	9.51	15.85	35.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	11.36	20.87	42.22	77.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	3.48	24.35	12.95	90.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	2.55	26.91	9.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				26.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	3.55	3.55	5.41	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	5.46	9.00	8.33	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	3.37	12.37	5.15	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	10.59	22.96	16.16	35.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	8.36	31.32	12.77	47.81	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	20.91	52.23	31.91	79.73	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	13.28	65.51	20.27	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	65.51	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					65.51			1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	398	398	7.44	7.44	131.73	131.73	0.71	0.71	17	17	4.33	4.33	160.56	160.56	0.11	0.11	121.88	121.88
2	50	100	75	135	533	2.52	9.97	318.19	449.92	1.72	2.44	5	22	1.27	5.60	65.66	226.21	0.05	0.16	20.63	50.28
3	100	200	150	133	666	2.49	12.46	298.31	748.23	1.62	4.06	1	23	0.25	5.85	50.56	276.77	0.04	0.19	16.95	36.99
4	200	300	250	98	764	1.83	14.29	272.23	1,020.46	1.48	5.53	6	29	1.53	7.38	237.36	514.12	0.16	0.36	87.19	50.38
5	300	500	400	123	887	2.30	16.59	323.66	1,344.12	1.75	7.28	4	33	1.02	8.40	381.00	895.12	0.26	0.62	117.72	66.60
6	500	750	625	130	1,017	2.43	19.02	118.11	1,462.23	0.64	7.93	2	35	0.51	8.91	756.57	1,651.69	0.53	1.15	640.57	112.96
7	750	1,000	875	100	1,117	1.87	20.89	86.08	1,548.31	0.47	8.39	5	40	1.27	10.18	1,729.00	3,380.69	1.20	2.35	2008.62	218.35
8	1,000	1,500	1,250	134	1,251	2.51	23.40	145.48	1,693.79	0.79	9.18	8	48	2.04	12.21	387.72	3,768.41	0.27	2.62	266.51	222.48
9	1,500	2,000	1,750	170	1,421	3.18	26.58	154.89	1,848.68	0.84	10.02	4	52	1.02	13.23	89.23	3,857.64	0.06	2.68	57.61	208.67
10	2,000	2,500	2,250	102	1,523	1.91	28.48	148.97	1,997.65	0.81	10.83	6	58	1.53	14.76	74.11	3,931.75	0.05	2.73	49.75	196.82
11	2,500	3,000	2,750	86	1,609	1.61	30.09	227.06	2,224.71	1.23	12.06	7	65	1.78	16.54	4,638.20	8,569.95	3.22	5.95	2042.69	385.22
12	3,000	4,000	3,500	142	1,751	2.66	32.75	248.81	2,473.52	1.35	13.41	3	68	0.76	17.30	24.39	8,594.34	0.02	5.96	9.80	347.45
13	4,000	5,000	4,500	101	1,852	1.89	34.64	210.29	2,683.81	1.14	14.55	6	74	1.53	18.83	1,294.34	9,888.68	0.90	6.86	615.51	368.46
14	5,000	7,500	6,250	192	2,044	3.59	38.23	250.96	2,934.76	1.36	15.91	4	78	1.02	19.85	204.95	10,093.63	0.14	7.01	81.67	343.93
15	7,500	10,000	8,750	144	2,188	2.69	40.92	353.03	3,287.79	1.91	17.82	12	90	3.05	22.90	10,320.88	20,414.51	7.16	14.17	2923.49	620.92
16	10,000	20,000	15,000	543	2,731	10.16	51.08	2,074.18	5,361.97	11.24	29.06	28	118	7.12	30.03	2,875.54	23,290.05	2.00	16.16	138.64	434.36
17	20,000	50,000	35,000	702	3,433	13.13	64.20	4,048.96	9,410.93	21.94	51.01	38	156	9.67	39.69	3,817.52	27,107.57	2.65	18.81	94.28	288.04
18	50,000	100,000	75,000	683	4,116	12.77	76.98	4,493.64	13,904.57	24.35	75.36	64	220	16.28	55.98	108,215.21	135,322.78	75.10	93.92	2408.19	973.23
19	100,000	500,000	300,000	895	5,011	16.74	93.72	3,945.75	17,850.32	21.39	96.75	111	331	28.24	84.22	5,835.91	141,158.68	4.05	97.97	147.90	790.79
20	500,000	UP		336	5,347	6.28	100.00	600.37	18,450.70	3.25	100.00	62	393	15.78	100.00	2,928.87	144,087.56	2.03	100.00	487.84	780.93
				5,347				18,450.70				393				144,087.56				780.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2743 STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	108	108	8.31	8.31	71.82	71.82	2.92	2.92	23	23	31.51	31.51	150.94	150.94	6.24	6.24	210.17	210.17
2	50	100	75	22	130	1.69	10.00	105.86	177.68	4.30	7.22	1	24	1.37	32.88	62.44	213.38	2.58	8.82	58.98	120.09
3	100	200	150	18	148	1.38	11.38	71.96	105.72	2.92	4.29	2	26	2.74	35.62	41.05	254.44	1.70	10.52	57.05	240.66
4	200	300	250	8	156	0.62	12.00	2.57	108.29	0.10	4.40	0	26	0.00	35.62	0.00	254.44	0.00	10.52	0.00	234.95
5	300	500	400	33	189	2.54	14.54	98.20	206.49	3.99	8.39	1	27	1.37	36.99	2.36	256.79	0.10	10.61	2.40	124.36
6	500	750	625	28	217	2.15	16.69	12.42	218.91	0.50	8.89	0	27	0.00	36.99	0.00	256.79	0.00	10.61	0.00	117.31
7	750	1,000	875	29	246	2.23	18.92	4.69	223.60	0.19	9.08	0	27	0.00	36.99	0.00	256.79	0.00	10.61	0.00	114.84
8	1,000	1,500	1,250	82	328	6.31	25.23	12.21	235.82	0.50	9.58	0	27	0.00	36.99	0.00	256.79	0.00	10.61	0.00	108.90
9	1,500	2,000	1,750	10	338	0.77	26.00	5.07	240.89	0.21	9.78	0	27	0.00	36.99	0.00	256.79	0.00	10.61	0.00	106.60
10	2,000	2,500	2,250	32	370	2.46	28.46	15.25	256.14	0.62	10.40	0	27	0.00	36.99	0.00	256.79	0.00	10.61	0.00	100.26
11	2,500	3,000	2,750	24	394	1.85	30.31	45.84	301.98	1.86	12.26	1	28	1.37	38.36	0.00	256.79	0.00	10.61	0.00	85.04
12	3,000	4,000	3,500	18	412	1.38	31.69	11.67	313.64	0.47	12.74	0	28	0.00	38.36	0.00	256.79	0.00	10.61	0.00	81.87
13	4,000	5,000	4,500	16	428	1.23	32.92	48.31	361.95	1.96	14.70	1	29	1.37	39.73	4.61	261.40	0.19	10.81	9.54	72.22
14	5,000	7,500	6,250	44	472	3.38	36.31	74.38	436.33	3.02	17.72	2	31	2.74	42.47	24.06	285.46	0.99	11.80	32.34	65.42
15	7,500	10,000	8,750	35	507	2.69	39.00	108.81	545.14	4.42	22.14	0	31	0.00	42.47	0.00	285.46	0.00	11.80	0.00	52.36
16	10,000	20,000	15,000	97	604	7.46	46.46	327.57	872.71	13.30	35.44	8	39	10.96	53.42	220.58	506.04	9.12	20.92	67.34	57.98
17	20,000	50,000	35,000	428	1,032	32.92	79.38	708.22	1,580.93	28.76	64.20	4	43	5.48	58.90	30.90	536.94	1.28	22.20	4.36	33.96
18	50,000	100,000	75,000	75	1,107	5.77	85.15	412.52	1,993.45	16.75	80.95	5	48	6.85	65.75	1,568.26	2,105.20	64.83	87.02	380.17	105.61
19	100,000	500,000	300,000	165	1,272	12.69	97.85	432.92	2,426.37	17.58	98.53	21	69	28.77	94.52	295.34	2,400.54	12.21	99.23	68.22	98.94
20	500,000	UP		28	1,300	2.15	100.00	36.12	2,462.49	1.47	100.00	4	73	5.48	100.00	18.64	2,419.18	0.77	100.00	51.61	98.24
				1,300				2,462.49				73				2,419.18				98.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	141	141	23.86	23.86	80.62	80.62	5.21	5.21	1	1	5.88	5.88	4.46	4.46	0.08	0.08	5.53	5.53
2	50	100	75	6	147	1.02	24.87	28.26	108.88	1.82	7.03	0	1	0.00	5.88	0.00	4.46	0.00	0.08	0.00	4.09
3	100	200	150	1	148	0.17	25.04	33.20	142.08	2.14	9.17	0	1	0.00	5.88	0.00	4.46	0.00	0.08	0.00	3.14
4	200	300	250	1	149	0.17	25.21	2.66	144.74	0.17	9.35	2	3	11.76	17.65	443.73	448.19	7.79	7.86	16699.59	309.66
5	300	500	400	1	150	0.17	25.38	4.61	149.35	0.30	9.64	1	4	5.88	23.53	473.64	921.83	8.31	16.17	10266.48	617.23
6	500	750	625	1	151	0.17	25.55	1.99	151.34	0.13	9.77	0	4	0.00	23.53	0.00	921.83	0.00	16.17	0.00	609.11
7	750	1,000	875	4	155	0.68	26.23	19.47	170.81	1.26	11.03	1	5	5.88	29.41	951.80	1,873.63	16.70	32.88	4889.59	1096.94
8	1,000	1,500	1,250	7	162	1.18	27.41	32.76	203.57	2.12	13.14	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	920.39
9	1,500	2,000	1,750	1	163	0.17	27.58	4.28	207.85	0.28	13.42	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	901.45
10	2,000	2,500	2,250	1	164	0.17	27.75	6.16	214.00	0.40	13.82	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	875.52
11	2,500	3,000	2,750	1	165	0.17	27.92	11.57	225.57	0.75	14.56	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	830.62
12	3,000	4,000	3,500	1	166	0.17	28.09	10.08	235.65	0.65	15.22	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	795.10
13	4,000	5,000	4,500	4	170	0.68	28.76	108.81	344.46	7.03	22.24	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	543.93
14	5,000	7,500	6,250	3	173	0.51	29.27	0.65	345.11	0.04	22.28	0	5	0.00	29.41	0.00	1,873.63	0.00	32.88	0.00	542.91
15	7,500	10,000	8,750	7	180	1.18	30.46	155.77	500.88	10.06	32.34	1	6	5.88	35.29	34.70	1,908.32	0.61	33.48	22.27	380.99
16	10,000	20,000	15,000	16	196	2.71	33.16	45.99	546.87	2.97	35.31	0	6	0.00	35.29	0.00	1,908.32	0.00	33.48	0.00	348.95
17	20,000	50,000	35,000	98	294	16.58	49.75	199.39	746.26	12.87	48.18	0	6	0.00	35.29	0.00	1,908.32	0.00	33.48	0.00	255.72
18	50,000	100,000	75,000	64	358	10.83	60.58	223.89	970.15	14.46	62.64	0	6	0.00	35.29	0.00	1,908.32	0.00	33.48	0.00	196.70
19	100,000	500,000	300,000	183	541	30.96	91.54	456.58	1,426.73	29.48	92.12	4	10	23.53	58.82	137.04	2,045.36	2.40	35.89	30.01	143.36
20	500,000	UP		50	591	8.46	100.00	122.03	1,548.76	7.88	100.00	7	17	41.18	100.00	3,653.87	5,699.23	64.11	100.00	2994.29	367.99
				591				1,548.76				17				5,699.23				367.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	5.00	5.00	5.00	5.00	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	14	2.00	7.00	0.19	5.19	0.03	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	1.00	8.00	19.99	25.18	2.92	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.50	8.50	0.46	25.64	0.07	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.50	9.00	0.00	25.64	0.00	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	2.00	11.00	0.73	26.37	0.11	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	0.50	11.50	0.23	26.61	0.03	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	0.50	12.00	3.15	29.76	0.46	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	0.50	12.50	1.30	28.46	0.19	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	0.50	13.00	3.63	32.09	0.53	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	0.50	13.50	0.13	32.22	0.02	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	0.50	14.00	1.52	33.74	0.22	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	0.50	14.50	2.54	36.28	0.37	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	37	4.00	18.50	16.59	52.88	2.42	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	0.50	19.00	0.02	52.86	0.00	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	54	8.00	27.00	70.70	123.56	10.32	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	97	21.50	48.50	112.22	235.77	16.37	34.40	1	1	20.00	20.00	0.51	0.51	2.93	2.93	0.45	0.21
18	50,000	100,000	75,000	20	117	10.00	58.50	183.65	419.42	26.80	61.20	1	2	20.00	40.00	0.00	0.51	0.00	2.93	0.00	0.12
19	100,000	500,000	300,000	60	177	30.00	88.50	125.59	545.01	18.33	79.53	1	3	20.00	60.00	2.48	2.98	14.35	17.27	1.97	0.55
20	500,000	UP		23	200	11.50	100.00	140.30	685.31	20.47	100.00	2	5	40.00	100.00	14.27	17.25	82.73	100.00	10.17	2.52
				200				685.31				5				17.25				2.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.32	4.32	4.78	4.78	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	1.85	6.17	4.97	9.76	0.59	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	17	4.32	10.49	49.62	59.37	5.87	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	20	1.85	12.35	0.64	60.01	0.08	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.62	12.96	0.38	60.39	0.04	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	26	3.09	16.05	4.84	65.23	0.57	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	28	1.23	17.28	14.87	80.10	1.76	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	34	3.70	20.99	5.75	85.85	0.68	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	35	0.62	21.60	1.53	87.39	0.18	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	39	2.47	24.07	3.95	91.34	0.47	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	40	0.62	24.69	29.94	121.28	3.54	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	41	0.62	25.31	0.00	121.28	0.00	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	45	2.47	27.78	25.02	146.29	2.96	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	48	1.85	29.63	10.03	156.32	1.19	18.49	1	1	20.00	20.00	424.97	424.97	91.17	91.17	4238.32	271.86
15	7,500	10,000	8,750	17	65	10.49	40.12	16.32	172.64	1.93	20.42	0	1	0.00	20.00	0.00	424.97	0.00	91.17	0.00	246.16
16	10,000	20,000	15,000	13	78	8.02	48.15	83.80	256.44	9.91	30.34	0	1	0.00	20.00	0.00	424.97	0.00	91.17	0.00	165.72
17	20,000	50,000	35,000	13	91	8.02	56.17	176.23	432.67	20.85	51.18	0	1	0.00	20.00	0.00	424.97	0.00	91.17	0.00	98.22
18	50,000	100,000	75,000	17	108	10.49	66.67	69.14	501.80	8.18	59.36	0	1	0.00	20.00	0.00	424.97	0.00	91.17	0.00	84.69
19	100,000	500,000	300,000	34	142	20.99	87.65	202.93	704.74	24.01	83.37	2	3	40.00	60.00	21.44	446.41	4.60	95.77	10.57	63.34
20	500,000	UP		20	162	12.35	100.00	140.62	845.36	16.63	100.00	2	5	40.00	100.00	19.71	466.12	4.23	100.00	14.02	55.14
				162				845.36				5				466.12				55.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	1.73	1.73	6.05	6.05	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	18	1.73	3.47	7.98	14.03	0.91	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	63	8.67	12.14	5.71	19.74	0.65	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	51	114	9.83	21.97	7.84	27.58	0.89	3.14	3	3	30.00	30.00	13.06	13.06	0.07	0.07	166.50	47.34
5	300	500	400	116	230	22.35	44.32	46.67	74.26	5.32	8.46	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	17.59
6	500	750	625	76	306	14.64	58.96	43.50	117.76	4.96	13.41	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	11.09
7	750	1,000	875	74	380	14.26	73.22	53.90	171.66	6.14	19.55	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	7.61
8	1,000	1,500	1,250	35	415	6.74	79.96	36.99	208.65	4.21	23.77	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	6.26
9	1,500	2,000	1,750	37	452	7.13	87.09	82.54	291.18	9.40	33.17	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	4.48
10	2,000	2,500	2,250	12	464	2.31	89.40	41.83	333.02	4.76	37.93	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	3.92
11	2,500	3,000	2,750	10	474	1.93	91.33	46.27	379.29	5.27	43.20	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	3.44
12	3,000	4,000	3,500	10	484	1.93	93.26	43.56	422.85	4.96	48.16	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	3.09
13	4,000	5,000	4,500	1	485	0.19	93.45	2.13	424.98	0.24	48.41	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	3.07
14	5,000	7,500	6,250	9	494	1.73	95.18	94.28	519.25	10.74	59.14	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	2.51
15	7,500	10,000	8,750	7	501	1.35	96.53	97.09	616.35	11.06	70.20	0	3	0.00	30.00	0.00	13.06	0.00	0.07	0.00	2.12
16	10,000	20,000	15,000	2	503	0.39	96.92	29.27	645.62	3.33	73.54	2	5	20.00	50.00	18,514.38	18,527.44	99.15	99.22	63243.27	2869.71
17	20,000	50,000	35,000	6	509	1.16	98.07	6.29	651.91	0.72	74.26	0	5	0.00	50.00	0.00	18,527.44	0.00	99.22	0.00	2842.01
18	50,000	100,000	75,000	1	510	0.19	98.27	0.00	651.91	0.00	74.26	0	5	0.00	50.00	0.00	18,527.44	0.00	99.22	0.00	2842.01
19	100,000	500,000	300,000	3	513	0.58	98.84	77.74	729.65	8.85	83.11	1	6	10.00	60.00	2.62	18,530.06	0.01	99.23	3.37	2539.58
20	500,000	UP		6	519	1.16	100.00	148.29	877.94	16.89	100.00	4	10	40.00	100.00	143.14	18,673.20	0.77	100.00	96.53	2126.94
				519				877.94				10				18,673.20				2126.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	7.43	7.43	29.62	29.62	0.88	0.88	1	1	4.17	4.17	13.49	13.49	0.24	0.24	45.55	45.55
2	50	100	75	23	106	2.06	9.49	62.68	92.31	1.86	2.73	0	1	0.00	4.17	0.00	13.49	0.00	0.24	0.00	14.62
3	100	200	150	31	137	2.78	12.26	94.50	186.81	2.80	5.53	1	2	4.17	8.33	129.91	143.40	2.30	2.54	137.47	76.76
4	200	300	250	22	159	1.97	14.23	62.80	249.60	1.86	7.39	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	57.45
5	300	500	400	25	184	2.24	16.47	69.95	319.56	2.07	9.47	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	44.87
6	500	750	625	26	210	2.33	18.80	40.27	359.83	1.19	10.66	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	39.85
7	750	1,000	875	23	233	2.06	20.86	43.01	402.84	1.27	11.93	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	35.60
8	1,000	1,500	1,250	46	279	4.12	24.98	68.45	471.29	2.03	13.96	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	30.43
9	1,500	2,000	1,750	24	303	2.15	27.13	49.27	520.56	1.46	15.42	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	27.55
10	2,000	2,500	2,250	23	326	2.06	29.19	88.23	608.79	2.61	18.04	1	3	4.17	12.50	66.47	209.87	1.18	3.72	75.33	34.47
11	2,500	3,000	2,750	17	343	1.52	30.71	54.06	662.85	1.60	19.64	1	4	4.17	16.67	1.16	211.03	0.02	3.74	2.15	31.84
12	3,000	4,000	3,500	31	374	2.78	33.48	91.06	753.91	2.70	22.33	1	5	4.17	20.83	61.70	272.73	1.09	4.83	67.76	36.18
13	4,000	5,000	4,500	14	388	1.25	34.74	60.74	814.65	1.80	24.13	0	5	0.00	20.83	0.00	272.73	0.00	4.83	0.00	33.48
14	5,000	7,500	6,250	89	477	7.97	42.70	293.88	1,108.53	8.71	32.84	1	6	4.17	25.00	5,200.94	5,473.67	92.15	96.98	1769.77	493.78
15	7,500	10,000	8,750	25	502	2.24	44.94	184.54	1,293.07	5.47	38.31	0	6	0.00	25.00	0.00	5,473.67	0.00	96.98	0.00	423.31
16	10,000	20,000	15,000	83	585	7.43	52.37	557.30	1,850.37	16.51	54.82	1	7	4.17	29.17	6.67	5,480.34	0.12	97.10	1.20	296.18
17	20,000	50,000	35,000	136	721	12.18	64.55	834.83	2,685.20	24.73	79.55	3	10	12.50	41.67	20.96	5,501.30	0.37	97.47	2.51	204.87
18	50,000	100,000	75,000	111	832	9.94	74.49	286.34	2,971.54	8.48	88.03	2	12	8.33	50.00	16.63	5,517.93	0.29	97.77	5.81	185.69
19	100,000	500,000	300,000	212	1,044	18.98	93.46	299.71	3,271.25	8.88	96.91	4	16	16.67	66.67	37.35	5,555.28	0.66	98.43	12.46	169.82
20	500,000	UP		73	1,117	6.54	100.00	104.30	3,375.55	3.09	100.00	8	24	33.33	100.00	88.58	5,643.86	1.57	100.00	84.93	167.20
				1,117				3,375.55				24				5,643.86				167.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.91	2.91	9.56	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.56	5.47	8.42	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	24.96	30.43	82.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	30.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				30.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	21.25	21.25	25.05	25.05	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	100	7.08	28.33	25.63	50.68	2.36	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	121	5.95	34.28	44.92	95.60	4.13	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	135	3.97	38.24	5.06	100.66	0.47	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	159	6.80	45.04	11.57	112.23	1.06	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	169	2.83	47.88	10.92	123.15	1.00	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	185	4.53	52.41	21.92	145.07	2.02	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	201	4.53	56.94	26.67	171.73	2.45	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	209	2.27	59.21	21.79	193.52	2.00	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	221	3.40	62.61	15.31	208.83	1.41	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	229	2.27	64.87	26.72	235.55	2.46	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	251	6.23	71.10	40.01	275.56	3.68	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	255	1.13	72.24	30.91	306.47	2.84	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	272	4.82	77.05	154.07	460.53	14.17	42.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	280	2.27	79.32	108.49	569.02	9.98	52.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	304	6.80	86.12	115.54	684.56	10.63	62.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	347	12.18	98.30	354.72	1,039.28	32.64	95.62	3	3	100.00	100.00	149.54	149.54	100.00	100.00	42.16	14.39
18	50,000	100,000	75,000	2	349	0.57	98.87	7.47	1,046.74	0.69	96.30	0	3	0.00	100.00	0.00	149.54	0.00	100.00	0.00	14.29
19	100,000	500,000	300,000	4	353	1.13	100.00	40.17	1,086.92	3.70	100.00	0	3	0.00	100.00	0.00	149.54	0.00	100.00	0.00	13.76
20	500,000	UP		0	353	0.00	100.00	0.00	1,086.92	0.00	100.00	0	3	0.00	100.00	0.00	149.54	0.00	100.00	0.00	13.76
				353				1,086.92				3				149.54				13.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.42	0.42	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.88	1.30	0.48	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	1.19	2.48	0.64	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	9.47	11.96	5.15	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	2.77	14.73	1.50	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	2.99	17.72	1.63	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	3.31	21.03	1.80	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	6.46	27.49	3.51	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	8.64	36.14	4.70	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	10.02	46.16	5.44	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	3.78	49.94	2.05	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	4.41	54.35	2.40	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	4.41	58.76	2.40	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	23.62	82.37	12.83	44.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	11.76	94.12	61.89	144.26	33.62	78.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.88	100.00	39.83	184.09	21.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	184.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	184.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	184.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				184.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.56	2.56	0.32	0.32	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.56	5.13	0.88	1.20	1.31	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.56	7.69	0.20	1.40	0.30	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.56	10.26	0.63	2.03	0.95	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.56	12.82	0.46	2.49	0.68	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	9	10.26	23.08	3.09	5.58	4.61	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.56	25.64	0.83	6.41	1.24	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	14	10.26	35.90	1.54	7.95	2.30	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	2.56	38.46	0.02	7.93	0.03	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	18	7.69	46.15	6.51	14.44	9.70	21.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	22	10.26	56.41	10.72	25.16	15.98	37.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	28	15.38	71.79	13.96	39.12	20.83	58.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	2.56	74.36	6.41	45.53	9.55	67.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	32	7.69	82.05	12.91	58.44	19.25	87.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	33	2.56	84.62	8.49	66.93	12.66	99.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	37	10.26	94.87	0.13	67.06	0.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	39	5.13	100.00	0.00	67.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	67.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	67.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	67.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				67.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	188	188	10.18	10.18	158.38	158.38	2.09	2.09	2	2	13.33	13.33	6.72	6.72	0.19	0.19	4.24	4.24
2	50	100	75	60	248	3.25	13.43	175.42	333.80	2.31	4.40	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	2.01
3	100	200	150	60	308	3.25	16.68	228.13	561.93	3.01	7.40	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	1.20
4	200	300	250	46	354	2.49	19.18	174.81	736.74	2.30	9.71	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	0.91
5	300	500	400	73	427	3.95	23.13	154.62	891.36	2.04	11.74	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	0.75
6	500	750	625	98	525	5.31	28.44	95.22	986.58	1.25	13.00	1	3	6.67	20.00	62.22	68.94	1.75	1.94	65.34	6.99
7	750	1,000	875	102	627	5.53	33.97	121.87	1,108.45	1.61	14.60	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	6.22
8	1,000	1,500	1,250	121	748	6.55	40.52	159.20	1,267.65	2.10	16.70	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	5.44
9	1,500	2,000	1,750	92	840	4.98	45.50	228.61	1,496.26	3.01	19.71	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	4.61
10	2,000	2,500	2,250	89	929	4.82	50.33	195.13	1,691.38	2.57	22.29	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	4.08
11	2,500	3,000	2,750	55	984	2.98	53.30	178.40	1,869.79	2.35	24.64	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	3.69
12	3,000	4,000	3,500	93	1,077	5.04	58.34	300.59	2,170.38	3.96	28.60	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	3.18
13	4,000	5,000	4,500	90	1,167	4.88	63.22	386.48	2,556.86	5.09	33.69	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	2.70
14	5,000	7,500	6,250	158	1,325	8.56	71.78	714.24	3,271.11	9.41	43.10	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	2.11
15	7,500	10,000	8,750	98	1,423	5.31	77.09	666.91	3,938.01	8.79	51.89	1	4	6.67	26.67	7.14	76.08	0.20	2.14	1.07	1.93
16	10,000	20,000	15,000	153	1,576	8.29	85.37	1,303.72	5,241.73	17.18	69.06	1	5	6.67	33.33	13.03	89.10	0.37	2.51	1.00	1.70
17	20,000	50,000	35,000	169	1,745	9.15	94.53	1,341.59	6,583.32	17.68	86.74	2	7	13.33	46.67	3,159.84	3,248.94	88.98	91.48	235.53	49.35
18	50,000	100,000	75,000	66	1,811	3.58	98.10	777.47	7,360.79	10.24	96.99	5	12	33.33	80.00	23.53	3,272.47	0.66	92.15	3.03	44.46
19	100,000	500,000	300,000	32	1,843	1.73	99.84	205.41	7,566.20	2.71	99.69	3	15	20.00	100.00	278.87	3,551.35	7.85	100.00	135.76	46.94
20	500,000	UP		3	1,846	0.16	100.00	23.40	7,589.60	0.31	100.00	0	15	0.00	100.00	0.00	3,551.35	0.00	100.00	0.00	46.79
				1,846				7,589.60				15				3,551.35				46.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	12.97	12.97	20.39	20.39	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	49	3.75	16.72	20.98	41.37	2.49	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	68	6.48	23.21	13.68	55.04	1.62	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	91	7.85	31.06	3.94	58.99	0.47	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	101	3.41	34.47	46.55	105.54	5.52	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	111	3.41	37.88	6.26	111.80	0.74	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	119	2.73	40.61	7.78	119.57	0.92	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	131	4.10	44.71	13.60	133.17	1.61	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	136	1.71	46.42	13.66	146.84	1.62	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	144	2.73	49.15	29.93	176.76	3.55	20.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	146	0.68	49.83	3.75	173.01	0.44	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	155	3.07	52.90	42.78	215.79	5.07	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	165	3.41	56.31	3.27	219.06	0.39	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	189	8.19	64.51	148.59	367.65	17.61	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	207	6.14	70.65	53.20	420.86	6.31	49.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	240	11.26	81.91	88.39	509.25	10.47	60.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	281	13.99	95.90	265.84	775.08	31.50	91.86	4	4	100.00	100.00	12.30	12.30	100.00	100.00	4.63	1.59
18	50,000	100,000	75,000	3	284	1.02	96.93	11.92	787.00	1.41	93.27	0	4	0.00	100.00	0.00	12.30	0.00	100.00	0.00	1.56
19	100,000	500,000	300,000	8	292	2.73	99.66	57.40	844.40	6.80	100.07	0	4	0.00	100.00	0.00	12.30	0.00	100.00	0.00	1.46
20	500,000	UP		1	293	0.34	100.00	0.60	843.80	0.07	100.00	0	4	0.00	100.00	0.00	12.30	0.00	100.00	0.00	1.46
				293				843.80				4				12.30				1.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.26	0.26	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	2.25	2.51	6.20	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	7.50	10.01	20.68	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	8.52	18.53	23.49	51.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	10.02	28.56	27.64	78.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	7.71	36.27	21.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	36.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				36.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	16.95	16.95	1.30	1.30	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	3.39	20.34	0.21	1.09	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	17	8.47	28.81	1.56	2.65	0.81	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	1.69	30.51	0.00	2.65	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	20	3.39	33.90	3.89	6.54	2.03	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	23	5.08	38.98	10.83	17.37	5.66	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	25	3.39	42.37	1.82	19.20	0.95	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	26	1.69	44.07	0.01	19.21	0.00	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	1.69	45.76	0.11	19.31	0.06	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	1.69	47.46	16.92	36.23	8.84	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	1.69	49.15	5.61	41.84	2.93	21.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	1.69	50.85	14.49	56.33	7.57	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.69	52.54	0.22	56.55	0.11	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	33	3.39	55.93	6.80	63.35	3.55	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	38	8.47	64.41	19.24	82.59	10.06	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	40	3.39	67.80	2.23	84.83	1.17	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	50	16.95	84.75	24.76	109.59	12.94	57.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	52	3.39	88.14	65.57	175.16	34.27	91.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	59	11.86	100.00	16.17	191.32	8.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	59	0.00	100.00	0.00	191.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				59				191.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	9.00	9.00	10.88	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.60	10.60	1.93	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	3.54	14.14	4.28	17.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	3.75	17.89	4.53	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	5.63	23.51	6.80	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	1.03	24.54	1.25	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	0.08	24.62	0.10	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	0.01	24.63	0.01	29.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	56.00	80.63	67.71	97.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	2.07	82.70	2.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	82.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				82.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.76	4.76	4.90	4.90	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.38	7.14	1.35	6.25	0.27	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.38	9.52	1.85	8.10	0.37	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.38	11.90	1.69	9.79	0.34	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.38	14.29	1.87	11.66	0.38	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.38	16.67	4.63	16.29	0.93	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.38	19.05	7.50	23.79	1.51	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.38	21.43	6.33	30.11	1.28	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.38	23.81	9.13	39.25	1.84	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.38	26.19	20.00	59.25	4.03	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.38	28.57	2.43	56.82	0.49	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.38	30.95	7.28	49.54	1.47	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.38	33.33	40.16	89.70	8.10	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.38	35.71	10.73	100.43	2.16	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.38	38.10	25.60	126.03	5.16	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	2.38	40.48	0.00	126.03	0.00	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	2.38	42.86	7.27	133.31	1.47	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	30	28.57	71.43	138.46	271.77	27.92	54.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	36	14.29	85.71	138.40	410.17	27.91	82.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	42	14.29	100.00	85.77	495.94	17.29	100.00	1	1	100.00	100.00	53.30	53.30	100.00	100.00	62.14	10.75
				42				495.94				1				53.30				10.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	140	140	6.55	6.55	79.04	79.04	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	82	222	3.84	10.39	151.72	230.76	2.04	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	85	307	3.98	14.37	83.91	314.67	1.13	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	77	384	3.60	17.97	52.87	367.54	0.71	4.95	1	1	3.85	3.85	17.98	17.98	0.51	0.51	34.01	4.89
5	300	500	400	119	503	5.57	23.54	111.27	478.81	1.50	6.44	0	1	0.00	3.85	0.00	17.98	0.00	0.51	0.00	3.76
6	500	750	625	68	571	3.18	26.72	74.12	552.93	1.00	7.44	0	1	0.00	3.85	0.00	17.98	0.00	0.51	0.00	3.25
7	750	1,000	875	75	646	3.51	30.23	97.06	649.99	1.31	8.75	1	2	3.85	7.69	306.96	324.94	8.68	9.19	316.25	49.99
8	1,000	1,500	1,250	77	723	3.60	33.83	103.45	753.44	1.39	10.14	0	2	0.00	7.69	0.00	324.94	0.00	9.19	0.00	43.13
9	1,500	2,000	1,750	67	790	3.14	36.97	110.57	864.01	1.49	11.63	0	2	0.00	7.69	0.00	324.94	0.00	9.19	0.00	37.61
10	2,000	2,500	2,250	71	861	3.32	40.29	143.51	1,007.52	1.93	13.56	0	2	0.00	7.69	0.00	324.94	0.00	9.19	0.00	32.25
11	2,500	3,000	2,750	62	923	2.90	43.19	144.79	1,152.31	1.95	15.51	0	2	0.00	7.69	0.00	324.94	0.00	9.19	0.00	28.20
12	3,000	4,000	3,500	63	986	2.95	46.14	301.45	1,453.76	4.06	19.56	1	3	3.85	11.54	7.22	332.16	0.20	9.39	2.39	22.85
13	4,000	5,000	4,500	66	1,052	3.09	49.23	210.43	1,664.19	2.83	22.40	1	4	3.85	15.38	58.77	390.92	1.66	11.05	27.93	23.49
14	5,000	7,500	6,250	100	1,152	4.68	53.91	465.28	2,129.47	6.26	28.66	1	5	3.85	19.23	8.20	399.12	0.23	11.28	1.76	18.74
15	7,500	10,000	8,750	78	1,230	3.65	57.56	256.06	2,385.54	3.45	32.10	0	5	0.00	19.23	0.00	399.12	0.00	11.28	0.00	16.73
16	10,000	20,000	15,000	236	1,466	11.04	68.60	1,595.00	3,980.54	21.46	53.57	5	10	19.23	38.46	471.57	870.69	13.33	24.62	29.57	21.87
17	20,000	50,000	35,000	294	1,760	13.76	82.36	1,501.53	5,482.07	20.21	73.77	4	14	15.38	53.85	455.20	1,325.89	12.87	37.49	30.32	24.19
18	50,000	100,000	75,000	163	1,923	7.63	89.99	809.14	6,291.21	10.89	84.66	5	19	19.23	73.08	1,922.08	3,247.97	54.34	91.83	237.55	51.63
19	100,000	500,000	300,000	141	2,064	6.60	96.58	890.65	7,181.86	11.99	96.65	2	21	7.69	80.77	14.86	3,262.83	0.42	92.25	1.67	45.43
20	500,000	UP		73	2,137	3.42	100.00	249.11	7,430.97	3.35	100.00	5	26	19.23	100.00	274.24	3,537.08	7.75	100.00	110.09	47.60
				2,137				7,430.97				26				3,537.08				47.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.00	4.00	5.29	5.29	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	6.00	10.00	12.17	17.45	1.82	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.00	12.00	0.27	17.72	0.04	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.00	14.00	9.66	27.38	1.44	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	6.00	20.00	0.04	27.42	0.01	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.00	22.00	3.97	31.39	0.59	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.00	24.00	3.75	35.14	0.56	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.00	26.00	36.00	71.14	5.37	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.00	28.00	2.97	74.11	0.44	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.00	30.00	2.73	76.84	0.41	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.00	32.00	5.84	82.68	0.87	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.00	34.00	10.51	93.20	1.57	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	22	10.00	44.00	16.25	109.44	2.42	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	27	10.00	54.00	27.13	136.57	4.05	20.38	1	1	50.00	50.00	25.00	25.00	29.63	29.63	92.16	18.31
15	7,500	10,000	8,750	4	31	8.00	62.00	52.76	189.33	7.87	28.25	0	1	0.00	50.00	0.00	25.00	0.00	29.63	0.00	13.20
16	10,000	20,000	15,000	8	39	16.00	78.00	414.54	603.87	61.86	90.11	1	2	50.00	100.00	59.38	84.38	70.37	100.00	14.32	13.97
17	20,000	50,000	35,000	2	41	4.00	82.00	5.19	609.07	0.77	90.89	0	2	0.00	100.00	0.00	84.38	0.00	100.00	0.00	13.85
18	50,000	100,000	75,000	5	46	10.00	92.00	21.94	631.00	3.27	94.16	0	2	0.00	100.00	0.00	84.38	0.00	100.00	0.00	13.37
19	100,000	500,000	300,000	4	50	8.00	100.00	39.14	670.14	5.84	100.00	0	2	0.00	100.00	0.00	84.38	0.00	100.00	0.00	12.59
20	500,000	UP		0	50	0.00	100.00	0.00	670.14	0.00	100.00	0	2	0.00	100.00	0.00	84.38	0.00	100.00	0.00	12.59
				50				670.14				2				84.38				12.59	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	0.23	0.23	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	0.26	0.49	0.35	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	0.66	1.16	0.91	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	0.50	1.66	0.68	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	1.55	3.21	2.12	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.69	53.85	0.04	3.25	0.05	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.69	61.54	0.36	3.60	0.49	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.69	69.23	3.56	7.16	4.85	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.69	76.92	0.00	7.16	0.00	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.69	84.62	0.00	7.16	0.00	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.69	92.31	6.19	13.35	8.44	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.69	100.00	59.97	73.32	81.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	73.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				73.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	10.64	10.64	0.37	0.37	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	36	27.66	38.30	2.56	2.93	3.95	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	46	10.64	48.94	2.11	5.04	3.25	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	58	12.77	61.70	3.60	8.64	5.55	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	67	9.57	71.28	3.67	12.32	5.66	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	73	6.38	77.66	4.65	16.96	7.16	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	81	8.51	86.17	9.08	26.04	13.99	40.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	87	6.38	92.55	9.44	35.47	14.55	54.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	88	1.06	93.62	3.38	38.85	5.20	59.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	89	1.06	94.68	3.16	42.01	4.87	64.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	91	2.13	96.81	7.02	49.03	10.82	75.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	92	1.06	97.87	0.93	49.96	1.44	77.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	93	1.06	98.94	5.81	55.77	8.95	85.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	94	1.06	100.00	9.10	64.87	14.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	94	0.00	100.00	0.00	64.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	94	0.00	100.00	0.00	64.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	94	0.00	100.00	0.00	64.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	94	0.00	100.00	0.00	64.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	94	0.00	100.00	0.00	64.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	94	0.00	100.00	0.00	64.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				94				64.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.33	0.33	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	2.02	2.35	2.63	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	13.21	15.56	17.18	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	15.00	30.56	19.51	39.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	25.03	55.59	32.55	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	21.30	76.89	27.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	76.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				76.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.52	9.52	3.94	3.94	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	9.52	19.05	9.85	13.79	6.48	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.76	23.81	0.41	14.20	0.27	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.76	28.57	0.80	15.01	0.53	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.76	33.33	1.30	16.31	0.86	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.76	38.10	22.14	38.45	14.57	25.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.76	42.86	6.43	44.88	4.23	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.76	47.62	6.43	51.31	4.23	33.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.76	52.38	0.00	51.31	0.00	33.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.76	57.14	1.77	53.08	1.17	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.76	61.90	28.22	81.30	18.56	53.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.76	66.67	0.61	81.92	0.40	53.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.76	71.43	10.33	92.25	6.79	60.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.76	76.19	0.00	92.25	0.00	60.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.76	80.95	1.01	91.23	0.67	60.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.76	85.71	0.23	91.46	0.15	60.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.76	90.48	30.00	121.46	19.73	79.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.76	95.24	28.36	149.82	18.65	98.55	1	1	100.00	100.00	26.96	26.96	100.00	100.00	95.06	17.99
19	100,000	500,000	300,000	1	21	4.76	100.00	2.20	152.02	1.45	100.00	0	1	0.00	100.00	0.00	26.96	0.00	100.00	0.00	17.73
20	500,000	UP		0	21	0.00	100.00	0.00	152.02	0.00	100.00	0	1	0.00	100.00	0.00	26.96	0.00	100.00	0.00	17.73
				21				152.02				1				26.96				17.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	860	860	13.01	13.01	151.11	151.11	3.74	3.74	1	1	4.76	4.76	19.19	19.19	0.46	0.46	12.70	12.70
2	50	100	75	108	968	1.63	14.64	89.98	241.09	2.23	5.97	0	1	0.00	4.76	0.00	19.19	0.00	0.46	0.00	7.96
3	100	200	150	224	1,192	3.39	18.03	78.52	319.61	1.94	7.91	1	2	4.76	9.52	0.00	19.19	0.00	0.46	0.00	6.00
4	200	300	250	282	1,474	4.27	22.30	200.91	520.51	4.97	12.89	0	2	0.00	9.52	0.00	19.19	0.00	0.46	0.00	3.69
5	300	500	400	271	1,745	4.10	26.40	70.11	590.62	1.74	14.62	2	4	9.52	19.05	824.92	844.11	19.60	20.05	1176.69	142.92
6	500	750	625	239	1,984	3.62	30.02	33.03	623.65	0.82	15.44	0	4	0.00	19.05	0.00	844.11	0.00	20.05	0.00	135.35
7	750	1,000	875	232	2,216	3.51	33.52	71.69	695.34	1.77	17.21	1	5	4.76	23.81	325.89	1,170.00	7.74	27.80	454.57	168.26
8	1,000	1,500	1,250	353	2,569	5.34	38.87	101.27	796.61	2.51	19.72	1	6	4.76	28.57	20.90	1,190.90	0.50	28.29	20.64	149.50
9	1,500	2,000	1,750	226	2,795	3.42	42.28	123.99	920.60	3.07	22.79	0	6	0.00	28.57	0.00	1,190.90	0.00	28.29	0.00	129.36
10	2,000	2,500	2,250	190	2,985	2.87	45.16	32.92	953.52	0.82	23.61	0	6	0.00	28.57	0.00	1,190.90	0.00	28.29	0.00	124.90
11	2,500	3,000	2,750	98	3,083	1.48	46.64	65.00	1,018.52	1.61	25.21	0	6	0.00	28.57	0.00	1,190.90	0.00	28.29	0.00	116.92
12	3,000	4,000	3,500	242	3,325	3.66	50.30	569.70	1,588.23	14.10	39.32	0	6	0.00	28.57	0.00	1,190.90	0.00	28.29	0.00	74.98
13	4,000	5,000	4,500	182	3,507	2.75	53.06	92.22	1,680.45	2.28	41.60	1	7	4.76	33.33	11.12	1,202.02	0.26	28.56	12.06	71.53
14	5,000	7,500	6,250	457	3,964	6.91	59.97	468.41	2,148.87	11.60	53.20	0	7	0.00	33.33	0.00	1,202.02	0.00	28.56	0.00	55.94
15	7,500	10,000	8,750	257	4,221	3.89	63.86	338.45	2,487.32	8.38	61.58	0	7	0.00	33.33	0.00	1,202.02	0.00	28.56	0.00	48.33
16	10,000	20,000	15,000	545	4,766	8.25	72.10	848.67	3,335.99	21.01	82.59	3	10	14.29	47.62	223.01	1,425.04	5.30	33.86	26.28	42.72
17	20,000	50,000	35,000	633	5,399	9.58	81.68	972.38	4,308.38	24.07	106.66	0	10	0.00	47.62	0.00	1,425.04	0.00	33.86	0.00	33.08
18	50,000	100,000	75,000	367	5,766	5.55	87.23	563.85	4,872.22	13.96	120.62	1	11	4.76	52.38	8.64	1,433.67	0.21	34.06	1.53	29.43
19	100,000	500,000	300,000	556	6,322	8.41	95.64	160.25	4,711.97	3.97	116.65	8	19	38.10	90.48	2,551.25	3,984.92	60.61	94.67	1592.01	84.57
20	500,000	UP		288	6,610	4.36	100.00	672.59	4,039.38	16.65	100.00	2	21	9.52	100.00	224.29	4,209.21	5.33	100.00	33.35	104.20
				6,610				4,039.38				21				4,209.21				104.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	9.00	9.00	37.74	37.74	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	119	174	19.48	28.48	207.56	245.30	3.38	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	88	262	14.40	42.88	319.09	564.39	5.20	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	67	329	10.97	53.85	386.62	951.01	6.31	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	358	4.75	58.59	140.12	1,091.13	2.29	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	141	499	23.08	81.67	3,078.05	4,169.18	50.20	67.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	77	576	12.60	94.27	1,553.33	5,722.51	25.33	93.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	597	3.44	97.71	316.15	6,038.66	5.16	98.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	601	0.65	98.36	70.03	6,108.69	1.14	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	602	0.16	98.53	0.66	6,109.35	0.01	99.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	603	0.16	98.69	0.22	6,109.58	0.00	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	604	0.16	98.85	0.48	6,110.05	0.01	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	605	0.16	99.02	1.43	6,111.48	0.02	99.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	606	0.16	99.18	6.90	6,118.38	0.11	99.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	607	0.16	99.35	0.91	6,119.28	0.01	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	608	0.16	99.51	2.72	6,122.01	0.04	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	609	0.16	99.67	7.28	6,129.29	0.12	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	610	0.16	99.84	2.43	6,131.71	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	611	0.16	100.00	0.21	6,131.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	611	0.00	100.00	0.00	6,131.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					611				6,131.93				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,734	1,734	97.86	97.86	607.41	607.41	89.82	89.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	1,741	0.40	98.25	4.88	612.29	0.72	90.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	1,749	0.45	98.70	3.36	615.65	0.50	91.04	1	1	100.00	100.00	80.00	80.00	100.00	100.00	2378.80	12.99
4	200	300	250	5	1,754	0.28	98.98	10.52	626.17	1.56	92.59	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	12.78
5	300	500	400	1	1,755	0.06	99.04	0.92	627.09	0.14	92.73	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	12.76
6	500	750	625	2	1,757	0.11	99.15	2.03	629.11	0.30	93.03	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	12.72
7	750	1,000	875	2	1,759	0.11	99.27	7.68	636.79	1.14	94.16	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	12.56
8	1,000	1,500	1,250	12	1,771	0.68	99.94	39.48	676.27	5.84	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
9	1,500	2,000	1,750	1	1,772	0.06	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
10	2,000	2,500	2,500	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
11	2,500	3,000	2,750	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
12	3,000	4,000	3,500	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
13	4,000	5,000	4,500	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
14	5,000	7,500	6,250	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
15	7,500	10,000	8,750	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
16	10,000	20,000	15,000	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
17	20,000	50,000	35,000	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
18	50,000	100,000	75,000	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
19	100,000	500,000	300,000	0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
20	500,000	UP		0	1,772	0.00	100.00	0.00	676.27	0.00	100.00	0	1	0.00	100.00	0.00	80.00	0.00	100.00	0.00	11.83
				1,772				676.27				1				80.00				11.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 27921 OVEN(DAPUR PENGERING TEMBAKAU)DENGAN PENGAPIAN TDK LANGSUNG

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.29	3.29	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	5.07	5.07	31.25	31.25	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	30	2.93	8.00	63.61	94.86	3.87	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	55	6.67	14.67	54.09	148.95	3.29	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	62	1.87	16.53	15.56	164.52	0.95	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	80	4.80	21.33	97.36	261.88	5.92	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	99	5.07	26.40	31.95	293.83	1.94	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	48	147	12.80	39.20	135.86	429.69	8.26	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	182	9.33	48.53	103.26	532.95	6.28	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	211	7.73	56.27	38.91	571.86	2.36	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	225	3.73	60.00	64.48	636.35	3.92	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	237	3.20	63.20	35.41	671.76	2.15	40.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	269	8.53	71.73	91.35	763.11	5.55	46.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	285	4.27	76.00	144.23	907.34	8.77	55.15	1	1	100.00	100.00	56.15	56.15	100.00	100.00	38.93	6.19
14	5,000	7,500	6,250	31	316	8.27	84.27	91.45	998.79	5.56	60.71	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	5.62
15	7,500	10,000	8,750	13	329	3.47	87.73	237.82	1,236.60	14.45	75.16	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	4.54
16	10,000	20,000	15,000	28	357	7.47	95.20	256.08	1,492.68	15.56	90.73	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	3.76
17	20,000	50,000	35,000	18	375	4.80	100.00	152.60	1,645.28	9.27	100.00	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	3.41
18	50,000	100,000	75,000	0	375	0.00	100.00	0.00	1,645.28	0.00	100.00	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	3.41
19	100,000	500,000	300,000	0	375	0.00	100.00	0.00	1,645.28	0.00	100.00	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	3.41
20	500,000	UP		0	375	0.00	100.00	0.00	1,645.28	0.00	100.00	0	1	0.00	100.00	0.00	56.15	0.00	100.00	0.00	3.41
				375				1,645.28				1				56.15				3.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	45.19	45.19	57.70	57.70	11.53	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	48	0.96	46.15	7.34	65.04	1.47	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	49	0.96	47.12	66.24	131.28	13.23	26.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	50	0.96	48.08	0.07	131.35	0.01	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	51	0.96	49.04	2.59	133.94	0.52	26.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	52	0.96	50.00	0.00	133.94	0.00	26.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	53	0.96	50.96	1.23	135.16	0.25	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	54	0.96	51.92	0.00	135.16	0.00	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	55	0.96	52.88	0.01	135.17	0.00	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	56	0.96	53.85	2.34	137.51	0.47	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	57	0.96	54.81	9.00	128.51	1.80	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	58	0.96	55.77	9.00	137.51	1.80	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	59	0.96	56.73	3.80	141.31	0.76	28.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	60	0.96	57.69	11.68	152.99	2.33	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	61	0.96	58.65	0.00	152.99	0.00	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	62	0.96	59.62	36.26	189.25	7.24	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	64	1.92	61.54	0.00	189.25	0.00	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	71	6.73	68.27	87.17	276.42	17.41	55.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	84	12.50	80.77	18.24	294.66	3.64	58.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		20	104	19.23	100.00	205.90	500.56	41.13	100.00	2	2	100.00	100.00	1,246.41	1,246.41	100.00	100.00	605.34	249.00
				104				500.56				2				1,246.41				249.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	367	367	42.82	42.82	32.42	32.42	0.82	0.82	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	70	437	8.17	50.99	138.53	170.94	3.48	4.30	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	468	3.62	54.61	75.53	246.47	1.90	6.20	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	476	0.93	55.54	82.30	328.77	2.07	8.27	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	495	2.22	57.76	734.85	1,063.62	18.49	26.76	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	512	1.98	59.74	6.95	1,070.57	0.17	26.93	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	522	1.17	60.91	5.71	1,076.28	0.14	27.08	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	534	1.40	62.31	31.03	1,107.32	0.78	27.86	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	537	0.35	62.66	5.63	1,112.95	0.14	28.00	2	3	11.76	17.65	16.03	16.03	1.11	1.11	284.71	1.44
10	2,000	2,500	2,250	3	540	0.35	63.01	13.59	1,126.53	0.34	28.34	0	3	0.00	17.65	0.00	16.03	0.00	1.11	0.00	1.42
11	2,500	3,000	2,750	2	542	0.23	63.24	0.10	1,126.63	0.00	28.34	0	3	0.00	17.65	0.00	16.03	0.00	1.11	0.00	1.42
12	3,000	4,000	3,500	7	549	0.82	64.06	32.94	1,159.57	0.83	29.17	0	3	0.00	17.65	0.00	16.03	0.00	1.11	0.00	1.38
13	4,000	5,000	4,500	5	554	0.58	64.64	29.77	1,129.81	0.75	28.42	0	3	0.00	17.65	0.00	16.03	0.00	1.11	0.00	1.42
14	5,000	7,500	6,250	7	561	0.82	65.46	65.36	1,195.17	1.64	30.07	0	3	0.00	17.65	0.00	16.03	0.00	1.11	0.00	1.34
15	7,500	10,000	8,750	10	571	1.17	66.63	79.44	1,274.61	2.00	32.06	0	3	0.00	17.65	0.00	16.03	0.00	1.11	0.00	1.26
16	10,000	20,000	15,000	25	596	2.92	69.54	274.99	1,549.60	6.92	38.98	1	4	5.88	23.53	0.00	16.03	0.00	1.11	0.00	1.03
17	20,000	50,000	35,000	57	653	6.65	76.20	909.98	2,459.59	22.89	61.87	2	6	11.76	35.29	885.34	901.37	61.36	62.47	97.29	36.65
18	50,000	100,000	75,000	47	700	5.48	81.68	942.62	3,402.20	23.71	85.59	3	9	17.65	52.94	101.96	1,003.33	7.07	69.54	10.82	29.49
19	100,000	500,000	300,000	93	793	10.85	92.53	525.26	3,927.47	13.21	98.80	7	16	41.18	94.12	435.98	1,439.30	30.22	99.76	83.00	36.65
20	500,000	UP		64	857	7.47	100.00	47.72	3,975.18	1.20	100.00	1	17	5.88	100.00	3.46	1,442.77	0.24	100.00	7.25	36.29
				857				3,975.18				17				1,442.77				36.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	135	135	6.30	6.30	117.15	117.15	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	177	1.96	8.26	219.03	336.18	1.27	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	106	283	4.95	13.21	308.76	644.94	1.79	3.73	3	3	7.69	7.69	203.55	203.55	0.18	0.18	65.93	31.56
4	200	300	250	50	333	2.33	15.55	234.31	879.25	1.35	5.08	4	7	10.26	17.95	491.91	695.46	0.44	0.62	209.94	79.10
5	300	500	400	37	370	1.73	17.27	338.11	1,217.36	1.96	7.04	2	9	5.13	23.08	914.39	1,609.85	0.81	1.43	270.44	132.24
6	500	750	625	38	408	1.77	19.05	178.93	1,396.30	1.03	8.07	0	9	0.00	23.08	0.00	1,609.85	0.00	1.43	0.00	115.29
7	750	1,000	875	12	420	0.56	19.61	40.25	1,436.55	0.23	8.31	0	9	0.00	23.08	0.00	1,609.85	0.00	1.43	0.00	112.06
8	1,000	1,500	1,250	68	488	3.17	22.78	267.97	1,704.51	1.55	9.86	0	9	0.00	23.08	0.00	1,609.85	0.00	1.43	0.00	94.45
9	1,500	2,000	1,750	39	527	1.82	24.60	119.34	1,823.86	0.69	10.55	1	10	2.56	25.64	1,582.28	3,192.12	1.40	2.83	1325.81	175.02
10	2,000	2,500	2,250	33	560	1.54	26.14	97.14	1,921.00	0.56	11.11	0	10	0.00	25.64	0.00	3,192.12	0.00	2.83	0.00	166.17
11	2,500	3,000	2,750	25	585	1.17	27.31	80.22	2,001.23	0.46	11.57	0	10	0.00	25.64	0.00	3,192.12	0.00	2.83	0.00	159.51
12	3,000	4,000	3,500	57	642	2.66	29.97	264.85	2,266.08	1.53	13.10	0	10	0.00	25.64	0.00	3,192.12	0.00	2.83	0.00	140.87
13	4,000	5,000	4,500	38	680	1.77	31.75	305.98	2,572.06	1.77	14.87	0	10	0.00	25.64	0.00	3,192.12	0.00	2.83	0.00	124.11
14	5,000	7,500	6,250	75	755	3.50	35.25	514.76	3,086.82	2.98	17.85	3	13	7.69	33.33	6,181.42	9,373.54	5.48	8.32	1200.84	303.66
15	7,500	10,000	8,750	64	819	2.99	38.24	584.39	3,671.21	3.38	21.23	2	15	5.13	38.46	601.22	9,974.77	0.53	8.85	102.88	271.70
16	10,000	20,000	15,000	181	1,000	8.45	46.69	1,965.10	5,636.31	11.36	32.59	3	18	7.69	46.15	619.57	10,594.34	0.55	9.40	31.53	187.97
17	20,000	50,000	35,000	271	1,271	12.65	59.34	5,048.07	10,684.38	29.19	61.78	2	20	5.13	51.28	26,687.49	37,281.83	23.68	33.08	528.67	348.94
18	50,000	100,000	75,000	161	1,432	7.52	66.85	1,571.23	12,255.61	9.09	70.87	2	22	5.13	56.41	57.35	37,339.18	0.05	33.13	3.65	304.67
19	100,000	500,000	300,000	350	1,782	16.34	83.19	2,133.38	14,388.99	12.34	83.21	2	24	5.13	61.54	617.33	37,956.51	0.55	33.68	28.94	263.79
20	500,000	UP		360	2,142	16.81	100.00	2,904.12	17,293.11	16.79	100.00	15	39	38.46	100.00	74,746.06	112,702.57	66.32	100.00	2573.79	651.72
				2,142				17,293.11				39				112,702.57				651.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.33	8.33	6.20	6.20	3.54	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.17	12.50	46.09	52.29	26.28	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.17	16.67	46.30	98.59	26.40	56.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.17	20.83	0.09	98.68	0.05	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.17	25.00	0.00	98.68	0.00	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.17	29.17	2.87	101.55	1.64	57.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.17	33.33	2.72	104.26	1.55	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.17	37.50	1.73	106.00	0.99	60.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.17	41.67	2.72	103.28	1.55	58.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.17	45.83	2.87	100.41	1.64	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.17	50.00	0.00	100.41	0.00	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.17	54.17	0.00	100.41	0.00	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.17	58.33	5.71	106.12	3.26	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.17	62.50	18.70	124.82	10.66	71.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.17	66.67	17.49	142.31	9.97	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.17	70.83	18.61	160.93	10.62	91.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.17	75.00	0.46	161.39	0.26	92.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.17	79.17	0.72	162.11	0.41	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	24	20.83	100.00	13.24	175.35	7.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	175.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					24				175.35				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.90	5.90	33.46	33.46	12.88	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	48	11.81	17.71	28.58	62.04	11.00	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	78	11.07	28.78	1.08	63.12	0.42	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	34	112	12.55	41.33	24.17	87.29	9.30	33.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	148	13.28	54.61	4.01	91.30	1.54	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	165	6.27	60.89	23.68	114.97	9.11	44.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	182	6.27	67.16	47.43	162.40	18.25	62.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	184	0.74	67.90	2.87	165.28	1.11	63.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	192	2.95	70.85	6.87	172.14	2.64	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	195	1.11	71.96	1.24	173.38	0.48	66.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	196	0.37	72.32	2.36	175.74	0.91	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	198	0.74	73.06	0.00	175.74	0.00	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	203	1.85	74.91	3.62	179.37	1.39	69.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	207	1.48	76.38	14.30	193.67	5.50	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	209	0.74	77.12	0.00	193.67	0.00	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	211	0.74	77.86	2.35	196.02	0.91	75.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	215	1.48	79.34	1.73	197.76	0.67	76.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	225	3.69	83.03	5.86	203.62	2.26	78.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	41	266	15.13	98.15	39.21	242.83	15.09	93.45	1	1	100.00	100.00	0.52	0.52	100.00	100.00	1.33	0.21
20	500,000	UP		5	271	1.85	100.00	17.02	259.85	6.55	100.00	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0.00	0.20
				271				259.85				1				0.52				0.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.13	5.13	5.31	5.31	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	3.85	8.97	2.11	3.20	0.42	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	7.69	16.67	17.83	14.63	3.57	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.28	17.95	0.42	15.05	0.08	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	6.41	24.36	45.01	60.06	9.01	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	2.56	26.92	1.58	61.64	0.32	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	23	2.56	29.49	3.45	65.09	0.69	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	30	8.97	38.46	14.15	79.24	2.83	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	34	5.13	43.59	10.85	90.09	2.17	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	37	3.85	47.44	11.39	101.47	2.28	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	39	2.56	50.00	7.61	109.08	1.52	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	42	3.85	53.85	16.37	125.45	3.28	25.11	1	1	33.33	33.33	50.00	50.00	9.61	9.61	305.40	39.86
13	4,000	5,000	4,500	4	46	5.13	58.97	23.87	149.32	4.78	29.89	0	1	0.00	33.33	0.00	50.00	0.00	9.61	0.00	33.48
14	5,000	7,500	6,250	6	52	7.69	66.67	51.58	200.90	10.32	40.21	0	1	0.00	33.33	0.00	50.00	0.00	9.61	0.00	24.89
15	7,500	10,000	8,750	11	63	14.10	80.77	97.96	298.86	19.61	59.82	1	2	33.33	66.67	73.13	123.13	14.05	23.66	74.65	41.20
16	10,000	20,000	15,000	2	65	2.56	83.33	17.37	316.23	3.48	63.30	0	2	0.00	66.67	0.00	123.13	0.00	23.66	0.00	38.94
17	20,000	50,000	35,000	5	70	6.41	89.74	56.76	372.98	11.36	74.66	1	3	33.33	100.00	397.34	520.47	76.34	100.00	700.10	139.54
18	50,000	100,000	75,000	1	71	1.28	91.03	30.00	402.98	6.01	80.67	0	3	0.00	100.00	0.00	520.47	0.00	100.00	0.00	129.15
19	100,000	500,000	300,000	5	76	6.41	97.44	96.53	499.51	19.32	99.99	0	3	0.00	100.00	0.00	520.47	0.00	100.00	0.00	104.20
20	500,000	UP		2	78	2.56	100.00	0.06	499.57	0.01	100.00	0	3	0.00	100.00	0.00	520.47	0.00	100.00	0.00	104.18
				78				499.57				3				520.47				104.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.27	2.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.27	4.55	0.79	0.79	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.27	6.82	0.14	0.93	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.27	9.09	0.17	1.10	0.04	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.27	11.36	0.65	1.75	0.17	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.27	13.64	1.81	3.56	0.47	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	9	6.82	20.45	5.48	9.05	1.43	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.27	22.73	6.00	15.04	1.56	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.27	25.00	0.25	15.29	0.06	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.27	27.27	2.92	18.21	0.76	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.27	29.55	13.69	31.90	3.57	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.27	31.82	0.57	32.47	0.15	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.27	34.09	2.67	35.14	0.70	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.27	36.36	19.50	54.64	5.09	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.27	38.64	4.31	58.96	1.13	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	23	13.64	52.27	78.87	137.83	20.58	35.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	34	25.00	77.27	142.84	280.66	37.28	73.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	37	6.82	84.09	88.89	369.55	23.20	96.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	41	9.09	93.18	11.76	381.31	3.07	99.51	1	1	100.00	100.00	16.66	16.66	100.00	100.00	141.71	4.37
20	500,000	UP		3	44	6.82	100.00	1.87	383.17	0.49	100.00	0	1	0.00	100.00	0.00	16.66	0.00	100.00	0.00	4.35
				44				383.17				1				16.66				4.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	8.59	8.59	7.24	7.24	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.78	9.38	7.76	15.00	0.56	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	16	3.13	12.50	60.69	75.68	4.36	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.78	13.28	26.85	102.53	1.93	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	3.13	16.41	107.29	209.82	7.70	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	23	1.56	17.97	1.51	211.33	0.11	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	0.78	18.75	0.00	211.33	0.00	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	26	1.56	20.31	0.00	211.33	0.00	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	29	2.34	22.66	18.97	230.31	1.36	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	0.78	23.44	0.89	231.19	0.06	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	0.78	24.22	0.35	231.54	0.02	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	37	4.69	28.91	24.96	256.50	1.79	18.42	1	1	25.00	25.00	1.65	1.65	0.30	0.30	6.61	0.64
13	4,000	5,000	4,500	3	40	2.34	31.25	24.31	280.82	1.75	20.16	0	1	0.00	25.00	0.00	1.65	0.00	0.30	0.00	0.59
14	5,000	7,500	6,250	2	42	1.56	32.81	2.55	283.37	0.18	20.35	0	1	0.00	25.00	0.00	1.65	0.00	0.30	0.00	0.58
15	7,500	10,000	8,750	9	51	7.03	39.84	53.65	337.02	3.85	24.20	0	1	0.00	25.00	0.00	1.65	0.00	0.30	0.00	0.49
16	10,000	20,000	15,000	8	59	6.25	46.09	91.16	428.18	6.55	30.74	0	1	0.00	25.00	0.00	1.65	0.00	0.30	0.00	0.39
17	20,000	50,000	35,000	16	75	12.50	58.59	261.48	689.66	18.77	49.52	0	1	0.00	25.00	0.00	1.65	0.00	0.30	0.00	0.24
18	50,000	100,000	75,000	13	88	10.16	68.75	115.10	804.76	8.26	57.78	0	1	0.00	25.00	0.00	1.65	0.00	0.30	0.00	0.21
19	100,000	500,000	300,000	24	112	18.75	87.50	492.31	1,297.07	35.35	93.13	1	2	25.00	50.00	424.87	426.52	78.02	78.32	86.30	32.88
20	500,000	UP		16	128	12.50	100.00	95.66	1,392.73	6.87	100.00	2	4	50.00	100.00	118.05	544.57	21.68	100.00	123.40	39.10
				128				1,392.73				4				544.57				39.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	17.39	17.39	2.68	2.68	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.17	19.57	6.98	9.66	6.30	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.17	21.74	0.00	9.66	0.00	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	2.17	23.91	0.25	9.91	0.23	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	6.52	30.43	3.10	13.02	2.80	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	2.17	32.61	0.18	13.20	0.16	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	2.17	34.78	0.52	13.72	0.47	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	4.35	39.13	3.21	16.93	2.89	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	2.17	41.30	0.23	17.15	0.20	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.17	43.48	12.39	29.54	11.18	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.17	45.65	6.85	36.40	6.19	32.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.17	47.83	32.48	68.88	29.31	62.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.17	50.00	93.32	162.20	84.22	146.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	2.17	52.17	0.79	162.99	0.71	147.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.17	54.35	13.52	176.51	12.20	159.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	2.17	56.52	4.80	181.31	4.33	163.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	2.17	58.70	0.00	181.31	0.00	163.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	31	8.70	67.39	264.45	445.76	238.65	402.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	37	13.04	80.43	11.16	456.92	10.08	412.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	46	19.57	100.00	346.11	110.81	312.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				46				110.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	8.00	8.00	0.19	0.19	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	4.00	12.00	0.54	0.73	0.20	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	33	14.40	26.40	3.39	4.12	1.23	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	42	7.20	33.60	3.06	7.17	1.11	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	84	33.60	67.20	12.21	19.39	4.45	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	99	12.00	79.20	9.61	29.00	3.50	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	104	4.00	83.20	2.10	31.10	0.77	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	105	0.80	84.00	1.18	32.28	0.43	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	106	0.80	84.80	5.58	37.86	2.03	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	107	0.80	85.60	4.06	41.92	1.48	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	108	0.80	86.40	0.00	41.92	0.00	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	109	0.80	87.20	0.00	41.92	0.00	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	110	0.80	88.00	9.73	51.65	3.54	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	111	0.80	88.80	41.54	93.19	15.13	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	112	0.80	89.60	42.24	135.42	15.39	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	113	0.80	90.40	12.80	148.22	4.66	54.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	114	0.80	91.20	0.00	148.22	0.00	54.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	115	0.80	92.00	9.74	157.96	3.55	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	125	8.00	100.00	116.51	274.48	42.45	100.00	1	1	100.00	100.00	10.34	10.34	100.00	100.00	8.88	3.77
20	500,000	UP		0	125	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0.00	3.77
				125				274.48				1				10.34				3.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2863 CARBON DIOXIDE EXTRACTION PLANTS (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	12.10	12.10	4.11	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.00	12.10	0.00	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	14.19	26.29	4.82	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	0.00	26.29	0.00	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	10.39	36.68	3.53	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	0.00	36.68	0.00	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	50.54	87.22	17.18	29.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	25.00	112.22	8.50	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	0.00	112.22	0.00	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	0.00	112.22	0.00	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	0.00	112.22	0.00	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	0.00	112.22	0.00	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.76	61.90	8.24	120.46	2.80	40.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.76	66.67	16.69	137.15	5.67	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.76	71.43	0.00	137.15	0.00	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.76	76.19	30.00	167.15	10.20	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.76	80.95	0.00	167.15	0.00	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	21	19.05	100.00	127.08	294.23	43.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	21	0.00	100.00	0.00	294.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				294.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.77	0.77	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	49.22	49.99	77.48	78.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.82	50.81	1.29	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	4.65	55.46	7.31	87.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	0.85	54.60	1.34	85.95	1	1	100.00	100.00	556.45	556.45	100.00	100.00	65240.41	1019.08
6	500	750	625	1	6	10.00	60.00	0.00	54.60	0.00	85.95	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	1019.08
7	750	1,000	875	1	7	10.00	70.00	6.13	60.73	9.64	95.60	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	916.29
8	1,000	1,500	1,250	1	8	10.00	80.00	2.80	63.53	4.40	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
9	1,500	2,000	1,750	1	9	10.00	90.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
10	2,000	2,500	2,500	1	10	10.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
20	500,000	UP		0	10	0.00	100.00	0.00	63.53	0.00	100.00	0	1	0.00	100.00	0.00	556.45	0.00	100.00	0.00	875.95
				10				63.53				1				556.45				875.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	378	378	40.78	40.78	90.77	90.77	6.24	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	88	466	9.49	50.27	39.29	51.48	2.70	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	511	4.85	55.12	24.42	27.05	1.68	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	516	0.54	55.66	22.52	4.53	1.55	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	556	4.31	59.98	16.83	12.30	1.16	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	577	2.27	62.24	6.94	19.24	0.48	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	609	3.45	65.70	17.23	36.47	1.18	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	626	1.83	67.53	20.12	56.59	1.38	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	650	2.59	70.12	22.15	78.74	1.52	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	670	2.16	72.28	13.69	92.43	0.94	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	678	0.86	73.14	6.69	99.13	0.46	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	694	1.73	74.87	50.52	149.65	3.47	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	710	1.73	76.59	53.02	202.67	3.64	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	737	2.91	79.50	101.86	304.53	7.00	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	750	1.40	80.91	47.35	351.88	3.25	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	778	3.02	83.93	211.94	563.81	14.56	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	55	833	5.93	89.86	553.13	1,116.95	38.01	76.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	857	2.59	92.45	84.29	1,201.23	5.79	82.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	56	913	6.04	98.49	153.35	1,354.59	10.54	93.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		14	927	1.51	100.00	100.65	1,455.24	6.92	100.00	1	1	100.00	100.00	3.29	3.29	100.00	100.00	3.27	0.23
				927				1,455.24				1				3.29				0.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	14.29	14.29	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	0.47	0.53	1.09	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	1.32	1.84	3.09	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	1.32	3.16	3.09	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	2.23	5.39	5.24	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	2.23	7.62	5.24	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	2.23	9.85	5.24	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	5.02	14.87	11.80	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	2.62	17.49	6.15	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	2.62	20.11	6.15	47.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	2.62	22.72	6.15	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	0.00	22.72	0.00	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	19.83	42.56	46.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	42.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	42.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	42.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	42.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	42.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	42.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				42.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	15.26	15.26	14.59	14.59	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	49	4.42	19.68	29.02	43.61	6.45	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	64	6.02	25.70	3.47	47.08	0.77	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	83	7.63	33.33	31.27	78.35	6.95	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	99	6.43	39.76	9.65	88.00	2.15	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	122	9.24	49.00	20.49	108.49	4.56	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	142	8.03	57.03	33.39	141.88	7.42	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	161	7.63	64.66	38.32	180.19	8.52	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	174	5.22	69.88	28.94	209.13	6.43	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	177	1.20	71.08	6.43	215.55	1.43	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	181	1.61	72.69	10.12	225.67	2.25	50.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	199	7.23	79.92	39.06	264.73	8.69	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	202	1.20	81.12	5.39	270.12	1.20	60.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	209	2.81	83.94	8.72	278.84	1.94	62.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	214	2.01	85.94	40.13	318.97	8.92	70.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	225	4.42	90.36	35.85	354.82	7.97	78.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	236	4.42	94.78	4.45	359.27	0.99	79.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	243	2.81	97.59	16.45	375.71	3.66	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	244	0.40	97.99	8.19	383.90	1.82	85.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	249	2.01	100.00	65.85	449.75	14.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				249				449.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	10.99	10.99	21.37	21.37	3.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	2.20	13.19	1.07	20.31	0.15	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	24	13.19	26.37	6.76	13.55	0.97	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	39	16.48	42.86	176.70	163.15	25.31	23.37	1	1	20.00	20.00	23.54	23.54	0.10	0.10	13.32	14.43
5	300	500	400	3	42	3.30	46.15	1.40	164.55	0.20	23.57	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	14.31
6	500	750	625	1	43	1.10	47.25	0.54	165.09	0.08	23.65	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	14.26
7	750	1,000	875	4	47	4.40	51.65	4.13	169.22	0.59	24.24	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	13.91
8	1,000	1,500	1,250	1	48	1.10	52.75	1.63	170.84	0.23	24.47	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	13.78
9	1,500	2,000	1,750	1	49	1.10	53.85	5.01	175.85	0.72	25.19	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	13.39
10	2,000	2,500	2,250	2	51	2.20	56.04	7.54	183.39	1.08	26.27	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	12.84
11	2,500	3,000	2,750	1	52	1.10	57.14	5.43	188.82	0.78	27.05	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	12.47
12	3,000	4,000	3,500	2	54	2.20	59.34	21.81	210.63	3.12	30.17	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	11.18
13	4,000	5,000	4,500	1	55	1.10	60.44	6.22	216.86	0.89	31.07	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	10.85
14	5,000	7,500	6,250	2	57	2.20	62.64	13.91	230.77	1.99	33.06	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	10.20
15	7,500	10,000	8,750	1	58	1.10	63.74	10.33	241.10	1.48	34.54	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	9.76
16	10,000	20,000	15,000	2	60	2.20	65.93	25.08	266.17	3.59	38.13	0	1	0.00	20.00	0.00	23.54	0.00	0.10	0.00	8.84
17	20,000	50,000	35,000	8	68	8.79	74.73	115.08	381.26	16.49	54.62	1	2	20.00	40.00	1.27	24.81	0.01	0.11	1.10	6.51
18	50,000	100,000	75,000	12	80	13.19	87.91	180.16	561.42	25.81	80.42	0	2	0.00	40.00	0.00	24.81	0.00	0.11	0.00	4.42
19	100,000	500,000	300,000	4	84	4.40	92.31	3.90	565.32	0.56	80.98	0	2	0.00	40.00	0.00	24.81	0.00	0.11	0.00	4.39
20	500,000	UP		7	91	7.69	100.00	132.75	698.07	19.02	100.00	3	5	60.00	100.00	22,493.41	22,518.22	99.89	100.00	16943.81	3225.78
				91				698.07				5				22,518.22				3225.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	10.90	10.90	7.02	7.02	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	46	3.85	14.74	1.07	8.09	0.17	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	52	1.92	16.67	1.35	9.44	0.21	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	58	1.92	18.59	1.63	11.07	0.26	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	74	5.13	23.72	10.28	21.35	1.62	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	89	4.81	28.53	5.37	26.72	0.85	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	101	3.85	32.37	23.71	50.43	3.74	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	117	5.13	37.50	9.90	60.33	1.56	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	130	4.17	41.67	7.25	67.58	1.14	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	145	4.81	46.47	9.77	77.35	1.54	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	161	5.13	51.60	3.84	81.19	0.61	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	186	8.01	59.62	25.51	106.70	4.02	16.81	3	3	33.33	33.33	90.47	90.47	28.94	28.94	354.71	84.80
13	4,000	5,000	4,500	25	211	8.01	67.63	47.30	153.99	7.45	24.26	0	3	0.00	33.33	0.00	90.47	0.00	28.94	0.00	58.75
14	5,000	7,500	6,250	11	222	3.53	71.15	8.07	162.07	1.27	25.53	0	3	0.00	33.33	0.00	90.47	0.00	28.94	0.00	55.83
15	7,500	10,000	8,750	19	241	6.09	77.24	48.73	210.80	7.68	33.21	0	3	0.00	33.33	0.00	90.47	0.00	28.94	0.00	42.92
16	10,000	20,000	15,000	47	288	15.06	92.31	91.02	301.82	14.34	47.55	1	4	11.11	44.44	62.34	152.82	19.94	48.88	68.49	50.63
17	20,000	50,000	35,000	20	308	6.41	98.72	174.13	475.95	27.44	74.99	4	8	44.44	88.89	88.35	241.17	28.26	77.14	50.74	50.67
18	50,000	100,000	75,000	2	310	0.64	99.36	66.51	542.45	10.48	85.47	0	8	0.00	88.89	0.00	241.17	0.00	77.14	0.00	44.46
19	100,000	500,000	300,000	2	312	0.64	100.00	92.24	634.70	14.53	100.00	1	9	11.11	100.00	71.49	312.66	22.86	100.00	77.50	49.26
20	500,000	UP		0	312	0.00	100.00	0.00	634.70	0.00	100.00	0	9	0.00	100.00	0.00	312.66	0.00	100.00	0.00	49.26
				312				634.70				9				312.66				49.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	16.13	16.13	17.93	17.93	0.56	0.56	3	3	12.50	12.50	227.13	227.13	4.97	4.97	1266.97	1266.97
2	50	100	75	5	60	1.47	17.60	0.18	18.11	0.01	0.57	0	3	0.00	12.50	0.00	227.13	0.00	4.97	0.00	1254.48
3	100	200	150	6	66	1.76	19.35	0.72	18.83	0.02	0.59	0	3	0.00	12.50	0.00	227.13	0.00	4.97	0.00	1206.51
4	200	300	250	4	70	1.17	20.53	0.41	19.24	0.01	0.61	0	3	0.00	12.50	0.00	227.13	0.00	4.97	0.00	1180.59
5	300	500	400	3	73	0.88	21.41	0.11	19.34	0.00	0.61	0	3	0.00	12.50	0.00	227.13	0.00	4.97	0.00	1174.16
6	500	750	625	8	81	2.35	23.75	1.96	21.30	0.06	0.67	2	5	8.33	20.83	582.30	809.43	12.74	17.72	29780.91	3800.23
7	750	1,000	875	8	89	2.35	26.10	30.33	51.63	0.96	1.63	0	5	0.00	20.83	0.00	809.43	0.00	17.72	0.00	1567.63
8	1,000	1,500	1,250	10	99	2.93	29.03	129.45	181.09	4.08	5.71	2	7	8.33	29.17	1,701.50	2,510.92	37.24	54.96	1314.36	1386.58
9	1,500	2,000	1,750	12	111	3.52	32.55	20.77	201.86	0.65	6.36	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	1243.91
10	2,000	2,500	2,250	16	127	4.69	37.24	31.01	232.87	0.98	7.34	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	1078.25
11	2,500	3,000	2,750	5	132	1.47	38.71	2.27	235.14	0.07	7.41	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	1067.84
12	3,000	4,000	3,500	14	146	4.11	42.82	11.97	247.11	0.38	7.79	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	1016.10
13	4,000	5,000	4,500	18	164	5.28	48.09	18.83	265.94	0.59	8.38	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	944.16
14	5,000	7,500	6,250	11	175	3.23	51.32	53.61	319.55	1.69	10.07	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	785.77
15	7,500	10,000	8,750	24	199	7.04	58.36	29.15	348.70	0.92	10.99	0	7	0.00	29.17	0.00	2,510.92	0.00	54.96	0.00	720.08
16	10,000	20,000	15,000	35	234	10.26	68.62	253.21	601.91	7.98	18.97	2	9	8.33	37.50	148.02	2,658.94	3.24	58.20	58.46	441.75
17	20,000	50,000	35,000	43	277	12.61	81.23	607.23	1,209.14	19.13	38.10	2	11	8.33	45.83	61.45	2,720.39	1.34	59.54	10.12	224.99
18	50,000	100,000	75,000	20	297	5.87	87.10	574.99	1,784.13	18.12	56.22	0	11	0.00	45.83	0.00	2,720.39	0.00	59.54	0.00	152.48
19	100,000	500,000	300,000	41	338	12.02	99.12	1,375.29	3,159.42	43.34	99.56	7	18	29.17	75.00	1,412.60	4,132.99	30.92	90.46	102.71	130.81
20	500,000	UP		3	341	0.88	100.00	14.07	3,173.49	0.44	100.00	6	24	25.00	100.00	435.87	4,568.86	9.54	100.00	3098.37	143.97
				341				3,173.49				24				4,568.86				143.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.41	0.36	0.16	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.38	0.02	0.15	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	0.52	0.54	0.20	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.85	19.23	0.81	1.35	0.32	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.85	23.08	0.65	2.00	0.26	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.85	26.92	2.12	4.12	0.84	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.85	30.77	2.48	6.60	0.98	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	7.69	38.46	4.50	11.10	1.78	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	12	7.69	46.15	5.17	16.27	2.04	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.85	50.00	0.00	16.27	0.00	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.85	53.85	3.10	19.37	1.22	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.85	57.69	0.44	19.81	0.18	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.85	61.54	9.10	28.91	3.59	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	19	11.54	73.08	24.26	53.17	9.58	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	21	7.69	80.77	14.00	67.17	5.53	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	23	7.69	88.46	143.88	211.05	56.83	83.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	3.85	92.31	19.45	230.50	7.68	91.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	26	7.69	100.00	22.68	253.18	8.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	253.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				253.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2906 **AIRPORT : WORKSHOPSSPARE PARTS DEPOTS**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	6.64	6.64	8.45	8.45	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	30	4.43	11.07	23.93	32.38	3.33	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	47	6.27	17.34	21.00	53.37	2.93	7.44	1	1	33.33	33.33	9.26	9.26	6.10	6.10	44.09	17.35
4	200	300	250	17	64	6.27	23.62	4.73	58.10	0.66	8.10	1	2	33.33	66.67	117.42	126.68	77.41	83.52	2484.45	218.04
5	300	500	400	26	90	9.59	33.21	11.46	69.56	1.60	9.69	0	2	0.00	66.67	0.00	126.68	0.00	83.52	0.00	182.12
6	500	750	625	27	117	9.96	43.17	28.56	98.12	3.98	13.67	0	2	0.00	66.67	0.00	126.68	0.00	83.52	0.00	129.11
7	750	1,000	875	20	137	7.38	50.55	32.29	130.41	4.50	18.17	0	2	0.00	66.67	0.00	126.68	0.00	83.52	0.00	97.14
8	1,000	1,500	1,250	28	165	10.33	60.89	46.30	176.71	6.45	24.62	1	3	33.33	100.00	25.00	151.68	16.48	100.00	53.99	85.84
9	1,500	2,000	1,750	20	185	7.38	68.27	72.41	249.12	10.09	34.71	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	60.89
10	2,000	2,500	2,250	12	197	4.43	72.69	35.66	284.78	4.97	39.68	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	53.26
11	2,500	3,000	2,750	13	210	4.80	77.49	35.28	320.06	4.92	44.60	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	47.39
12	3,000	4,000	3,500	10	220	3.69	81.18	34.28	354.34	4.78	49.38	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	42.81
13	4,000	5,000	4,500	7	227	2.58	83.76	40.86	395.19	5.69	55.07	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	38.38
14	5,000	7,500	6,250	6	233	2.21	85.98	18.81	414.00	2.62	57.69	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	36.64
15	7,500	10,000	8,750	6	239	2.21	88.19	48.36	462.36	6.74	64.43	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	32.81
16	10,000	20,000	15,000	6	245	2.21	90.41	33.98	496.34	4.74	69.16	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	30.56
17	20,000	50,000	35,000	13	258	4.80	95.20	156.29	652.63	21.78	90.94	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	23.24
18	50,000	100,000	75,000	5	263	1.85	97.05	27.87	680.50	3.88	94.83	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	22.29
19	100,000	500,000	300,000	7	270	2.58	99.63	37.13	717.63	5.17	100.00	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	21.14
20	500,000	**UP**		1	271	0.37	100.00	0.00	717.63	0.00	100.00	0	3	0.00	100.00	0.00	151.68	0.00	100.00	0.00	21.14
				271				717.63				3				151.68				21.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.05	0.05	0.02	0.02	1	1	100.00	100.00	31.13	31.13	100.00	100.00	59867.83	59867.83
2	50	100	75	1	2	10.00	20.00	8.31	8.26	3.53	3.51	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	377.09
3	100	200	150	1	3	10.00	30.00	12.46	20.72	5.30	8.80	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	150.27
4	200	300	250	1	4	10.00	40.00	33.23	53.95	14.12	22.93	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	57.71
5	300	500	400	1	5	10.00	50.00	33.23	87.18	14.12	37.05	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	35.71
6	500	750	625	1	6	10.00	60.00	41.54	128.72	17.65	54.70	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	24.19
7	750	1,000	875	1	7	10.00	70.00	8.67	120.05	3.68	51.02	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	25.93
8	1,000	1,500	1,250	1	8	10.00	80.00	62.31	182.36	26.48	77.49	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	17.07
9	1,500	2,000	1,750	1	9	10.00	90.00	32.19	214.55	13.68	91.17	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	14.51
10	2,000	2,500	2,500	1	10	10.00	100.00	20.77	235.32	8.83	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
20	500,000	UP		0	10	0.00	100.00	0.00	235.32	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.23
				10				235.32				1				31.13				13.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2908 **AIRPORT : GENERAL AIRPORT SERVICES**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	17.43	17.43	3.84	3.84	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	43	81	19.72	37.16	9.96	13.80	3.59	4.97	6	6	46.15	46.15	91.01	91.01	4.39	4.39	914.08	659.54
3	100	200	150	16	97	7.34	44.50	13.00	26.79	4.68	9.66	0	6	0.00	46.15	0.00	91.01	0.00	4.39	0.00	339.66
4	200	300	250	18	115	8.26	52.75	3.78	30.57	1.36	11.02	0	6	0.00	46.15	0.00	91.01	0.00	4.39	0.00	297.67
5	300	500	400	11	126	5.05	57.80	5.99	36.56	2.16	13.18	0	6	0.00	46.15	0.00	91.01	0.00	4.39	0.00	248.92
6	500	750	625	11	137	5.05	62.84	3.47	40.03	1.25	14.43	0	6	0.00	46.15	0.00	91.01	0.00	4.39	0.00	227.33
7	750	1,000	875	18	155	8.26	71.10	8.70	48.73	3.14	17.57	0	6	0.00	46.15	0.00	91.01	0.00	4.39	0.00	186.74
8	1,000	1,500	1,250	7	162	3.21	74.31	9.06	57.79	3.26	20.83	1	7	7.69	53.85	29.75	120.76	1.44	5.83	328.59	208.97
9	1,500	2,000	1,750	10	172	4.59	78.90	12.66	70.45	4.56	25.40	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	171.41
10	2,000	2,500	2,250	2	174	0.92	79.82	2.44	72.89	0.88	26.28	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	165.67
11	2,500	3,000	2,750	2	176	0.92	80.73	3.43	76.33	1.24	27.52	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	158.21
12	3,000	4,000	3,500	1	177	0.46	81.19	0.00	76.33	0.00	27.52	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	158.21
13	4,000	5,000	4,500	1	178	0.46	81.65	3.64	79.96	1.31	28.83	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	151.02
14	5,000	7,500	6,250	2	180	0.92	82.57	10.57	90.53	3.81	32.64	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	133.39
15	7,500	10,000	8,750	1	181	0.46	83.03	4.09	94.62	1.47	34.11	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	127.63
16	10,000	20,000	15,000	6	187	2.75	85.78	114.51	209.13	41.28	75.39	0	7	0.00	53.85	0.00	120.76	0.00	5.83	0.00	57.74
17	20,000	50,000	35,000	16	203	7.34	93.12	42.75	251.88	15.41	90.80	1	8	7.69	61.54	49.50	170.26	2.39	8.22	115.79	67.60
18	50,000	100,000	75,000	7	210	3.21	96.33	10.94	262.82	3.94	94.75	0	8	0.00	61.54	0.00	170.26	0.00	8.22	0.00	64.78
19	100,000	500,000	300,000	5	215	2.29	98.62	0.58	263.40	0.21	94.96	0	8	0.00	61.54	0.00	170.26	0.00	8.22	0.00	64.64
20	500,000	**UP**		3	218	1.38	100.00	13.99	277.39	5.04	100.00	5	13	38.46	100.00	1,901.15	2,071.41	91.78	100.00	13587.91	746.74
				218				277.39				13				2,071.41				746.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	8.17	8.17	1.99	1.99	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	40	11.06	19.23	19.17	17.18	3.83	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	75	16.83	36.06	6.71	23.90	1.34	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	93	8.65	44.71	39.19	63.09	7.82	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	114	10.10	54.81	10.33	73.42	2.06	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	134	9.62	64.42	18.19	91.61	3.63	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	159	12.02	76.44	33.78	125.40	6.74	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	173	6.73	83.17	27.49	152.89	5.49	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	181	3.85	87.02	27.07	179.95	5.40	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	184	1.44	88.46	8.21	188.16	1.64	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	185	0.48	88.94	29.88	218.05	5.97	43.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	186	0.48	89.42	4.05	222.10	0.81	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	187	0.48	89.90	7.35	229.45	1.47	45.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	188	0.48	90.38	14.06	243.51	2.81	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	189	0.48	90.87	16.17	259.68	3.23	51.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	190	0.48	91.35	30.00	289.68	5.99	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	191	0.48	91.83	37.35	327.03	7.46	65.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	192	0.48	92.31	10.25	337.28	2.05	67.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	206	6.73	99.04	142.84	480.11	28.52	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	208	0.96	100.00	20.79	500.90	4.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				208				500.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	0.06	0.06	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.14	21.43	1.23	1.29	3.89	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.14	28.57	0.99	2.28	3.13	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.14	35.71	1.26	3.54	3.98	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	2.12	5.66	6.72	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	3.39	9.05	10.74	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.14	57.14	3.39	12.45	10.74	39.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.14	64.29	4.53	16.97	14.33	53.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.14	71.43	0.00	16.97	0.00	53.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.14	78.57	3.69	20.66	11.68	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.14	85.71	0.00	20.66	0.00	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.14	92.86	5.20	25.86	16.46	81.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	7.14	100.00	5.73	31.59	18.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	31.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				31.59				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.22	5.22	2.05	2.05	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.87	6.09	7.06	9.11	1.76	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	16	7.83	13.91	2.01	11.12	0.50	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	25	7.83	21.74	54.84	65.96	13.66	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	34	7.83	29.57	16.09	82.05	4.01	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	42	6.96	36.52	8.22	90.27	2.05	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	46	3.48	40.00	4.18	94.45	1.04	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	68	19.13	59.13	35.94	130.40	8.95	32.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	78	8.70	67.83	21.08	151.47	5.25	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	81	2.61	70.43	10.61	162.08	2.64	40.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	83	1.74	72.17	13.04	175.12	3.25	43.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	91	6.96	79.13	21.81	196.93	5.43	49.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	96	4.35	83.48	37.56	234.49	9.36	58.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	101	4.35	87.83	12.22	246.71	3.04	61.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	105	3.48	91.30	4.31	251.02	1.07	62.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	113	6.96	98.26	149.37	400.40	37.21	99.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	114	0.87	99.13	0.03	400.36	0.01	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	115	0.87	100.00	1.08	401.44	0.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	401.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	115	0.00	100.00	0.00	401.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				401.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	3.54	3.54	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.22	3.32	0.13	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	1.42	1.89	0.83	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.45	13.79	0.64	1.25	0.37	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.45	17.24	3.68	2.43	2.14	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.45	20.69	1.08	3.51	0.63	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	6.90	27.59	2.85	6.36	1.66	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	6.90	34.48	5.46	11.82	3.18	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	13	10.34	44.83	10.38	22.20	6.05	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	6.90	51.72	14.39	36.59	8.39	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	17	6.90	58.62	9.60	46.19	5.60	26.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	20	10.34	68.97	13.93	60.13	8.12	35.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	3.45	72.41	26.85	86.98	15.65	50.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	3.45	75.86	18.39	105.37	10.72	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	3.45	79.31	12.46	117.83	7.26	68.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	27	13.79	93.10	29.78	147.61	17.36	86.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	29	6.90	100.00	23.98	171.59	13.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	171.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	171.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	29	0.00	100.00	0.00	171.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				171.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	43.86	43.86	59.48	59.48	31.14	31.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	119	25.73	69.59	38.91	98.38	20.37	51.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	135	9.36	78.95	12.25	110.63	6.41	57.92	1	1	100.00	100.00	82.39	82.39	100.00	100.00	672.84	74.48
4	200	300	250	1	136	0.58	79.53	0.29	110.92	0.15	58.08	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	74.28
5	300	500	400	5	141	2.92	82.46	3.01	113.93	1.57	59.65	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	72.32
6	500	750	625	2	143	1.17	83.63	0.00	113.93	0.00	59.65	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	72.32
7	750	1,000	875	3	146	1.75	85.38	3.94	117.87	2.06	61.71	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	69.90
8	1,000	1,500	1,250	6	152	3.51	88.89	12.27	130.13	6.42	68.14	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	63.31
9	1,500	2,000	1,750	1	153	0.58	89.47	2.70	132.83	1.41	69.55	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	62.03
10	2,000	2,500	2,250	1	154	0.58	90.06	2.83	135.66	1.48	71.03	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	60.73
11	2,500	3,000	2,750	7	161	4.09	94.15	15.73	151.38	8.23	79.26	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	54.43
12	3,000	4,000	3,500	3	164	1.75	95.91	1.54	152.93	0.81	80.07	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	53.88
13	4,000	5,000	4,500	5	169	2.92	98.83	42.26	195.19	22.13	102.20	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	42.21
14	5,000	7,500	6,250	2	171	1.17	100.00	4.19	190.99	2.20	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
15	7,500	10,000	8,750	0	171	0.00	100.00	0.00	190.99	0.00	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
16	10,000	20,000	15,000	0	171	0.00	100.00	0.00	190.99	0.00	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
17	20,000	50,000	35,000	0	171	0.00	100.00	0.00	190.99	0.00	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
18	50,000	100,000	75,000	0	171	0.00	100.00	0.00	190.99	0.00	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
19	100,000	500,000	300,000	0	171	0.00	100.00	0.00	190.99	0.00	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
20	500,000	UP		0	171	0.00	100.00	0.00	190.99	0.00	100.00	0	1	0.00	100.00	0.00	82.39	0.00	100.00	0.00	43.14
				171				190.99				1				82.39				43.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	12.06	12.06	0.34	0.34	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	37	1.06	13.12	0.22	0.57	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	52	5.32	18.44	3.51	4.07	0.53	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	58	2.13	20.57	0.41	4.48	0.06	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	71	4.61	25.18	4.54	9.02	0.69	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	96	8.87	34.04	15.72	24.74	2.40	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	123	9.57	43.62	25.72	50.46	3.92	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	163	14.18	57.80	40.29	90.75	6.14	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	34	197	12.06	69.86	50.40	141.14	7.68	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	215	6.38	76.24	41.31	182.45	6.30	27.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	230	5.32	81.56	37.39	219.84	5.70	33.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	248	6.38	87.94	54.24	274.09	8.27	41.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	256	2.84	90.78	38.74	312.83	5.91	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	268	4.26	95.04	99.09	411.93	15.10	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	270	0.71	95.74	19.25	431.17	2.93	65.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	272	0.71	96.45	32.66	463.83	4.98	70.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	274	0.71	97.16	19.14	482.97	2.92	73.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	275	0.35	97.52	3.49	486.46	0.53	74.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	280	1.77	99.29	24.76	511.22	3.77	77.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	282	0.71	100.00	144.82	656.04	22.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				282				656.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	168	168	7.15	7.15	107.81	107.81	5.50	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	154	322	6.56	13.71	83.77	191.58	4.27	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	199	521	8.47	22.18	134.13	325.71	6.84	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	168	689	7.15	29.33	101.03	426.74	5.16	21.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	245	934	10.43	39.76	278.84	705.59	14.23	36.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	221	1,155	9.41	49.17	185.16	890.74	9.45	45.45	1	1	25.00	25.00	10.12	10.12	2.36	2.36	5.47	1.14
7	750	1,000	875	226	1,381	9.62	58.79	126.45	1,017.19	6.45	51.90	0	1	0.00	25.00	0.00	10.12	0.00	2.36	0.00	0.99
8	1,000	1,500	1,250	202	1,583	8.60	67.39	163.09	1,180.28	8.32	60.23	1	2	25.00	50.00	14.34	24.46	3.34	5.70	8.79	2.07
9	1,500	2,000	1,750	170	1,753	7.24	74.63	132.71	1,312.99	6.77	67.00	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.86
10	2,000	2,500	2,250	84	1,837	3.58	78.20	64.59	1,377.58	3.30	70.29	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.78
11	2,500	3,000	2,750	84	1,921	3.58	81.78	121.27	1,498.85	6.19	76.48	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.63
12	3,000	4,000	3,500	102	2,023	4.34	86.12	81.30	1,580.15	4.15	80.63	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.55
13	4,000	5,000	4,500	56	2,079	2.38	88.51	165.20	1,745.35	8.43	89.06	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.40
14	5,000	7,500	6,250	80	2,159	3.41	91.91	225.14	1,970.49	11.49	100.55	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.24
15	7,500	10,000	8,750	66	2,225	2.81	94.72	32.24	2,002.73	1.64	102.19	1	3	25.00	75.00	1.59	26.05	0.37	6.07	4.94	1.30
16	10,000	20,000	15,000	65	2,290	2.77	97.49	204.29	1,798.44	10.42	91.77	1	4	25.00	100.00	403.35	429.41	93.93	100.00	197.45	23.88
17	20,000	50,000	35,000	29	2,319	1.23	98.72	21.55	1,819.99	1.10	92.87	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	23.59
18	50,000	100,000	75,000	14	2,333	0.60	99.32	117.32	1,937.32	5.99	98.86	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	22.17
19	100,000	500,000	300,000	11	2,344	0.47	99.79	26.03	1,963.35	1.33	100.18	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	21.87
20	500,000	UP		5	2,349	0.21	100.00	3.62	1,959.72	0.18	100.00	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	21.91
				2,349				1,959.72				4				429.41				21.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,900	1,900	44.36	44.36	1,401.22	1,401.22	15.19	15.19	3	3	20.00	20.00	67.96	67.96	0.90	0.90	4.85	4.85
2	50	100	75	591	2,491	13.80	58.16	812.90	2,214.12	8.81	24.00	1	4	6.67	26.67	20.00	87.96	0.26	1.16	2.46	3.97
3	100	200	150	234	2,725	5.46	63.62	1,017.64	3,231.76	11.03	35.03	2	6	13.33	40.00	19.38	107.34	0.26	1.41	1.90	3.32
4	200	300	250	135	2,860	3.15	66.78	741.88	3,973.65	8.04	43.07	0	6	0.00	40.00	0.00	107.34	0.00	1.41	0.00	2.70
5	300	500	400	190	3,050	4.44	71.21	470.89	4,444.53	5.10	48.17	1	7	6.67	46.67	58.95	166.28	0.78	2.19	12.52	3.74
6	500	750	625	137	3,187	3.20	74.41	249.42	4,693.95	2.70	50.88	1	8	6.67	53.33	558.46	724.74	7.36	9.55	223.91	15.44
7	750	1,000	875	112	3,299	2.61	77.03	161.99	4,855.95	1.76	52.63	1	9	6.67	60.00	1.65	726.39	0.02	9.57	1.02	14.96
8	1,000	1,500	1,250	109	3,408	2.54	79.57	242.68	5,098.63	2.63	55.26	1	10	6.67	66.67	1,443.78	2,170.17	19.03	28.60	594.92	42.56
9	1,500	2,000	1,750	69	3,477	1.61	81.18	386.84	5,485.47	4.19	59.46	2	12	13.33	80.00	1,858.70	4,028.87	24.50	53.10	480.48	73.45
10	2,000	2,500	2,250	56	3,533	1.31	82.49	115.71	5,601.18	1.25	60.71	0	12	0.00	80.00	0.00	4,028.87	0.00	53.10	0.00	71.93
11	2,500	3,000	2,750	39	3,572	0.91	83.40	111.37	5,712.55	1.21	61.92	0	12	0.00	80.00	0.00	4,028.87	0.00	53.10	0.00	70.53
12	3,000	4,000	3,500	42	3,614	0.98	84.38	170.40	5,882.96	1.85	63.77	1	13	6.67	86.67	3,497.39	7,526.26	46.09	99.19	2052.41	127.93
13	4,000	5,000	4,500	53	3,667	1.24	85.62	151.67	6,034.63	1.64	65.41	0	13	0.00	86.67	0.00	7,526.26	0.00	99.19	0.00	124.72
14	5,000	7,500	6,250	129	3,796	3.01	88.63	320.07	6,354.70	3.47	68.88	0	13	0.00	86.67	0.00	7,526.26	0.00	99.19	0.00	118.44
15	7,500	10,000	8,750	65	3,861	1.52	90.15	307.57	6,662.28	3.33	72.21	0	13	0.00	86.67	0.00	7,526.26	0.00	99.19	0.00	112.97
16	10,000	20,000	15,000	111	3,972	2.59	92.74	651.11	7,313.38	7.06	79.27	1	14	6.67	93.33	29.09	7,555.34	0.38	99.58	4.47	103.31
17	20,000	50,000	35,000	108	4,080	2.52	95.26	946.21	8,259.60	10.26	89.53	0	14	0.00	93.33	0.00	7,555.34	0.00	99.58	0.00	91.47
18	50,000	100,000	75,000	63	4,143	1.47	96.73	360.48	8,620.08	3.91	93.43	0	14	0.00	93.33	0.00	7,555.34	0.00	99.58	0.00	87.65
19	100,000	500,000	300,000	106	4,249	2.47	99.21	480.82	9,100.90	5.21	98.64	1	15	6.67	100.00	32.09	7,587.43	0.42	100.00	6.67	83.37
20	500,000	UP		34	4,283	0.79	100.00	125.08	9,225.97	1.36	100.00	0	15	0.00	100.00	0.00	7,587.43	0.00	100.00	0.00	82.24
				4,283				9,225.97				15				7,587.43				82.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	13.43	13.43	2.01	2.01	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	4.48	17.91	9.00	11.01	3.87	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	21	13.43	31.34	6.90	17.91	2.97	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	26	7.46	38.81	2.91	20.82	1.25	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	36	14.93	53.73	15.32	36.15	6.59	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	40	5.97	59.70	6.81	42.96	2.93	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	47	10.45	70.15	15.72	58.68	6.76	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	53	8.96	79.10	13.15	71.83	5.66	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	54	1.49	80.60	3.73	75.56	1.61	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	55	1.49	82.09	4.13	79.69	1.77	34.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	56	1.49	83.58	5.81	85.50	2.50	36.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	57	1.49	85.07	11.50	97.00	4.95	41.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	1.49	86.57	15.83	112.83	6.81	48.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	59	1.49	88.06	12.92	125.76	5.56	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	62	4.48	92.54	40.77	166.53	17.54	71.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	65	4.48	97.01	65.43	231.95	28.15	99.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	66	1.49	98.51	0.47	232.42	0.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	67	1.49	100.00	0.00	232.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	232.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	67	0.00	100.00	0.00	232.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				232.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	214	214	38.21	38.21	14.59	14.59	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	94	308	16.79	55.00	7.16	7.43	1.73	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	99	407	17.68	72.68	14.86	7.44	3.59	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	429	3.93	76.61	3.69	11.13	0.89	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	457	5.00	81.61	9.62	20.74	2.32	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	469	2.14	83.75	5.15	25.89	1.24	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	482	2.32	86.07	9.79	35.69	2.36	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	495	2.32	88.39	16.21	51.90	3.91	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	518	4.11	92.50	71.55	123.45	17.27	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	520	0.36	92.86	5.17	128.61	1.25	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	521	0.18	93.04	4.15	132.77	1.00	32.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	533	2.14	95.18	43.30	176.07	10.45	42.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	535	0.36	95.54	0.03	176.11	0.01	42.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	539	0.71	96.25	20.97	197.08	5.06	47.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	544	0.89	97.14	29.44	226.51	7.11	54.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	548	0.71	97.86	36.77	263.29	8.88	63.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	555	1.25	99.11	150.08	413.37	36.23	99.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	557	0.36	99.46	18.05	431.42	4.36	104.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	558	0.18	99.64	31.88	463.29	7.70	111.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	560	0.36	100.00	49.02	414.27	11.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				560				414.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.68	5.68	14.12	14.12	3.09	3.09	1	1	50.00	50.00	1.30	1.30	30.24	30.24	9.23	9.23
2	50	100	75	6	19	2.62	8.30	14.80	28.92	3.23	6.32	0	1	0.00	50.00	0.00	1.30	0.00	30.24	0.00	4.51
3	100	200	150	7	26	3.06	11.35	1.46	30.38	0.32	6.64	0	1	0.00	50.00	0.00	1.30	0.00	30.24	0.00	4.29
4	200	300	250	13	39	5.68	17.03	4.23	34.61	0.92	7.57	0	1	0.00	50.00	0.00	1.30	0.00	30.24	0.00	3.77
5	300	500	400	19	58	8.30	25.33	12.00	46.61	2.62	10.19	0	1	0.00	50.00	0.00	1.30	0.00	30.24	0.00	2.80
6	500	750	625	10	68	4.37	29.69	3.72	50.33	0.81	11.00	0	1	0.00	50.00	0.00	1.30	0.00	30.24	0.00	2.59
7	750	1,000	875	26	94	11.35	41.05	29.47	79.80	6.44	17.44	1	2	50.00	100.00	3.01	4.31	69.76	100.00	10.20	5.40
8	1,000	1,500	1,250	28	122	12.23	53.28	38.92	118.72	8.51	25.95	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	3.63
9	1,500	2,000	1,750	23	145	10.04	63.32	24.97	143.70	5.46	31.41	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	3.00
10	2,000	2,500	2,250	11	156	4.80	68.12	19.35	163.05	4.23	35.64	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	2.64
11	2,500	3,000	2,750	7	163	3.06	71.18	13.70	176.75	2.99	38.64	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	2.44
12	3,000	4,000	3,500	12	175	5.24	76.42	31.66	208.41	6.92	45.56	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	2.07
13	4,000	5,000	4,500	8	183	3.49	79.91	17.75	226.16	3.88	49.44	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	1.91
14	5,000	7,500	6,250	11	194	4.80	84.72	64.57	290.73	14.11	63.55	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	1.48
15	7,500	10,000	8,750	6	200	2.62	87.34	25.14	315.87	5.50	69.05	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	1.36
16	10,000	20,000	15,000	11	211	4.80	92.14	52.51	368.38	11.48	80.52	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	1.17
17	20,000	50,000	35,000	5	216	2.18	94.32	23.56	391.93	5.15	85.67	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	1.10
18	50,000	100,000	75,000	5	221	2.18	96.51	50.99	442.93	11.15	96.82	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	0.97
19	100,000	500,000	300,000	7	228	3.06	99.56	14.43	457.36	3.16	99.97	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	0.94
20	500,000	UP		1	229	0.44	100.00	0.12	457.48	0.03	100.00	0	2	0.00	100.00	0.00	4.31	0.00	100.00	0.00	0.94
				229				457.48				2				4.31				0.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	8.67	8.67	31.06	31.06	2.85	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	68	3.87	12.55	30.75	61.81	2.82	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	49	117	9.04	21.59	187.39	249.20	17.21	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	43	160	7.93	29.52	79.10	328.30	7.26	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	240	14.76	44.28	50.72	379.02	4.66	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	296	10.33	54.61	59.51	438.53	5.47	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	63	359	11.62	66.24	80.62	519.15	7.40	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	58	417	10.70	76.94	104.34	623.49	9.58	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	442	4.61	81.55	57.30	680.80	5.26	62.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	457	2.77	84.32	44.70	725.50	4.11	66.63	1	1	16.67	16.67	7.28	7.28	3.31	3.31	16.29	1.00
11	2,500	3,000	2,750	22	479	4.06	88.38	52.94	778.44	4.86	71.49	0	1	0.00	16.67	0.00	7.28	0.00	3.31	0.00	0.94
12	3,000	4,000	3,500	18	497	3.32	91.70	83.68	862.13	7.69	79.18	1	2	16.67	33.33	6.51	13.79	2.96	6.26	7.78	1.60
13	4,000	5,000	4,500	12	509	2.21	93.91	76.55	938.68	7.03	86.21	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.47
14	5,000	7,500	6,250	7	516	1.29	95.20	30.63	969.31	2.81	89.02	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.42
15	7,500	10,000	8,750	8	524	1.48	96.68	14.24	983.55	1.31	90.33	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.40
16	10,000	20,000	15,000	8	532	1.48	98.15	57.65	1,041.21	5.30	95.63	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.32
17	20,000	50,000	35,000	3	535	0.55	98.71	15.34	1,056.54	1.41	97.04	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.31
18	50,000	100,000	75,000	1	536	0.18	98.89	0.86	1,057.41	0.08	97.12	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.30
19	100,000	500,000	300,000	2	538	0.37	99.26	7.48	1,064.88	0.69	97.80	0	2	0.00	33.33	0.00	13.79	0.00	6.26	0.00	1.30
20	500,000	UP		4	542	0.74	100.00	23.93	1,088.81	2.20	100.00	4	6	66.67	100.00	206.48	220.27	93.74	100.00	862.91	20.23
				542				1,088.81				6				220.27				20.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	317	317	57.22	57.22	4.94	4.94	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	358	7.40	64.62	10.46	15.40	1.32	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	378	3.61	68.23	21.63	37.03	2.74	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	414	6.50	74.73	40.39	77.42	5.11	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	421	1.26	75.99	17.05	94.47	2.16	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	430	1.62	77.62	4.96	99.44	0.63	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	435	0.90	78.52	3.46	102.90	0.44	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	444	1.62	80.14	19.80	122.69	2.50	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	455	1.99	82.13	17.81	140.50	2.25	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	460	0.90	83.03	16.80	157.31	2.13	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	461	0.18	83.21	0.41	157.71	0.05	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	462	0.18	83.39	3.25	160.97	0.41	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	464	0.36	83.75	10.65	171.61	1.35	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	475	1.99	85.74	36.71	208.32	4.64	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	479	0.72	86.46	71.74	280.06	9.07	35.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	488	1.62	88.09	33.48	313.54	4.23	39.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	521	5.96	94.04	228.29	541.83	28.87	68.52	2	2	100.00	100.00	17.50	17.50	100.00	100.00	7.67	3.23
18	50,000	100,000	75,000	21	542	3.79	97.83	180.98	722.81	22.89	91.41	0	2	0.00	100.00	0.00	17.50	0.00	100.00	0.00	2.42
19	100,000	500,000	300,000	4	546	0.72	98.56	36.57	759.38	4.62	96.04	0	2	0.00	100.00	0.00	17.50	0.00	100.00	0.00	2.30
20	500,000	UP		8	554	1.44	100.00	31.33	790.71	3.96	100.00	0	2	0.00	100.00	0.00	17.50	0.00	100.00	0.00	2.21
				554				790.71				2				17.50				2.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	7.69	7.69	0.36	0.36	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	10.26	17.95	9.80	9.44	8.14	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	7.69	25.64	16.18	25.63	13.44	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	12.82	38.46	0.58	26.21	0.48	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	12.82	51.28	1.75	24.46	1.45	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	22	5.13	56.41	0.95	25.41	0.79	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	2.56	58.97	0.00	25.41	0.00	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	2.56	61.54	1.74	27.15	1.44	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	26	5.13	66.67	1.48	28.63	1.23	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	2.56	69.23	0.01	28.62	0.00	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	2.56	71.79	0.06	28.56	0.05	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	2.56	74.36	0.03	28.59	0.02	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	2.56	76.92	0.11	28.48	0.09	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	2.56	79.49	0.14	28.35	0.11	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	34	7.69	87.18	22.97	51.32	19.08	42.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	37	7.69	94.87	33.86	85.18	28.12	70.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	39	5.13	100.00	35.24	120.42	29.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	120.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	120.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	120.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				120.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2925 CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.79	15.79	7.25	7.25	44.55	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.26	21.05	0.01	7.26	0.03	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	10	31.58	52.63	0.01	7.27	0.07	44.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	5.26	57.89	0.37	7.64	2.30	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	15	21.05	78.95	0.18	7.83	1.12	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	5.26	84.21	0.00	7.83	0.00	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	5.26	89.47	0.61	8.43	3.73	51.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	5.26	94.74	3.21	11.64	19.73	71.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	5.26	100.00	4.64	16.28	28.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	16.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				16.28				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,439	1,439	39.70	39.70	34.21	34.21	3.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	471	1,910	12.99	52.69	27.84	62.05	2.76	6.15	1	1	25.00	25.00	20.00	20.00	34.07	34.07	71.85	32.23
3	100	200	150	554	2,464	15.28	67.97	68.62	130.67	6.80	12.95	0	1	0.00	25.00	0.00	20.00	0.00	34.07	0.00	15.31
4	200	300	250	425	2,889	11.72	79.70	98.05	228.72	9.72	22.68	1	2	25.00	50.00	0.00	20.00	0.00	34.07	0.00	8.74
5	300	500	400	362	3,251	9.99	89.68	104.66	333.37	10.38	33.05	0	2	0.00	50.00	0.00	20.00	0.00	34.07	0.00	6.00
6	500	750	625	132	3,383	3.64	93.32	91.53	424.90	9.07	42.13	0	2	0.00	50.00	0.00	20.00	0.00	34.07	0.00	4.71
7	750	1,000	875	108	3,491	2.98	96.30	134.34	559.24	13.32	55.45	1	3	25.00	75.00	37.21	57.21	63.38	97.44	27.69	10.23
8	1,000	1,500	1,250	42	3,533	1.16	97.46	57.48	616.73	5.70	61.14	1	4	25.00	100.00	1.50	58.71	2.56	100.00	2.61	9.52
9	1,500	2,000	1,750	30	3,563	0.83	98.29	39.18	655.91	3.88	65.03	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	8.95
10	2,000	2,500	2,250	5	3,568	0.14	98.43	7.25	663.16	0.72	65.75	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	8.85
11	2,500	3,000	2,750	8	3,576	0.22	98.65	16.38	679.54	1.62	67.37	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	8.64
12	3,000	4,000	3,500	3	3,579	0.08	98.73	7.46	687.00	0.74	68.11	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	8.55
13	4,000	5,000	4,500	6	3,585	0.17	98.90	20.58	707.58	2.04	70.15	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	8.30
14	5,000	7,500	6,250	10	3,595	0.28	99.17	29.37	736.95	2.91	73.06	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	7.97
15	7,500	10,000	8,750	2	3,597	0.06	99.23	13.44	750.39	1.33	74.40	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	7.82
16	10,000	20,000	15,000	2	3,599	0.06	99.28	20.13	770.52	2.00	76.39	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	7.62
17	20,000	50,000	35,000	2	3,601	0.06	99.34	62.74	833.26	6.22	82.61	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	7.05
18	50,000	100,000	75,000	6	3,607	0.17	99.50	31.05	864.31	3.08	85.69	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	6.79
19	100,000	500,000	300,000	4	3,611	0.11	99.61	24.04	888.35	2.38	88.07	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	6.61
20	500,000	UP		14	3,625	0.39	100.00	120.30	1,008.64	11.93	100.00	0	4	0.00	100.00	0.00	58.71	0.00	100.00	0.00	5.82
				3,625				1,008.64				4				58.71				5.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,533	5,533	12.49	12.49	745.86	745.86	3.44	3.44	76	76	4.77	4.77	413.03	413.03	1.07	1.07	55.38	55.38
2	50	100	75	2,765	8,298	6.24	18.74	394.43	1,140.29	1.82	5.26	36	112	2.26	7.04	242.46	655.49	0.63	1.69	61.47	57.48
3	100	200	150	1,922	10,220	4.34	23.08	367.81	1,508.10	1.70	6.96	30	142	1.88	8.92	227.00	882.49	0.59	2.28	61.72	58.52
4	200	300	250	5,803	16,023	13.10	36.18	1,227.49	2,735.59	5.66	12.62	83	225	5.21	14.13	2,220.35	3,102.84	5.74	8.01	180.89	113.42
5	300	500	400	16,134	32,157	36.43	72.61	4,759.69	7,495.28	21.95	34.57	345	570	21.67	35.80	6,285.56	9,388.40	16.24	24.25	132.06	125.26
6	500	750	625	6,398	38,555	14.45	87.06	1,289.67	8,784.95	5.95	40.52	51	621	3.20	39.01	492.68	9,881.08	1.27	25.52	38.20	112.48
7	750	1,000	875	2,172	40,727	4.90	91.96	1,389.91	10,174.86	6.41	46.93	10	631	0.63	39.64	113.17	9,994.26	0.29	25.82	8.14	98.23
8	1,000	1,500	1,250	1,257	41,984	2.84	94.80	929.46	11,104.31	4.29	51.22	13	644	0.82	40.45	42.39	10,036.65	0.11	25.92	4.56	90.39
9	1,500	2,000	1,750	551	42,535	1.24	96.05	314.96	11,419.27	1.45	52.67	10	654	0.63	41.08	1,788.48	11,825.13	4.62	30.54	567.85	103.55
10	2,000	2,500	2,250	184	42,719	0.42	96.46	156.11	11,575.39	0.72	53.39	12	666	0.75	41.83	159.83	11,984.96	0.41	30.96	102.38	103.54
11	2,500	3,000	2,750	119	42,838	0.27	96.73	133.48	11,708.87	0.62	54.01	0	666	0.00	41.83	0.00	11,984.96	0.00	30.96	0.00	102.36
12	3,000	4,000	3,500	136	42,974	0.31	97.04	571.54	12,280.41	2.64	56.64	0	666	0.00	41.83	0.00	11,984.96	0.00	30.96	0.00	97.59
13	4,000	5,000	4,500	143	43,117	0.32	97.36	920.73	13,201.14	4.25	60.89	1	667	0.06	41.90	36.92	12,021.88	0.10	31.05	4.01	91.07
14	5,000	7,500	6,250	206	43,323	0.47	97.83	941.74	14,142.88	4.34	65.23	24	691	1.51	43.40	748.53	12,770.41	1.93	32.99	79.48	90.30
15	7,500	10,000	8,750	111	43,434	0.25	98.08	341.93	14,484.81	1.58	66.81	2	693	0.13	43.53	12.23	12,782.63	0.03	33.02	3.58	88.25
16	10,000	20,000	15,000	215	43,649	0.49	98.56	3,421.74	17,906.54	15.78	82.59	2	695	0.13	43.66	5.29	12,787.92	0.01	33.03	0.15	71.41
17	20,000	50,000	35,000	243	43,892	0.55	99.11	1,117.40	19,023.94	5.15	87.75	105	800	6.60	50.25	3,939.69	16,727.61	10.18	43.21	352.58	87.93
18	50,000	100,000	75,000	131	44,023	0.30	99.41	883.40	19,907.34	4.07	91.82	40	840	2.51	52.76	649.25	17,376.86	1.68	44.88	73.49	87.29
19	100,000	500,000	300,000	153	44,176	0.35	99.75	1,224.71	21,132.05	5.65	97.47	128	968	8.04	60.80	809.77	18,186.64	2.09	46.98	66.12	86.06
20	500,000	UP		110	44,286	0.25	100.00	548.45	21,680.50	2.53	100.00	624	1,592	39.20	100.00	20,528.16	38,714.80	53.02	100.00	3742.94	178.57
				44,286				21,680.50				1,592				38,714.80				178.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2928 KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,945	1,945	15.32	15.32	651.07	651.07	7.04	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	612	2,557	4.82	20.14	322.74	973.81	3.49	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	275	2,832	2.17	22.30	171.55	1,145.37	1.86	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	536	3,368	4.22	26.52	237.40	1,382.77	2.57	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,361	4,729	10.72	37.24	706.44	2,089.22	7.64	22.59	3	3	0.90	0.90	146.25	146.25	0.35	0.35	20.70	7.00
6	500	750	625	4,794	9,523	37.75	74.99	3,650.95	5,740.16	39.49	62.08	1	4	0.30	1.20	22.43	168.67	0.05	0.40	0.61	2.94
7	750	1,000	875	2,468	11,991	19.43	94.42	2,345.24	8,085.40	25.36	87.44	0	4	0.00	1.20	0.00	168.67	0.00	0.40	0.00	2.09
8	1,000	1,500	1,250	630	12,621	4.96	99.39	911.73	8,997.13	9.86	97.30	1	5	0.30	1.50	201.57	370.24	0.48	0.89	22.11	4.12
9	1,500	2,000	1,750	20	12,641	0.16	99.54	31.20	9,028.33	0.34	97.64	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.10
10	2,000	2,500	2,250	9	12,650	0.07	99.61	8.72	9,037.05	0.09	97.74	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.10
11	2,500	3,000	2,750	6	12,656	0.05	99.66	8.48	9,045.53	0.09	97.83	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.09
12	3,000	4,000	3,500	6	12,662	0.05	99.71	24.18	9,069.70	0.26	98.09	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.08
13	4,000	5,000	4,500	1	12,663	0.01	99.72	2.27	9,071.97	0.02	98.11	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.08
14	5,000	7,500	6,250	9	12,672	0.07	99.79	22.30	9,094.27	0.24	98.35	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.07
15	7,500	10,000	8,750	8	12,680	0.06	99.85	35.18	9,129.45	0.38	98.74	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.06
16	10,000	20,000	15,000	5	12,685	0.04	99.89	48.05	9,177.50	0.52	99.26	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.03
17	20,000	50,000	35,000	3	12,688	0.02	99.91	1.04	9,178.55	0.01	99.27	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.03
18	50,000	100,000	75,000	1	12,689	0.01	99.92	15.27	9,163.28	0.17	99.10	0	5	0.00	1.50	0.00	370.24	0.00	0.89	0.00	4.04
19	100,000	500,000	300,000	2	12,691	0.02	99.94	9.25	9,172.53	0.10	99.20	23	28	6.91	8.41	328.35	698.59	0.79	1.67	3548.60	7.62
20	500,000	UP		8	12,699	0.06	100.00	73.85	9,246.38	0.80	100.00	305	333	91.59	100.00	41,077.95	41,776.54	98.33	100.00	55623.85	451.82
				12,699				9,246.38				333				41,776.54				451.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	1.15	1.15	13.81	13.81	1.16	1.16	1	1	25.00	25.00	31.04	31.04	15.73	15.73	224.66	224.66
2	50	100	75	13	56	0.35	1.50	2.25	16.06	0.19	1.35	0	1	0.00	25.00	0.00	31.04	0.00	15.73	0.00	193.25
3	100	200	150	43	99	1.15	2.65	7.09	23.15	0.60	1.95	0	1	0.00	25.00	0.00	31.04	0.00	15.73	0.00	134.05
4	200	300	250	101	200	2.70	5.35	7.90	31.05	0.67	2.62	0	1	0.00	25.00	0.00	31.04	0.00	15.73	0.00	99.95
5	300	500	400	499	699	13.35	18.69	78.78	109.83	6.64	9.25	0	1	0.00	25.00	0.00	31.04	0.00	15.73	0.00	28.26
6	500	750	625	1,120	1,819	29.95	48.65	165.91	275.74	13.97	23.22	0	1	0.00	25.00	0.00	31.04	0.00	15.73	0.00	11.26
7	750	1,000	875	903	2,722	24.15	72.80	145.67	421.41	12.27	35.49	0	1	0.00	25.00	0.00	31.04	0.00	15.73	0.00	7.36
8	1,000	1,500	1,250	680	3,402	18.19	90.99	158.84	580.25	13.38	48.87	1	2	25.00	50.00	9.14	40.18	4.63	20.36	5.75	6.92
9	1,500	2,000	1,750	101	3,503	2.70	93.69	33.68	613.94	2.84	51.71	0	2	0.00	50.00	0.00	40.18	0.00	20.36	0.00	6.54
10	2,000	2,500	2,250	96	3,599	2.57	96.26	42.47	656.41	3.58	55.29	0	2	0.00	50.00	0.00	40.18	0.00	20.36	0.00	6.12
11	2,500	3,000	2,750	31	3,630	0.83	97.08	15.34	671.75	1.29	56.58	0	2	0.00	50.00	0.00	40.18	0.00	20.36	0.00	5.98
12	3,000	4,000	3,500	23	3,653	0.62	97.70	19.13	690.87	1.61	58.19	0	2	0.00	50.00	0.00	40.18	0.00	20.36	0.00	5.82
13	4,000	5,000	4,500	17	3,670	0.45	98.15	28.60	719.47	2.41	60.60	0	2	0.00	50.00	0.00	40.18	0.00	20.36	0.00	5.58
14	5,000	7,500	6,250	33	3,703	0.88	99.04	245.36	964.83	20.67	81.26	1	3	25.00	75.00	37.91	78.08	19.21	39.57	15.45	8.09
15	7,500	10,000	8,750	9	3,712	0.24	99.28	81.60	1,046.43	6.87	88.14	0	3	0.00	75.00	0.00	78.08	0.00	39.57	0.00	7.46
16	10,000	20,000	15,000	13	3,725	0.35	99.63	108.71	1,155.14	9.16	97.29	0	3	0.00	75.00	0.00	78.08	0.00	39.57	0.00	6.76
17	20,000	50,000	35,000	3	3,728	0.08	99.71	10.76	1,165.90	0.91	98.20	0	3	0.00	75.00	0.00	78.08	0.00	39.57	0.00	6.70
18	50,000	100,000	75,000	1	3,729	0.03	99.73	0.71	1,166.61	0.06	98.26	0	3	0.00	75.00	0.00	78.08	0.00	39.57	0.00	6.69
19	100,000	500,000	300,000	5	3,734	0.13	99.87	9.29	1,175.90	0.78	99.04	0	3	0.00	75.00	0.00	78.08	0.00	39.57	0.00	6.64
20	500,000	UP		5	3,739	0.13	100.00	11.39	1,187.29	0.96	100.00	1	4	25.00	100.00	119.23	197.31	60.43	100.00	1046.91	16.62
				3,739				1,187.29				4				197.31				16.62	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	640	640	15.09	15.09	316.08	316.08	7.56	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	539	1,179	12.71	27.81	52.39	368.48	1.25	8.81	2	2	12.50	12.50	62.13	62.13	8.64	8.64	118.58	16.86
3	100	200	150	374	1,553	8.82	36.63	125.44	493.92	3.00	11.81	2	4	12.50	25.00	13.92	76.04	1.94	10.58	11.09	15.40
4	200	300	250	406	1,959	9.58	46.20	188.38	682.30	4.50	16.31	1	5	6.25	31.25	35.53	111.57	4.94	15.52	18.86	16.35
5	300	500	400	629	2,588	14.83	61.04	407.57	1,089.87	9.75	26.06	2	7	12.50	43.75	272.90	384.48	37.97	53.50	66.96	35.28
6	500	750	625	413	3,001	9.74	70.78	418.21	1,508.08	10.00	36.06	1	8	6.25	50.00	3.00	387.48	0.42	53.91	0.72	25.69
7	750	1,000	875	335	3,336	7.90	78.68	448.18	1,956.27	10.72	46.78	0	8	0.00	50.00	0.00	387.48	0.00	53.91	0.00	19.81
8	1,000	1,500	1,250	302	3,638	7.12	85.80	505.74	2,462.01	12.09	58.87	1	9	6.25	56.25	50.00	437.48	6.96	60.87	9.89	17.77
9	1,500	2,000	1,750	150	3,788	3.54	89.34	330.50	2,792.51	7.90	66.77	0	9	0.00	56.25	0.00	437.48	0.00	60.87	0.00	15.67
10	2,000	2,500	2,250	92	3,880	2.17	91.51	255.32	3,047.83	6.10	72.87	1	10	6.25	62.50	59.63	497.11	8.30	69.17	23.36	16.31
11	2,500	3,000	2,750	66	3,946	1.56	93.07	192.81	3,240.65	4.61	77.49	1	11	6.25	68.75	3.30	500.41	0.46	69.63	1.71	15.44
12	3,000	4,000	3,500	80	4,026	1.89	94.95	253.63	3,494.28	6.06	83.55	1	12	6.25	75.00	139.09	639.49	19.35	88.98	54.84	18.30
13	4,000	5,000	4,500	71	4,097	1.67	96.63	201.83	3,696.11	4.83	88.38	2	14	12.50	87.50	75.96	715.46	10.57	99.55	37.64	19.36
14	5,000	7,500	6,250	64	4,161	1.51	98.14	161.57	3,857.68	3.86	92.24	0	14	0.00	87.50	0.00	715.46	0.00	99.55	0.00	18.55
15	7,500	10,000	8,750	26	4,187	0.61	98.75	120.73	3,978.41	2.89	95.13	0	14	0.00	87.50	0.00	715.46	0.00	99.55	0.00	17.98
16	10,000	20,000	15,000	18	4,205	0.42	99.17	91.27	4,069.68	2.18	97.31	1	15	6.25	93.75	2.60	718.05	0.36	99.91	2.85	17.64
17	20,000	50,000	35,000	16	4,221	0.38	99.55	64.65	4,134.34	1.55	98.85	0	15	0.00	93.75	0.00	718.05	0.00	99.91	0.00	17.37
18	50,000	100,000	75,000	6	4,227	0.14	99.69	27.37	4,161.70	0.65	99.51	0	15	0.00	93.75	0.00	718.05	0.00	99.91	0.00	17.25
19	100,000	500,000	300,000	12	4,239	0.28	99.98	18.77	4,180.47	0.45	99.96	0	15	0.00	93.75	0.00	718.05	0.00	99.91	0.00	17.18
20	500,000	UP		1	4,240	0.02	100.00	1.81	4,182.28	0.04	100.00	1	16	6.25	100.00	0.65	718.70	0.09	100.00	35.99	17.18
				4,240				4,182.28				16				718.70				17.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,648	8,648	20.23	20.23	1,522.18	1,522.18	1.69	1.69	59	59	9.25	9.25	625.25	625.25	0.52	0.52	41.08	41.08
2	50	100	75	5,157	13,805	12.06	32.29	1,944.84	3,467.02	2.16	3.85	58	117	9.09	18.34	1,670.21	2,295.46	1.40	1.93	85.88	66.21
3	100	200	150	5,065	18,870	11.85	44.14	3,415.12	6,882.15	3.80	7.65	25	142	3.92	22.26	1,895.17	4,190.62	1.59	3.52	55.49	60.89
4	200	300	250	2,940	21,810	6.88	51.02	2,781.11	9,663.25	3.09	10.74	29	171	4.55	26.80	4,388.93	8,579.55	3.68	7.20	157.81	88.79
5	300	500	400	3,664	25,474	8.57	59.59	3,827.19	13,490.44	4.26	15.00	25	196	3.92	30.72	3,855.64	12,435.20	3.24	10.43	100.74	92.18
6	500	750	625	2,394	27,868	5.60	65.19	3,892.07	17,382.51	4.33	19.33	21	217	3.29	34.01	2,422.77	14,857.97	2.03	12.47	62.25	85.48
7	750	1,000	875	1,780	29,648	4.16	69.35	3,444.13	20,826.64	3.83	23.16	27	244	4.23	38.24	3,981.31	18,839.27	3.34	15.81	115.60	90.46
8	1,000	1,500	1,250	1,679	31,327	3.93	73.28	3,561.96	24,388.60	3.96	27.12	16	260	2.51	40.75	4,069.32	22,908.59	3.41	19.22	114.24	93.93
9	1,500	2,000	1,750	1,087	32,414	2.54	75.82	3,100.21	27,488.81	3.45	30.56	13	273	2.04	42.79	1,832.04	24,740.63	1.54	20.76	59.09	90.00
10	2,000	2,500	2,250	693	33,107	1.62	77.44	2,079.17	29,567.98	2.31	32.87	57	330	8.93	51.72	2,620.05	27,360.68	2.20	22.96	126.01	92.53
11	2,500	3,000	2,750	643	33,750	1.50	78.95	2,094.43	31,662.41	2.33	35.20	7	337	1.10	52.82	6,175.66	33,536.34	5.18	28.14	294.86	105.92
12	3,000	4,000	3,500	897	34,647	2.10	81.04	3,501.15	35,163.57	3.89	39.09	7	344	1.10	53.92	1,584.04	35,120.37	1.33	29.47	45.24	99.88
13	4,000	5,000	4,500	937	35,584	2.19	83.24	4,015.89	39,179.46	4.46	43.56	6	350	0.94	54.86	274.58	35,394.95	0.23	29.70	6.84	90.34
14	5,000	7,500	6,250	1,354	36,938	3.17	86.40	5,552.39	44,731.85	6.17	49.73	10	360	1.57	56.43	337.07	35,732.02	0.28	29.98	6.07	79.88
15	7,500	10,000	8,750	639	37,577	1.49	87.90	4,900.06	49,631.90	5.45	55.18	2	362	0.31	56.74	72.36	35,804.38	0.06	30.04	1.48	72.14
16	10,000	20,000	15,000	1,181	38,758	2.76	90.66	11,560.68	61,192.58	12.85	68.03	33	395	5.17	61.91	24,319.48	60,123.85	20.41	50.45	210.36	98.25
17	20,000	50,000	35,000	1,387	40,145	3.24	93.90	9,393.01	70,585.59	10.44	78.48	27	422	4.23	66.14	43,044.08	103,167.93	36.12	86.56	458.26	146.16
18	50,000	100,000	75,000	980	41,125	2.29	96.20	8,179.18	78,764.77	9.09	87.57	34	456	5.33	71.47	3,045.97	106,213.90	2.56	89.12	37.24	134.85
19	100,000	500,000	300,000	1,089	42,214	2.55	98.74	8,595.63	87,360.40	9.56	97.13	76	532	11.91	83.39	7,537.48	113,751.38	6.32	95.44	87.69	130.21
20	500,000	UP		537	42,751	1.26	100.00	2,583.82	89,944.22	2.87	100.00	106	638	16.61	100.00	5,429.50	119,180.89	4.56	100.00	210.13	132.51
				42,751				89,944.22				638				119,180.89				132.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	404	404	7.38	7.38	164.93	164.93	1.54	1.54	2	2	2.33	2.33	9.09	9.09	0.13	0.13	5.51	5.51
2	50	100	75	326	730	5.95	13.33	282.76	447.69	2.64	4.19	3	5	3.49	5.81	122.06	131.15	1.79	1.92	43.17	29.29
3	100	200	150	649	1,379	11.85	25.18	561.78	1,009.46	5.25	9.44	3	8	3.49	9.30	228.89	360.03	3.35	5.27	40.74	35.67
4	200	300	250	448	1,827	8.18	33.36	380.69	1,390.15	3.56	13.00	0	8	0.00	9.30	0.00	360.03	0.00	5.27	0.00	25.90
5	300	500	400	622	2,449	11.36	44.72	485.17	1,875.33	4.54	17.53	2	10	2.33	11.63	9.48	369.51	0.14	5.41	1.95	19.70
6	500	750	625	438	2,887	8.00	52.72	313.03	2,188.36	2.93	20.46	5	15	5.81	17.44	330.84	700.36	4.84	10.25	105.69	32.00
7	750	1,000	875	304	3,191	5.55	58.27	374.73	2,563.09	3.50	23.96	3	18	3.49	20.93	23.60	723.96	0.35	10.59	6.30	28.25
8	1,000	1,500	1,250	417	3,608	7.62	65.89	534.27	3,097.36	4.99	28.96	4	22	4.65	25.58	478.11	1,202.07	6.99	17.59	89.49	38.81
9	1,500	2,000	1,750	318	3,926	5.81	71.69	542.61	3,639.97	5.07	34.03	2	24	2.33	27.91	24.56	1,226.64	0.36	17.94	4.53	33.70
10	2,000	2,500	2,250	188	4,114	3.43	75.13	324.85	3,964.82	3.04	37.06	1	25	1.16	29.07	16.55	1,243.19	0.24	18.19	5.09	31.36
11	2,500	3,000	2,750	122	4,236	2.23	77.36	347.25	4,312.07	3.25	40.31	1	26	1.16	30.23	5.96	1,249.14	0.09	18.27	1.72	28.97
12	3,000	4,000	3,500	220	4,456	4.02	81.37	731.02	5,043.09	6.83	47.14	0	26	0.00	30.23	0.00	1,249.14	0.00	18.27	0.00	24.77
13	4,000	5,000	4,500	182	4,638	3.32	84.70	728.88	5,771.97	6.81	53.96	0	26	0.00	30.23	0.00	1,249.14	0.00	18.27	0.00	21.64
14	5,000	7,500	6,250	177	4,815	3.23	87.93	703.11	6,475.07	6.57	60.53	3	29	3.49	33.72	23.03	1,272.17	0.34	18.61	3.28	19.65
15	7,500	10,000	8,750	111	4,926	2.03	89.96	774.54	7,249.61	7.24	67.77	3	32	3.49	37.21	3.80	1,275.97	0.06	18.67	0.49	17.60
16	10,000	20,000	15,000	113	5,039	2.06	92.02	494.42	7,744.03	4.62	72.39	3	35	3.49	40.70	436.48	1,712.45	6.39	25.05	88.28	22.11
17	20,000	50,000	35,000	151	5,190	2.76	94.78	1,350.40	9,094.43	12.62	85.02	9	44	10.47	51.16	314.04	2,026.48	4.59	29.65	23.25	22.28
18	50,000	100,000	75,000	117	5,307	2.14	96.91	440.60	9,535.03	4.12	89.14	13	57	15.12	66.28	181.47	2,207.95	2.65	32.30	41.19	23.16
19	100,000	500,000	300,000	115	5,422	2.10	99.01	650.02	10,185.05	6.08	95.21	17	74	19.77	86.05	4,092.78	6,300.72	59.87	92.17	629.64	61.86
20	500,000	UP		54	5,476	0.99	100.00	511.96	10,697.01	4.79	100.00	12	86	13.95	100.00	534.96	6,835.68	7.83	100.00	104.49	63.90
				5,476				10,697.01				86				6,835.68				63.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,045	1,045	33.83	33.83	215.10	215.10	3.46	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	764	1,809	24.73	58.56	225.42	440.51	3.62	7.08	1	1	3.57	3.57	69.83	69.83	7.24	7.24	30.98	15.85
3	100	200	150	193	2,002	6.25	64.81	153.42	593.93	2.46	9.54	4	5	14.29	17.86	248.07	317.90	25.71	32.95	161.69	53.52
4	200	300	250	129	2,131	4.18	68.99	103.52	697.46	1.66	11.20	1	6	3.57	21.43	10.65	328.55	1.10	34.05	10.29	47.11
5	300	500	400	234	2,365	7.58	76.56	326.68	1,024.13	5.25	16.45	0	6	0.00	21.43	0.00	328.55	0.00	34.05	0.00	32.08
6	500	750	625	211	2,576	6.83	83.39	394.60	1,418.74	6.34	22.79	3	9	10.71	32.14	34.51	363.05	3.58	37.63	8.74	25.59
7	750	1,000	875	106	2,682	3.43	86.82	255.23	1,673.97	4.10	26.89	0	9	0.00	32.14	0.00	363.05	0.00	37.63	0.00	21.69
8	1,000	1,500	1,250	104	2,786	3.37	90.19	233.12	1,907.09	3.75	30.64	1	10	3.57	35.71	0.00	363.05	0.00	37.63	0.00	19.04
9	1,500	2,000	1,750	65	2,851	2.10	92.30	197.64	2,104.73	3.18	33.81	0	10	0.00	35.71	0.00	363.05	0.00	37.63	0.00	17.25
10	2,000	2,500	2,250	26	2,877	0.84	93.14	104.11	2,208.84	1.67	35.49	0	10	0.00	35.71	0.00	363.05	0.00	37.63	0.00	16.44
11	2,500	3,000	2,750	14	2,891	0.45	93.59	95.22	2,304.06	1.53	37.02	0	10	0.00	35.71	0.00	363.05	0.00	37.63	0.00	15.76
12	3,000	4,000	3,500	20	2,911	0.65	94.24	134.97	2,439.03	2.17	39.18	1	11	3.57	39.29	0.98	364.03	0.10	37.73	0.72	14.93
13	4,000	5,000	4,500	8	2,919	0.26	94.50	127.49	2,566.52	2.05	41.23	0	11	0.00	39.29	0.00	364.03	0.00	37.73	0.00	14.18
14	5,000	7,500	6,250	22	2,941	0.71	95.21	229.63	2,796.16	3.69	44.92	1	12	3.57	42.86	52.01	416.04	5.39	43.12	22.65	14.88
15	7,500	10,000	8,750	16	2,957	0.52	95.73	151.65	2,947.81	2.44	47.36	1	13	3.57	46.43	0.00	416.04	0.00	43.12	0.00	14.11
16	10,000	20,000	15,000	52	3,009	1.68	97.41	1,113.02	4,060.82	17.88	65.24	8	21	28.57	75.00	18.88	434.92	1.96	45.08	1.70	10.71
17	20,000	50,000	35,000	37	3,046	1.20	98.61	1,194.46	5,255.28	19.19	84.43	1	22	3.57	78.57	3.45	438.37	0.36	45.43	0.29	8.34
18	50,000	100,000	75,000	23	3,069	0.74	99.35	525.81	5,781.09	8.45	92.88	1	23	3.57	82.14	16.03	454.40	1.66	47.09	3.05	7.86
19	100,000	500,000	300,000	15	3,084	0.49	99.84	355.57	6,136.66	5.71	98.59	3	26	10.71	92.86	250.46	704.86	25.96	73.05	70.44	11.49
20	500,000	UP		5	3,089	0.16	100.00	87.91	6,224.57	1.41	100.00	2	28	7.14	100.00	260.00	964.86	26.95	100.00	295.74	15.50
				3,089				6,224.57				28				964.86				15.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,848	2,848	22.50	22.50	906.72	906.72	2.58	2.58	10	10	10.20	10.20	178.50	178.50	0.30	0.30	19.69	19.69
2	50	100	75	1,515	4,363	11.97	34.47	1,237.38	2,144.10	3.52	6.09	6	16	6.12	16.33	258.46	436.96	0.43	0.73	20.89	20.38
3	100	200	150	2,068	6,431	16.34	50.80	1,258.49	3,402.59	3.58	9.67	21	37	21.43	37.76	2,294.25	2,731.21	3.81	4.54	182.30	80.27
4	200	300	250	1,098	7,529	8.67	59.48	1,297.29	4,699.88	3.69	13.36	11	48	11.22	48.98	1,556.29	4,287.51	2.59	7.13	119.96	91.23
5	300	500	400	1,226	8,755	9.68	69.16	2,266.04	6,965.93	6.44	19.79	10	58	10.20	59.18	2,741.92	7,029.42	4.56	11.68	121.00	100.91
6	500	750	625	790	9,545	6.24	75.40	1,828.51	8,794.43	5.20	24.99	5	63	5.10	64.29	1,739.40	8,768.82	2.89	14.57	95.13	99.71
7	750	1,000	875	574	10,119	4.53	79.94	1,663.31	10,457.74	4.73	29.72	3	66	3.06	67.35	976.02	9,744.84	1.62	16.20	58.68	93.18
8	1,000	1,500	1,250	449	10,568	3.55	83.48	1,610.54	12,068.29	4.58	34.29	1	67	1.02	68.37	103.34	9,848.18	0.17	16.37	6.42	81.60
9	1,500	2,000	1,750	348	10,916	2.75	86.23	2,709.06	14,777.35	7.70	41.99	3	70	3.06	71.43	197.95	10,046.14	0.33	16.70	7.31	67.98
10	2,000	2,500	2,250	188	11,104	1.49	87.72	941.64	15,718.99	2.68	44.67	0	70	0.00	71.43	0.00	10,046.14	0.00	16.70	0.00	63.91
11	2,500	3,000	2,750	111	11,215	0.88	88.59	987.53	16,706.53	2.81	47.47	0	70	0.00	71.43	0.00	10,046.14	0.00	16.70	0.00	60.13
12	3,000	4,000	3,500	141	11,356	1.11	89.71	1,351.31	18,057.84	3.84	51.31	2	72	2.04	73.47	113.60	10,159.74	0.19	16.89	8.41	56.26
13	4,000	5,000	4,500	101	11,457	0.80	90.50	881.82	18,939.66	2.51	53.82	1	73	1.02	74.49	17.45	10,177.19	0.03	16.92	1.98	53.73
14	5,000	7,500	6,250	144	11,601	1.14	91.64	1,878.79	20,818.45	5.34	59.16	1	74	1.02	75.51	21.61	10,198.80	0.04	16.95	1.15	48.99
15	7,500	10,000	8,750	85	11,686	0.67	92.31	1,437.33	22,255.77	4.08	63.24	0	74	0.00	75.51	0.00	10,198.80	0.00	16.95	0.00	45.83
16	10,000	20,000	15,000	150	11,836	1.18	93.50	2,975.72	25,231.49	8.46	71.70	3	77	3.06	78.57	2,535.28	12,734.08	4.21	21.17	85.20	50.47
17	20,000	50,000	35,000	194	12,030	1.53	95.03	5,187.64	30,419.13	14.74	86.44	0	77	0.00	78.57	0.00	12,734.08	0.00	21.17	0.00	41.86
18	50,000	100,000	75,000	266	12,296	2.10	97.13	2,824.13	33,243.27	8.02	94.46	12	89	12.24	90.82	46,828.55	59,562.63	77.83	99.00	1658.16	179.17
19	100,000	500,000	300,000	269	12,565	2.12	99.26	1,572.76	34,816.03	4.47	98.93	3	92	3.06	93.88	503.13	60,065.76	0.84	99.84	31.99	172.52
20	500,000	UP		94	12,659	0.74	100.00	375.85	35,191.88	1.07	100.00	6	98	6.12	100.00	99.25	60,165.01	0.16	100.00	26.41	170.96
				12,659				35,191.88				98				60,165.01				170.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.44	0.44	0.30	0.30	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	9	3.56	4.00	2.03	2.33	0.64	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	136	145	60.44	64.44	49.78	52.11	15.60	16.33	2	2	66.67	66.67	303.14	303.14	99.09	99.09	608.93	581.69
5	300	500	400	43	188	19.11	83.56	23.53	75.65	7.37	23.70	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	400.72
6	500	750	625	9	197	4.00	87.56	7.13	82.78	2.23	25.93	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	366.22
7	750	1,000	875	1	198	0.44	88.00	1.91	84.68	0.60	26.53	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	357.98
8	1,000	1,500	1,250	2	200	0.89	88.89	3.81	88.49	1.19	27.72	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	342.57
9	1,500	2,000	1,750	1	201	0.44	89.33	2.22	90.71	0.70	28.42	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	334.17
10	2,000	2,500	2,250	1	202	0.44	89.78	3.81	94.52	1.19	29.61	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	320.70
11	2,500	3,000	2,750	4	206	1.78	91.56	15.24	109.76	4.77	34.38	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	276.18
12	3,000	4,000	3,500	1	207	0.44	92.00	4.76	114.53	1.49	35.88	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	264.69
13	4,000	5,000	4,500	1	208	0.44	92.44	1.82	116.34	0.57	36.45	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	260.56
14	5,000	7,500	6,250	1	209	0.44	92.89	1.82	118.16	0.57	37.02	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	256.55
15	7,500	10,000	8,750	1	210	0.44	93.33	1.82	119.97	0.57	37.58	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	252.67
16	10,000	20,000	15,000	6	216	2.67	96.00	131.38	251.36	41.16	78.74	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	120.60
17	20,000	50,000	35,000	1	217	0.44	96.44	2.38	253.73	0.74	79.49	0	2	0.00	66.67	0.00	303.14	0.00	99.09	0.00	119.47
18	50,000	100,000	75,000	6	223	2.67	99.11	59.90	313.63	18.76	98.25	1	3	33.33	100.00	2.77	305.91	0.91	100.00	4.63	97.54
19	100,000	500,000	300,000	2	225	0.89	100.00	5.59	319.22	1.75	100.00	0	3	0.00	100.00	0.00	305.91	0.00	100.00	0.00	95.83
20	500,000	UP		0	225	0.00	100.00	0.00	319.22	0.00	100.00	0	3	0.00	100.00	0.00	305.91	0.00	100.00	0.00	95.83
				225				319.22				3				305.91				95.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	17.00	17.00	0.12	0.12	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	28	11.00	28.00	1.38	1.25	1.14	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	46	18.00	46.00	5.83	7.08	4.85	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	58	12.00	58.00	10.81	17.89	9.00	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	77	19.00	77.00	18.65	36.55	15.53	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	85	8.00	85.00	12.07	48.62	10.05	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	91	6.00	91.00	9.46	58.07	7.87	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	92	1.00	92.00	0.00	58.07	0.00	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	93	1.00	93.00	4.18	62.25	3.48	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	94	1.00	94.00	5.42	67.67	4.51	56.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	95	1.00	95.00	8.00	75.67	6.66	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	98	3.00	98.00	15.05	90.72	12.53	75.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	99	1.00	99.00	9.40	100.12	7.83	83.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	100	1.00	100.00	20.00	120.12	16.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	100	0.00	100.00	0.00	120.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	100	0.00	100.00	0.00	120.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	100	0.00	100.00	0.00	120.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	100	0.00	100.00	0.00	120.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	100	0.00	100.00	0.00	120.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	100	0.00	100.00	0.00	120.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				100				120.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,882	3,882	45.29	45.29	832.98	832.98	6.51	6.51	10	10	13.33	13.33	343.76	343.76	1.75	1.75	41.27	41.27
2	50	100	75	674	4,556	7.86	53.16	636.04	1,469.02	4.97	11.48	5	15	6.67	20.00	384.65	728.41	1.96	3.70	60.48	49.58
3	100	200	150	971	5,527	11.33	64.48	1,355.79	2,824.80	10.59	22.07	8	23	10.67	30.67	945.34	1,673.76	4.81	8.51	69.73	59.25
4	200	300	250	656	6,183	7.65	72.14	1,227.59	4,052.40	9.59	31.66	7	30	9.33	40.00	1,333.33	3,007.09	6.78	15.29	108.61	74.21
5	300	500	400	770	6,953	8.98	81.12	1,807.78	5,860.18	14.13	45.79	11	41	14.67	54.67	3,453.03	6,460.12	17.56	32.85	191.01	110.24
6	500	750	625	438	7,391	5.11	86.23	1,064.92	6,925.10	8.32	54.11	7	48	9.33	64.00	2,247.13	8,707.25	11.43	44.27	211.01	125.73
7	750	1,000	875	462	7,853	5.39	91.62	1,485.94	8,411.04	11.61	65.72	8	56	10.67	74.67	2,672.02	11,379.27	13.59	57.86	179.82	135.29
8	1,000	1,500	1,250	273	8,126	3.19	94.81	1,083.07	9,494.11	8.46	74.18	6	62	8.00	82.67	1,701.00	13,080.27	8.65	66.50	157.05	137.77
9	1,500	2,000	1,750	140	8,266	1.63	96.44	763.76	10,257.87	5.97	80.15	1	63	1.33	84.00	320.05	13,400.31	1.63	68.13	41.90	130.63
10	2,000	2,500	2,250	64	8,330	0.75	97.19	410.42	10,668.29	3.21	83.36	3	66	4.00	88.00	1,059.71	14,460.02	5.39	73.52	258.20	135.54
11	2,500	3,000	2,750	55	8,385	0.64	97.83	377.10	11,045.39	2.95	86.30	2	68	2.67	90.67	2,845.83	17,305.85	14.47	87.99	754.67	156.68
12	3,000	4,000	3,500	56	8,441	0.65	98.48	398.95	11,444.34	3.12	89.42	0	68	0.00	90.67	0.00	17,305.85	0.00	87.99	0.00	151.22
13	4,000	5,000	4,500	28	8,469	0.33	98.81	262.08	11,706.42	2.05	91.47	0	68	0.00	90.67	0.00	17,305.85	0.00	87.99	0.00	147.83
14	5,000	7,500	6,250	32	8,501	0.37	99.18	324.76	12,031.18	2.54	94.01	2	70	2.67	93.33	11.36	17,317.21	0.06	88.05	3.50	143.94
15	7,500	10,000	8,750	10	8,511	0.12	99.30	155.91	12,187.09	1.22	95.23	0	70	0.00	93.33	0.00	17,317.21	0.00	88.05	0.00	142.09
16	10,000	20,000	15,000	30	8,541	0.35	99.65	371.69	12,558.78	2.90	98.13	2	72	2.67	96.00	407.95	17,725.16	2.07	90.12	109.76	141.14
17	20,000	50,000	35,000	8	8,549	0.09	99.74	186.55	12,745.33	1.46	99.59	0	72	0.00	96.00	0.00	17,725.16	0.00	90.12	0.00	139.07
18	50,000	100,000	75,000	5	8,554	0.06	99.80	4.24	12,749.57	0.03	99.62	0	72	0.00	96.00	0.00	17,725.16	0.00	90.12	0.00	139.03
19	100,000	500,000	300,000	13	8,567	0.15	99.95	23.53	12,773.10	0.18	99.80	0	72	0.00	96.00	0.00	17,725.16	0.00	90.12	0.00	138.77
20	500,000	UP		4	8,571	0.05	100.00	25.01	12,798.11	0.20	100.00	3	75	4.00	100.00	1,943.00	19,668.17	9.88	100.00	7769.22	153.68
				8,571				12,798.11				75				19,668.17				153.68	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25,429	25,429	11.58	11.58	13,674.62	13,674.62	4.73	4.73	658	658	29.77	29.77	5,866.86	5,866.86	3.70	3.70	42.90	42.90
2	50	100	75	12,089	37,518	5.51	17.09	7,900.90	21,575.51	2.73	7.46	187	845	8.46	38.24	3,203.06	9,069.92	2.02	5.71	40.54	42.04
3	100	200	150	19,644	57,162	8.95	26.04	12,349.72	33,925.23	4.27	11.74	116	961	5.25	43.48	8,482.49	17,552.41	5.34	11.06	68.69	51.74
4	200	300	250	19,386	76,548	8.83	34.87	14,124.68	48,049.91	4.89	16.62	57	1,018	2.58	46.06	5,714.16	23,266.57	3.60	14.66	40.46	48.42
5	300	500	400	34,910	111,458	15.90	50.78	28,745.62	76,795.54	9.94	26.57	128	1,146	5.79	51.86	12,849.08	36,115.66	8.09	22.75	44.70	47.03
6	500	750	625	31,128	142,586	14.18	64.96	28,323.36	105,118.90	9.80	36.36	155	1,301	7.01	58.87	6,979.99	43,095.65	4.40	27.15	24.64	41.00
7	750	1,000	875	31,660	174,246	14.42	79.38	35,387.44	140,506.34	12.24	48.61	403	1,704	18.24	77.10	16,485.77	59,581.42	10.39	37.53	46.59	42.40
8	1,000	1,500	1,250	18,613	192,859	8.48	87.86	32,309.10	172,815.44	11.18	59.78	192	1,896	8.69	85.79	11,172.09	70,753.51	7.04	44.57	34.58	40.94
9	1,500	2,000	1,750	11,044	203,903	5.03	92.89	24,161.84	196,977.28	8.36	68.14	80	1,976	3.62	89.41	7,208.88	77,962.39	4.54	49.11	29.84	39.58
10	2,000	2,500	2,250	4,348	208,251	1.98	94.87	13,809.68	210,786.96	4.78	72.92	50	2,026	2.26	91.67	6,214.90	84,177.29	3.92	53.03	45.00	39.93
11	2,500	3,000	2,750	2,945	211,196	1.34	96.21	12,748.19	223,535.15	4.41	77.33	24	2,050	1.09	92.76	6,293.15	90,470.45	3.96	56.99	49.37	40.47
12	3,000	4,000	3,500	2,563	213,759	1.17	97.38	13,896.48	237,431.64	4.81	82.14	87	2,137	3.94	96.70	11,267.59	101,738.04	7.10	64.09	81.08	42.85
13	4,000	5,000	4,500	1,537	215,296	0.70	98.08	10,828.50	248,260.14	3.75	85.88	13	2,150	0.59	97.29	9,172.21	110,910.25	5.78	69.87	84.70	44.68
14	5,000	7,500	6,250	1,706	217,002	0.78	98.86	14,482.03	262,742.16	5.01	90.89	16	2,166	0.72	98.01	3,112.41	114,022.65	1.96	71.83	21.49	43.40
15	7,500	10,000	8,750	827	217,829	0.38	99.24	8,455.94	271,198.10	2.93	93.82	13	2,179	0.59	98.60	15,908.04	129,930.70	10.02	81.85	188.13	47.91
16	10,000	20,000	15,000	878	218,707	0.40	99.64	12,203.54	283,401.65	4.22	98.04	10	2,189	0.45	99.05	6,974.18	136,904.87	4.39	86.24	57.15	48.31
17	20,000	50,000	35,000	448	219,155	0.20	99.84	6,458.47	289,860.12	2.23	100.27	8	2,197	0.36	99.41	21,623.25	158,528.13	13.62	99.86	334.80	54.69
18	50,000	100,000	75,000	166	219,321	0.08	99.91	1,981.90	291,842.01	0.69	100.96	5	2,202	0.23	99.64	78.39	158,606.52	0.05	99.91	3.96	54.35
19	100,000	500,000	300,000	124	219,445	0.06	99.97	602.91	292,444.92	0.21	101.17	6	2,208	0.27	99.91	6.84	158,613.36	0.00	99.92	1.14	54.24
20	500,000	UP		63	219,508	0.03	100.00	3,377.53	289,067.39	1.17	100.00	2	2,210	0.09	100.00	131.25	158,744.61	0.08	100.00	3.89	54.92
				219,508				289,067.39				2,210				158,744.61				54.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29341 **SHOPS :SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14,722	14,722	12.64	12.64	7,830.39	7,830.39	4.44	4.44	23	23	6.41	6.41	535.25	535.25	0.70	0.70	6.84	6.84
2	50	100	75	11,487	26,209	9.87	22.51	8,364.94	16,195.33	4.75	9.19	17	40	4.74	11.14	1,145.08	1,680.33	1.49	2.19	13.69	10.38
3	100	200	150	17,256	43,465	14.82	37.33	12,059.07	28,254.39	6.84	16.03	45	85	12.53	23.68	3,447.64	5,127.98	4.50	6.69	28.59	18.15
4	200	300	250	13,242	56,707	11.37	48.70	10,653.05	38,907.45	6.04	22.08	28	113	7.80	31.48	3,927.36	9,055.33	5.12	11.81	36.87	23.27
5	300	500	400	19,241	75,948	16.53	65.23	20,495.06	59,402.51	11.63	33.70	99	212	27.58	59.05	8,191.83	17,247.17	10.69	22.50	39.97	29.03
6	500	750	625	11,706	87,654	10.05	75.28	16,296.69	75,699.21	9.25	42.95	24	236	6.69	65.74	4,509.46	21,756.62	5.88	28.38	27.67	28.74
7	750	1,000	875	9,215	96,869	7.91	83.20	17,775.06	93,474.27	10.09	53.04	23	259	6.41	72.14	2,565.23	24,321.85	3.35	31.73	14.43	26.02
8	1,000	1,500	1,250	7,399	104,268	6.35	89.55	18,524.01	111,998.28	10.51	63.55	24	283	6.69	78.83	6,989.33	31,311.18	9.12	40.85	37.73	27.96
9	1,500	2,000	1,750	3,989	108,257	3.43	92.98	13,213.19	125,211.46	7.50	71.04	14	297	3.90	82.73	1,949.51	33,260.68	2.54	43.39	14.75	26.56
10	2,000	2,500	2,250	1,992	110,249	1.71	94.69	8,115.98	133,327.44	4.60	75.65	9	306	2.51	85.24	3,036.66	36,297.35	3.96	47.35	37.42	27.22
11	2,500	3,000	2,750	1,438	111,687	1.24	95.92	6,725.04	140,052.48	3.82	79.46	3	309	0.84	86.07	1,373.98	37,671.32	1.79	49.15	20.43	26.90
12	3,000	4,000	3,500	1,459	113,146	1.25	97.18	8,422.91	148,475.39	4.78	84.24	5	314	1.39	87.47	2,846.12	40,517.44	3.71	52.86	33.79	27.29
13	4,000	5,000	4,500	815	113,961	0.70	97.88	6,048.10	154,523.49	3.43	87.67	5	319	1.39	88.86	332.21	40,849.65	0.43	53.29	5.49	26.44
14	5,000	7,500	6,250	831	114,792	0.71	98.59	8,003.74	162,527.23	4.54	92.22	9	328	2.51	91.36	12,917.34	53,766.99	16.85	70.15	161.39	33.08
15	7,500	10,000	8,750	353	115,145	0.30	98.89	4,179.85	166,707.08	2.37	94.59	5	333	1.39	92.76	7,679.14	61,446.12	10.02	80.16	183.72	36.86
16	10,000	20,000	15,000	411	115,556	0.35	99.25	5,152.25	171,859.33	2.92	97.51	4	337	1.11	93.87	10,912.90	72,359.02	14.24	94.40	211.81	42.10
17	20,000	50,000	35,000	371	115,927	0.32	99.57	2,743.77	174,603.10	1.56	99.07	12	349	3.34	97.21	511.14	72,870.16	0.67	95.07	18.63	41.73
18	50,000	100,000	75,000	227	116,154	0.19	99.76	696.54	175,299.64	0.40	99.46	4	353	1.11	98.33	392.75	73,262.91	0.51	95.58	56.39	41.79
19	100,000	500,000	300,000	207	116,361	0.18	99.94	627.59	175,927.23	0.36	99.82	3	356	0.84	99.16	503.01	73,765.92	0.66	96.24	80.15	41.93
20	500,000	**UP**		71	116,432	0.06	100.00	318.73	176,245.96	0.18	100.00	3	359	0.84	100.00	2,885.03	76,650.96	3.76	100.00	905.17	43.49
				116,432				176,245.96				359				76,650.96				43.49	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29342 **SHOPS :SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	419	419	7.65	7.65	266.20	266.20	2.76	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	404	823	7.37	15.02	284.04	550.25	2.94	5.70	1	1	7.69	7.69	6.67	6.67	0.16	0.16	2.35	1.21
3	100	200	150	819	1,642	14.95	29.96	450.02	1,000.27	4.66	10.36	0	1	0.00	7.69	0.00	6.67	0.00	0.16	0.00	0.67
4	200	300	250	637	2,279	11.62	41.59	505.84	1,506.10	5.24	15.60	0	1	0.00	7.69	0.00	6.67	0.00	0.16	0.00	0.44
5	300	500	400	979	3,258	17.86	59.45	1,062.20	2,568.30	11.00	26.60	2	3	15.38	23.08	447.00	453.67	10.51	10.66	42.08	17.66
6	500	750	625	595	3,853	10.86	70.31	838.54	3,406.84	8.68	35.28	0	3	0.00	23.08	0.00	453.67	0.00	10.66	0.00	13.32
7	750	1,000	875	466	4,319	8.50	78.81	946.92	4,353.76	9.81	45.09	0	3	0.00	23.08	0.00	453.67	0.00	10.66	0.00	10.42
8	1,000	1,500	1,250	457	4,776	8.34	87.15	1,195.26	5,549.02	12.38	57.47	4	7	30.77	53.85	1,518.68	1,972.35	35.70	46.36	127.06	35.54
9	1,500	2,000	1,750	227	5,003	4.14	91.30	813.54	6,362.56	8.43	65.89	0	7	0.00	53.85	0.00	1,972.35	0.00	46.36	0.00	31.00
10	2,000	2,500	2,250	129	5,132	2.35	93.65	523.41	6,885.98	5.42	71.31	3	10	23.08	76.92	2,281.29	4,253.64	53.62	99.99	435.85	61.77
11	2,500	3,000	2,750	96	5,228	1.75	95.40	585.88	7,471.85	6.07	77.38	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	56.93
12	3,000	4,000	3,500	107	5,335	1.95	97.35	759.75	8,231.60	7.87	85.25	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	51.67
13	4,000	5,000	4,500	63	5,398	1.15	98.50	519.91	8,751.51	5.38	90.63	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	48.60
14	5,000	7,500	6,250	42	5,440	0.77	99.27	417.59	9,169.10	4.32	94.96	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	46.39
15	7,500	10,000	8,750	21	5,461	0.38	99.65	310.82	9,479.93	3.22	98.18	1	11	7.69	84.62	0.00	4,253.64	0.00	99.99	0.00	44.87
16	10,000	20,000	15,000	10	5,471	0.18	99.84	138.55	9,618.47	1.43	99.61	0	11	0.00	84.62	0.00	4,253.64	0.00	99.99	0.00	44.22
17	20,000	50,000	35,000	3	5,474	0.05	99.89	30.86	9,649.34	0.32	99.93	0	11	0.00	84.62	0.00	4,253.64	0.00	99.99	0.00	44.08
18	50,000	100,000	75,000	1	5,475	0.02	99.91	1.55	9,650.89	0.02	99.95	0	11	0.00	84.62	0.00	4,253.64	0.00	99.99	0.00	44.08
19	100,000	500,000	300,000	3	5,478	0.05	99.96	3.70	9,654.59	0.04	99.98	2	13	15.38	100.00	0.60	4,254.24	0.01	100.00	16.22	44.06
20	500,000	**UP**		2	5,480	0.04	100.00	1.50	9,656.09	0.02	100.00	0	13	0.00	100.00	0.00	4,254.24	0.00	100.00	0.00	44.06
				5,480				9,656.09				13				4,254.24				44.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29343 **SHOPS :SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	322	322	9.97	9.97	197.99	197.99	3.41	3.41	1	1	12.50	12.50	47.50	47.50	2.49	2.49	23.99	23.99
2	50	100	75	175	497	5.42	15.39	162.62	360.62	2.80	6.21	1	2	12.50	25.00	14.89	62.39	0.78	3.26	9.15	17.30
3	100	200	150	624	1,121	19.32	34.71	274.94	635.55	4.74	10.95	0	2	0.00	25.00	0.00	62.39	0.00	3.26	0.00	9.82
4	200	300	250	239	1,360	7.40	42.11	194.31	829.87	3.35	14.30	0	2	0.00	25.00	0.00	62.39	0.00	3.26	0.00	7.52
5	300	500	400	503	1,863	15.57	57.68	479.36	1,309.23	8.26	22.56	2	4	25.00	50.00	464.00	526.39	24.28	27.55	96.80	40.21
6	500	750	625	322	2,185	9.97	67.65	371.32	1,680.55	6.40	28.96	0	4	0.00	50.00	0.00	526.39	0.00	27.55	0.00	31.32
7	750	1,000	875	298	2,483	9.23	76.87	634.25	2,314.79	10.93	39.88	0	4	0.00	50.00	0.00	526.39	0.00	27.55	0.00	22.74
8	1,000	1,500	1,250	242	2,725	7.49	84.37	618.29	2,933.08	10.65	50.54	1	5	12.50	62.50	1,272.47	1,798.86	66.59	94.14	205.81	61.33
9	1,500	2,000	1,750	161	2,886	4.98	89.35	532.40	3,465.48	9.17	59.71	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	51.91
10	2,000	2,500	2,250	69	2,955	2.14	91.49	262.06	3,727.53	4.52	64.23	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	48.26
11	2,500	3,000	2,750	64	3,019	1.98	93.47	387.09	4,114.62	6.67	70.90	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	43.72
12	3,000	4,000	3,500	67	3,086	2.07	95.54	533.84	4,648.46	9.20	80.09	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	38.70
13	4,000	5,000	4,500	33	3,119	1.02	96.56	290.30	4,938.76	5.00	85.10	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	36.42
14	5,000	7,500	6,250	48	3,167	1.49	98.05	399.93	5,338.69	6.89	91.99	1	6	12.50	75.00	44.49	1,843.35	2.33	96.47	11.12	34.53
15	7,500	10,000	8,750	12	3,179	0.37	98.42	92.49	5,431.18	1.59	93.58	0	6	0.00	75.00	0.00	1,843.35	0.00	96.47	0.00	33.94
16	10,000	20,000	15,000	24	3,203	0.74	99.16	307.75	5,738.93	5.30	98.88	2	8	25.00	100.00	67.54	1,910.89	3.53	100.00	21.95	33.30
17	20,000	50,000	35,000	17	3,220	0.53	99.69	18.91	5,757.85	0.33	99.21	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	33.19
18	50,000	100,000	75,000	4	3,224	0.12	99.81	33.55	5,791.40	0.58	99.79	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	33.00
19	100,000	500,000	300,000	4	3,228	0.12	99.94	10.41	5,801.81	0.18	99.97	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	32.94
20	500,000	UP		2	3,230	0.06	100.00	1.93	5,803.74	0.03	100.00	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	32.93
				3,230				5,803.74				8				1,910.89				32.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	14.11	14.11	8.08	8.08	4.15	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	31	4.91	19.02	5.24	13.32	2.69	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	39	4.91	23.93	0.94	14.26	0.48	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	76	22.70	46.63	8.15	22.40	4.18	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	117	25.15	71.78	49.87	72.28	25.59	37.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	124	4.29	76.07	3.60	75.88	1.85	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	131	4.29	80.37	6.43	82.31	3.30	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	133	1.23	81.60	58.37	140.68	29.95	72.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	135	1.23	82.82	2.41	143.10	1.24	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	141	3.68	86.50	0.76	143.85	0.39	73.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	143	1.23	87.73	9.00	152.85	4.62	78.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	151	4.91	92.64	9.27	162.12	4.76	83.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	154	1.84	94.48	14.49	176.61	7.43	90.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	160	3.68	98.16	5.07	181.68	2.60	93.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	161	0.61	98.77	0.42	182.10	0.22	93.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	162	0.61	99.39	0.35	182.45	0.18	93.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	163	0.61	100.00	12.43	194.88	6.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	163	0.00	100.00	0.00	194.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	163	0.00	100.00	0.00	194.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	163	0.00	100.00	0.00	194.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				163				194.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29345 **SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.67	0.67	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	5	20.00	25.00	1.16	1.83	10.35	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.00	30.00	0.88	2.71	7.81	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.00	35.00	0.35	3.06	3.12	27.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	10.00	45.00	1.48	1.57	13.22	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	10.00	55.00	3.80	5.37	33.85	47.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	16	25.00	80.00	7.60	12.97	67.68	115.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	5.00	85.00	3.02	9.95	26.90	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	19	10.00	95.00	0.00	9.95	0.00	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	5.00	100.00	1.28	11.23	11.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				11.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	43.75	43.75	2.64	2.64	4.00	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	34	27.08	70.83	1.40	4.04	2.12	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	42	16.67	87.50	1.66	5.70	2.51	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	45	6.25	93.75	0.38	6.07	0.57	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	47	4.17	97.92	24.00	30.07	36.32	45.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	48	2.08	100.00	36.00	66.07	54.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	48	0.00	100.00	0.00	66.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				66.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	7.14	7.14	7.67	7.67	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	39	8.33	15.48	21.84	29.50	2.25	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	87	19.05	34.52	32.35	61.86	3.34	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	107	7.94	42.46	37.29	99.14	3.85	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	74	181	29.37	71.83	363.36	462.50	37.50	47.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	188	2.78	74.60	8.09	470.59	0.83	48.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	195	2.78	77.38	21.77	492.35	2.25	50.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	198	1.19	78.57	3.09	495.44	0.32	51.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	209	4.37	82.94	61.50	556.94	6.35	57.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	210	0.40	83.33	1.65	558.59	0.17	57.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	211	0.40	83.73	3.90	562.49	0.40	58.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	213	0.79	84.52	5.48	567.97	0.57	58.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	216	1.19	85.71	55.75	623.72	5.75	64.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	219	1.19	86.90	11.36	635.08	1.17	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	225	2.38	89.29	65.41	700.49	6.75	72.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	227	0.79	90.08	8.07	708.56	0.83	73.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	232	1.98	92.06	16.52	692.04	1.70	71.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	242	3.97	96.03	216.60	908.64	22.35	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	251	3.57	99.60	60.39	969.03	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	252	0.40	100.00	0.00	969.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				252				969.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,855	3,855	13.52	13.52	452.51	452.51	0.64	0.64	9	9	6.77	6.77	136.55	136.55	0.54	0.54	30.18	30.18
2	50	100	75	1,165	5,020	4.08	17.60	1,565.98	2,018.49	2.20	2.83	4	13	3.01	9.77	209.98	346.53	0.83	1.36	13.41	17.17
3	100	200	150	1,728	6,748	6.06	23.66	1,635.39	3,653.88	2.30	5.13	7	20	5.26	15.04	371.27	717.80	1.46	2.82	22.70	19.64
4	200	300	250	1,649	8,397	5.78	29.44	1,376.27	5,030.15	1.93	7.06	4	24	3.01	18.05	776.41	1,494.21	3.06	5.88	56.41	29.71
5	300	500	400	2,927	11,324	10.26	39.71	2,427.50	7,457.65	3.41	10.47	4	28	3.01	21.05	245.65	1,739.86	0.97	6.85	10.12	23.33
6	500	750	625	2,474	13,798	8.67	48.38	2,338.12	9,795.77	3.28	13.75	6	34	4.51	25.56	1,686.62	3,426.48	6.64	13.48	72.14	34.98
7	750	1,000	875	2,618	16,416	9.18	57.56	3,510.17	13,305.94	4.93	18.68	7	41	5.26	30.83	1,257.23	4,683.71	4.95	18.43	35.82	35.20
8	1,000	1,500	1,250	2,439	18,855	8.55	66.11	4,276.61	17,582.55	6.00	24.69	7	48	5.26	36.09	2,279.18	6,962.88	8.97	27.40	53.29	39.60
9	1,500	2,000	1,750	1,685	20,540	5.91	72.02	4,181.12	21,763.67	5.87	30.56	6	54	4.51	40.60	2,231.91	9,194.80	8.78	36.19	53.38	42.25
10	2,000	2,500	2,250	944	21,484	3.31	75.33	2,684.15	24,447.82	3.77	34.33	3	57	2.26	42.86	533.49	9,728.29	2.10	38.29	19.88	39.79
11	2,500	3,000	2,750	889	22,373	3.12	78.45	3,051.35	27,499.17	4.28	38.61	5	62	3.76	46.62	3,158.89	12,887.18	12.43	50.72	103.52	46.86
12	3,000	4,000	3,500	1,032	23,405	3.62	82.07	4,116.01	31,615.19	5.78	44.39	8	70	6.02	52.63	857.21	13,744.38	3.37	54.09	20.83	43.47
13	4,000	5,000	4,500	813	24,218	2.85	84.92	4,200.55	35,815.73	5.90	50.29	10	80	7.52	60.15	1,244.99	14,989.37	4.90	58.99	29.64	41.85
14	5,000	7,500	6,250	1,089	25,307	3.82	88.74	6,003.04	41,818.77	8.43	58.72	7	87	5.26	65.41	1,193.46	16,182.84	4.70	63.69	19.88	38.70
15	7,500	10,000	8,750	670	25,977	2.35	91.09	4,631.15	46,449.93	6.50	65.22	5	92	3.76	69.17	733.46	16,916.29	2.89	66.57	15.84	36.42
16	10,000	20,000	15,000	1,086	27,063	3.81	94.89	10,979.18	57,429.10	15.42	80.64	13	105	9.77	78.95	3,051.47	19,967.76	12.01	78.58	27.79	34.77
17	20,000	50,000	35,000	851	27,914	2.98	97.88	9,313.63	66,742.73	13.08	93.72	10	115	7.52	86.47	3,799.38	23,767.14	14.95	93.54	40.79	35.61
18	50,000	100,000	75,000	297	28,211	1.04	98.92	2,472.41	69,215.14	3.47	97.19	6	121	4.51	90.98	22.57	23,789.71	0.09	93.62	0.91	34.37
19	100,000	500,000	300,000	267	28,478	0.94	99.86	1,849.99	71,065.13	2.60	99.79	9	130	6.77	97.74	132.95	23,922.66	0.52	94.15	7.19	33.66
20	500,000	UP		41	28,519	0.14	100.00	152.84	71,217.97	0.21	100.00	3	133	2.26	100.00	1,487.05	25,409.71	5.85	100.00	972.95	35.68
				28,519				71,217.97				133				25,409.71				35.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29371 - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,378	19,378	12.08	12.08	8,760.42	8,760.42	2.49	2.49	43	43	4.00	4.00	561.42	561.42	0.20	0.20	6.41	6.41
2	50	100	75	7,576	26,954	4.72	16.81	7,887.54	16,647.96	2.24	4.73	25	68	2.33	6.33	1,091.53	1,652.95	0.39	0.59	13.84	9.93
3	100	200	150	10,862	37,816	6.77	23.58	11,338.54	27,986.50	3.22	7.95	36	104	3.35	9.68	5,704.94	7,357.89	2.05	2.64	50.31	26.29
4	200	300	250	8,683	46,499	5.41	28.99	8,443.04	36,429.53	2.40	10.35	30	134	2.79	12.48	2,953.68	10,311.57	1.06	3.71	34.98	28.31
5	300	500	400	15,019	61,518	9.37	38.36	13,372.15	49,801.68	3.80	14.14	55	189	5.12	17.60	5,254.98	15,566.55	1.89	5.59	39.30	31.26
6	500	750	625	11,892	73,410	7.42	45.78	10,494.98	60,296.67	2.98	17.12	47	236	4.38	21.97	5,343.86	20,910.40	1.92	7.52	50.92	34.68
7	750	1,000	875	12,898	86,308	8.04	53.82	14,518.32	74,814.99	4.12	21.25	78	314	7.26	29.24	5,134.54	26,044.95	1.85	9.36	35.37	34.81
8	1,000	1,500	1,250	13,179	99,487	8.22	62.04	18,170.84	92,985.83	5.16	26.41	103	417	9.59	38.83	8,604.36	34,649.31	3.09	12.45	47.35	37.26
9	1,500	2,000	1,750	11,140	110,627	6.95	68.98	17,630.38	110,616.20	5.01	31.42	139	556	12.94	51.77	9,692.84	44,342.15	3.48	15.94	54.98	40.09
10	2,000	2,500	2,250	6,019	116,646	3.75	72.74	12,277.60	122,893.80	3.49	34.90	40	596	3.72	55.49	11,847.76	56,189.91	4.26	20.20	96.50	45.72
11	2,500	3,000	2,750	5,086	121,732	3.17	75.91	14,132.68	137,026.48	4.01	38.92	33	629	3.07	58.57	17,525.89	73,715.79	6.30	26.49	124.01	53.80
12	3,000	4,000	3,500	6,203	127,935	3.87	79.77	20,613.31	157,639.79	5.85	44.77	33	662	3.07	61.64	10,439.60	84,155.39	3.75	30.25	50.64	53.38
13	4,000	5,000	4,500	4,845	132,780	3.02	82.80	19,057.86	176,697.65	5.41	50.18	37	699	3.45	65.08	14,119.86	98,275.25	5.07	35.32	74.09	55.62
14	5,000	7,500	6,250	6,740	139,520	4.20	87.00	31,327.61	208,025.26	8.90	59.08	74	773	6.89	71.97	34,624.67	132,899.92	12.44	47.77	110.52	63.89
15	7,500	10,000	8,750	4,335	143,855	2.70	89.70	25,350.36	233,375.62	7.20	66.28	53	826	4.93	76.91	27,370.38	160,270.30	9.84	57.60	107.97	68.67
16	10,000	20,000	15,000	7,134	150,989	4.45	94.15	52,094.47	285,470.10	14.79	81.07	94	920	8.75	85.66	76,082.73	236,353.03	27.34	84.95	146.05	82.79
17	20,000	50,000	35,000	5,334	156,323	3.33	97.48	42,953.69	328,423.79	12.20	93.27	102	1,022	9.50	95.16	37,688.21	274,041.24	13.55	98.49	87.74	83.44
18	50,000	100,000	75,000	2,162	158,485	1.35	98.82	12,368.49	340,792.28	3.51	96.79	18	1,040	1.68	96.83	863.49	274,904.73	0.31	98.80	6.98	80.67
19	100,000	500,000	300,000	1,582	160,067	0.99	99.81	8,136.00	348,928.28	2.31	99.10	27	1,067	2.51	99.35	3,288.20	278,192.93	1.18	99.98	40.42	79.73
20	500,000	UP		304	160,371	0.19	100.00	3,181.82	352,110.10	0.90	100.00	7	1,074	0.65	100.00	43.27	278,236.20	0.02	100.00	1.36	79.02
				160,371				352,110.10				1,074				278,236.20				79.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	395	395	12.06	12.06	258.06	258.06	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	174	569	5.31	17.37	268.69	526.75	2.68	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	173	742	5.28	22.65	377.50	904.25	3.76	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	153	895	4.67	27.32	287.84	1,192.08	2.87	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	259	1,154	7.91	35.23	242.46	1,434.54	2.42	14.30	1	1	6.25	6.25	4.38	4.38	0.14	0.14	1.81	0.31
6	500	750	625	249	1,403	7.60	42.83	335.58	1,770.12	3.34	17.64	0	1	0.00	6.25	0.00	4.38	0.00	0.14	0.00	0.25
7	750	1,000	875	241	1,644	7.36	50.18	396.63	2,166.75	3.95	21.59	3	4	18.75	25.00	107.21	111.58	3.34	3.48	27.03	5.15
8	1,000	1,500	1,250	275	1,919	8.39	58.58	526.38	2,693.13	5.25	26.84	0	4	0.00	25.00	0.00	111.58	0.00	3.48	0.00	4.14
9	1,500	2,000	1,750	243	2,162	7.42	66.00	522.95	3,216.08	5.21	32.05	1	5	6.25	31.25	8.22	119.80	0.26	3.74	1.57	3.73
10	2,000	2,500	2,250	136	2,298	4.15	70.15	384.20	3,600.28	3.83	35.88	1	6	6.25	37.50	2,111.37	2,231.17	65.85	69.59	549.56	61.97
11	2,500	3,000	2,750	130	2,428	3.97	74.11	424.34	4,024.62	4.23	40.11	3	9	18.75	56.25	350.78	2,581.95	10.94	80.53	82.66	64.15
12	3,000	4,000	3,500	173	2,601	5.28	79.40	640.18	4,664.81	6.38	46.49	2	11	12.50	68.75	11.71	2,593.66	0.37	80.90	1.83	55.60
13	4,000	5,000	4,500	140	2,741	4.27	83.67	700.86	5,365.66	6.98	53.47	2	13	12.50	81.25	192.33	2,785.99	6.00	86.90	27.44	51.92
14	5,000	7,500	6,250	132	2,873	4.03	87.70	807.63	6,173.30	8.05	61.52	0	13	0.00	81.25	0.00	2,785.99	0.00	86.90	0.00	45.13
15	7,500	10,000	8,750	93	2,966	2.84	90.54	674.08	6,847.37	6.72	68.24	1	14	6.25	87.50	185.36	2,971.35	5.78	92.68	27.50	43.39
16	10,000	20,000	15,000	115	3,081	3.51	94.05	1,039.25	7,886.62	10.36	78.60	0	14	0.00	87.50	0.00	2,971.35	0.00	92.68	0.00	37.68
17	20,000	50,000	35,000	86	3,167	2.63	96.67	1,100.87	8,987.49	10.97	89.57	1	15	6.25	93.75	234.75	3,206.10	7.32	100.00	21.32	35.67
18	50,000	100,000	75,000	51	3,218	1.56	98.23	538.81	9,526.30	5.37	94.94	1	16	6.25	100.00	0.00	3,206.10	0.00	100.00	0.00	33.66
19	100,000	500,000	300,000	58	3,276	1.77	100.00	508.17	10,034.47	5.06	100.00	0	16	0.00	100.00	0.00	3,206.10	0.00	100.00	0.00	31.95
20	500,000	UP		0	3,276	0.00	100.00	0.00	10,034.47	0.00	100.00	0	16	0.00	100.00	0.00	3,206.10	0.00	100.00	0.00	31.95
				3,276				10,034.47				16				3,206.10				31.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29372 - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	217	217	6.50	6.50	129.75	129.75	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	258	475	7.73	14.23	90.24	219.99	1.33	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	277	752	8.30	22.52	151.39	371.38	2.24	5.49	2	2	8.33	8.33	28.43	28.43	1.25	1.25	18.78	7.65
4	200	300	250	223	975	6.68	29.20	155.63	527.02	2.30	7.79	0	2	0.00	8.33	0.00	28.43	0.00	1.25	0.00	5.39
5	300	500	400	367	1,342	10.99	40.19	358.14	885.15	5.29	13.08	1	3	4.17	12.50	69.82	98.24	3.06	4.30	19.49	11.10
6	500	750	625	339	1,681	10.15	50.34	325.44	1,210.59	4.81	17.89	5	8	20.83	33.33	25.39	123.64	1.11	5.42	7.80	10.21
7	750	1,000	875	342	2,023	10.24	60.59	395.80	1,606.39	5.85	23.74	0	8	0.00	33.33	0.00	123.64	0.00	5.42	0.00	7.70
8	1,000	1,500	1,250	301	2,324	9.01	69.60	495.04	2,101.43	7.32	31.06	0	8	0.00	33.33	0.00	123.64	0.00	5.42	0.00	5.88
9	1,500	2,000	1,750	234	2,558	7.01	76.61	463.36	2,564.80	6.85	37.91	2	10	8.33	41.67	271.64	395.28	11.90	17.32	58.62	15.41
10	2,000	2,500	2,250	152	2,710	4.55	81.16	415.03	2,979.83	6.13	44.05	8	18	33.33	75.00	1,429.43	1,824.71	62.63	79.95	344.41	61.24
11	2,500	3,000	2,750	126	2,836	3.77	84.94	383.25	3,363.08	5.66	49.71	1	19	4.17	79.17	11.56	1,836.27	0.51	80.46	3.02	54.60
12	3,000	4,000	3,500	149	2,985	4.46	89.40	595.08	3,958.16	8.80	58.51	2	21	8.33	87.50	83.86	1,920.12	3.67	84.13	14.09	48.51
13	4,000	5,000	4,500	72	3,057	2.16	91.55	295.49	4,253.64	4.37	62.87	0	21	0.00	87.50	0.00	1,920.12	0.00	84.13	0.00	45.14
14	5,000	7,500	6,250	104	3,161	3.11	94.67	520.52	4,774.16	7.69	70.57	1	22	4.17	91.67	30.00	1,950.12	1.31	85.45	5.76	40.85
15	7,500	10,000	8,750	40	3,201	1.20	95.87	348.92	5,123.08	5.16	75.73	0	22	0.00	91.67	0.00	1,950.12	0.00	85.45	0.00	38.07
16	10,000	20,000	15,000	86	3,287	2.58	98.44	765.18	5,888.26	11.31	87.04	2	24	8.33	100.00	332.15	2,282.27	14.55	100.00	43.41	38.76
17	20,000	50,000	35,000	32	3,319	0.96	99.40	754.07	6,642.34	11.15	98.18	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	34.36
18	50,000	100,000	75,000	5	3,324	0.15	99.55	68.73	6,711.07	1.02	99.20	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	34.01
19	100,000	500,000	300,000	13	3,337	0.39	99.94	40.98	6,752.05	0.61	99.80	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	33.80
20	500,000	UP		2	3,339	0.06	100.00	13.28	6,765.33	0.20	100.00	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	33.73
				3,339				6,765.33				24				2,282.27				33.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	11.81	11.81	19.18	19.18	4.66	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	22	5.51	17.32	35.10	54.28	8.53	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	26	3.15	20.47	1.05	55.34	0.26	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	37	8.66	29.13	11.31	66.65	2.75	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	45	6.30	35.43	5.71	72.35	1.39	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	55	7.87	43.31	6.12	78.47	1.49	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	68	10.24	53.54	29.51	107.98	7.17	26.25	1	1	100.00	100.00	992.30	992.30	100.00	100.00	3362.99	918.98
8	1,000	1,500	1,250	13	81	10.24	63.78	25.70	133.68	6.25	32.50	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	742.30
9	1,500	2,000	1,750	6	87	4.72	68.50	9.76	143.44	2.37	34.87	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	691.81
10	2,000	2,500	2,250	3	90	2.36	70.87	3.62	147.05	0.88	35.75	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	674.78
11	2,500	3,000	2,750	6	96	4.72	75.59	16.83	163.89	4.09	39.84	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	605.47
12	3,000	4,000	3,500	11	107	8.66	84.25	48.77	212.66	11.86	51.70	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	466.62
13	4,000	5,000	4,500	6	113	4.72	88.98	34.01	246.67	8.27	59.97	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	402.28
14	5,000	7,500	6,250	2	115	1.57	90.55	0.01	246.68	0.00	59.97	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	402.27
15	7,500	10,000	8,750	2	117	1.57	92.13	0.00	246.68	0.00	59.97	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	402.27
16	10,000	20,000	15,000	6	123	4.72	96.85	80.92	327.60	19.67	79.65	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	302.90
17	20,000	50,000	35,000	2	125	1.57	98.43	80.85	408.44	19.66	99.30	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	242.95
18	50,000	100,000	75,000	1	126	0.79	99.21	1.81	410.25	0.44	99.74	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	241.88
19	100,000	500,000	300,000	1	127	0.79	100.00	1.07	411.32	0.26	100.00	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	241.25
20	500,000	UP		0	127	0.00	100.00	0.00	411.32	0.00	100.00	0	1	0.00	100.00	0.00	992.30	0.00	100.00	0.00	241.25
				127				411.32				1				992.30				241.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29373 - SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	356	356	6.04	6.04	401.31	401.31	1.92	1.92	2	2	5.56	5.56	1.25	1.25	0.02	0.02	0.31	0.31
2	50	100	75	212	568	3.60	9.63	405.94	807.25	1.94	3.86	1	3	2.78	8.33	67.21	68.46	1.19	1.21	16.56	8.48
3	100	200	150	322	890	5.46	15.09	419.22	1,226.47	2.00	5.86	3	6	8.33	16.67	173.99	242.45	3.07	4.28	41.50	19.77
4	200	300	250	288	1,178	4.88	19.98	397.68	1,624.15	1.90	7.76	1	7	2.78	19.44	4.24	246.69	0.07	4.35	1.06	15.19
5	300	500	400	522	1,700	8.85	28.83	429.96	2,054.10	2.05	9.81	1	8	2.78	22.22	31.00	277.69	0.55	4.90	7.21	13.52
6	500	750	625	492	2,192	8.34	37.17	455.62	2,509.72	2.18	11.99	1	9	2.78	25.00	2.42	280.11	0.04	4.94	0.53	11.16
7	750	1,000	875	502	2,694	8.51	45.68	733.74	3,243.46	3.50	15.49	1	10	2.78	27.78	74.22	354.33	1.31	6.25	10.11	10.92
8	1,000	1,500	1,250	534	3,228	9.06	54.74	981.90	4,225.36	4.69	20.18	3	13	8.33	36.11	97.63	451.96	1.72	7.97	9.94	10.70
9	1,500	2,000	1,750	501	3,729	8.50	63.24	1,185.89	5,411.25	5.66	25.85	1	14	2.78	38.89	9.12	461.08	0.16	8.13	0.77	8.52
10	2,000	2,500	2,250	268	3,997	4.54	67.78	728.65	6,139.89	3.48	29.33	6	20	16.67	55.56	1,949.58	2,410.66	34.39	42.52	267.56	39.26
11	2,500	3,000	2,750	294	4,291	4.99	72.77	978.84	7,118.74	4.68	34.00	1	21	2.78	58.33	112.86	2,523.52	1.99	44.51	11.53	35.45
12	3,000	4,000	3,500	322	4,613	5.46	78.23	1,319.32	8,438.05	6.30	40.30	3	24	8.33	66.67	215.34	2,738.86	3.80	48.31	16.32	32.46
13	4,000	5,000	4,500	226	4,839	3.83	82.06	1,208.91	9,646.96	5.77	46.08	0	24	0.00	66.67	0.00	2,738.86	0.00	48.31	0.00	28.39
14	5,000	7,500	6,250	335	5,174	5.68	87.74	2,130.76	11,777.72	10.18	56.26	3	27	8.33	75.00	529.96	3,268.82	9.35	57.66	24.87	27.75
15	7,500	10,000	8,750	190	5,364	3.22	90.96	1,904.27	13,681.99	9.10	65.35	0	27	0.00	75.00	0.00	3,268.82	0.00	57.66	0.00	23.89
16	10,000	20,000	15,000	261	5,625	4.43	95.39	3,315.97	16,997.96	15.84	81.19	5	32	13.89	88.89	1,644.66	4,913.48	29.01	86.67	49.60	28.91
17	20,000	50,000	35,000	174	5,799	2.95	98.34	2,817.14	19,815.09	13.46	94.65	3	35	8.33	97.22	700.76	5,614.24	12.36	99.03	24.87	28.33
18	50,000	100,000	75,000	54	5,853	0.92	99.25	671.34	20,486.43	3.21	97.85	1	36	2.78	100.00	54.83	5,669.07	0.97	100.00	8.17	27.67
19	100,000	500,000	300,000	40	5,893	0.68	99.93	433.41	20,919.85	2.07	99.92	0	36	0.00	100.00	0.00	5,669.07	0.00	100.00	0.00	27.10
20	500,000	UP		4	5,897	0.07	100.00	16.10	20,935.94	0.08	100.00	0	36	0.00	100.00	0.00	5,669.07	0.00	100.00	0.00	27.08
				5,897				20,935.94				36				5,669.07				27.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	12.08	12.08	28.27	28.27	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	99	6.32	18.40	43.18	71.44	1.94	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	135	6.69	25.09	69.63	141.07	3.13	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	159	4.46	29.55	9.16	150.23	0.41	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	211	9.67	39.22	37.19	187.41	1.67	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	250	7.25	46.47	38.55	225.97	1.73	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	291	7.62	54.09	58.39	284.36	2.63	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	332	7.62	61.71	82.26	366.62	3.70	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	362	5.58	67.29	86.03	452.65	3.87	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	383	3.90	71.19	84.98	537.62	3.82	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	398	2.79	73.98	44.05	581.67	1.98	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	421	4.28	78.25	105.22	686.90	4.73	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	436	2.79	81.04	78.42	765.31	3.53	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	462	4.83	85.87	150.63	915.94	6.78	41.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	483	3.90	89.78	242.60	1,158.53	10.91	52.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	513	5.58	95.35	306.76	1,465.29	13.80	65.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	532	3.53	98.88	310.29	1,775.59	13.96	79.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	536	0.74	99.63	443.52	2,219.11	19.95	99.82	25	25	100.00	100.00	1,579.95	1,579.95	100.00	100.00	356.23	71.20
19	100,000	500,000	300,000	2	538	0.37	100.00	4.08	2,223.19	0.18	100.00	0	25	0.00	100.00	0.00	1,579.95	0.00	100.00	0.00	71.07
20	500,000	UP		0	538	0.00	100.00	0.00	2,223.19	0.00	100.00	0	25	0.00	100.00	0.00	1,579.95	0.00	100.00	0.00	71.07
				538				2,223.19				25				1,579.95				71.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.16	3.16	0.47	0.47	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	13	3.68	6.84	1.47	1.94	0.26	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	21	4.21	11.05	2.73	4.66	0.48	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	32	5.79	16.84	2.91	7.57	0.52	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	41	4.74	21.58	3.06	10.63	0.54	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	53	6.32	27.89	8.92	19.55	1.59	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	70	8.95	36.84	20.64	40.19	3.67	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	91	11.05	47.89	27.12	67.30	4.82	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	105	7.37	55.26	29.61	96.92	5.26	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	114	4.74	60.00	16.09	113.00	2.86	20.08	1	1	50.00	50.00	26.93	26.93	99.83	99.83	167.40	23.83
11	2,500	3,000	2,750	7	121	3.68	63.68	19.55	132.55	3.47	23.56	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	20.32
12	3,000	4,000	3,500	14	135	7.37	71.05	58.93	191.48	10.47	34.03	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	14.06
13	4,000	5,000	4,500	4	139	2.11	73.16	17.09	208.57	3.04	37.06	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	12.91
14	5,000	7,500	6,250	10	149	5.26	78.42	47.46	256.03	8.43	45.50	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	10.52
15	7,500	10,000	8,750	3	152	1.58	80.00	19.02	275.05	3.38	48.88	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	9.79
16	10,000	20,000	15,000	14	166	7.37	87.37	194.02	469.08	34.48	83.36	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	5.74
17	20,000	50,000	35,000	14	180	7.37	94.74	83.68	552.76	14.87	98.23	0	1	0.00	50.00	0.00	26.93	0.00	99.83	0.00	4.87
18	50,000	100,000	75,000	4	184	2.11	96.84	1.78	554.54	0.32	98.54	1	2	50.00	100.00	0.05	26.98	0.17	100.00	2.60	4.86
19	100,000	500,000	300,000	5	189	2.63	99.47	4.44	558.98	0.79	99.33	0	2	0.00	100.00	0.00	26.98	0.00	100.00	0.00	4.83
20	500,000	UP		1	190	0.53	100.00	3.76	562.74	0.67	100.00	0	2	0.00	100.00	0.00	26.98	0.00	100.00	0.00	4.79
				190				562.74				2				26.98				4.79	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.42	1.42	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	14	8.51	9.93	1.55	1.60	0.42	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	25	7.80	17.73	3.46	5.05	0.94	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	35	7.09	24.82	3.34	8.40	0.91	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	54	13.48	38.30	10.20	18.59	2.77	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	68	9.93	48.23	14.19	32.78	3.85	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	76	5.67	53.90	8.83	41.61	2.40	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	89	9.22	63.12	18.87	60.48	5.12	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	99	7.09	70.21	25.35	85.82	6.88	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	104	3.55	73.76	7.10	92.92	1.93	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	106	1.42	75.18	8.89	101.82	2.42	27.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	109	2.13	77.30	8.71	110.52	2.36	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	112	2.13	79.43	21.30	131.82	5.78	35.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	124	8.51	87.94	56.44	188.27	15.33	51.13	1	1	100.00	100.00	69.39	69.39	100.00	100.00	122.93	36.86
15	7,500	10,000	8,750	7	131	4.96	92.91	47.43	235.70	12.88	64.01	0	1	0.00	100.00	0.00	69.39	0.00	100.00	0.00	29.44
16	10,000	20,000	15,000	7	138	4.96	97.87	79.97	315.67	21.72	85.73	0	1	0.00	100.00	0.00	69.39	0.00	100.00	0.00	21.98
17	20,000	50,000	35,000	2	140	1.42	99.29	52.54	368.21	14.27	100.00	0	1	0.00	100.00	0.00	69.39	0.00	100.00	0.00	18.84
18	50,000	100,000	75,000	1	141	0.71	100.00	0.00	368.21	0.00	100.00	0	1	0.00	100.00	0.00	69.39	0.00	100.00	0.00	18.84
19	100,000	500,000	300,000	0	141	0.00	100.00	0.00	368.21	0.00	100.00	0	1	0.00	100.00	0.00	69.39	0.00	100.00	0.00	18.84
20	500,000	UP		0	141	0.00	100.00	0.00	368.21	0.00	100.00	0	1	0.00	100.00	0.00	69.39	0.00	100.00	0.00	18.84
				141				368.21				1				69.39				18.84	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.77	2.77	0.36	0.36	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	17	3.95	6.72	1.73	2.09	0.43	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	30	5.14	11.86	3.89	5.98	0.96	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	45	5.93	17.79	3.50	9.48	0.86	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	71	10.28	28.06	11.53	21.01	2.85	5.19	3	3	37.50	37.50	1,012.71	1,012.71	20.63	20.63	8780.83	4819.31
6	500	750	625	26	97	10.28	38.34	16.76	37.77	4.14	9.32	1	4	12.50	50.00	305.46	1,318.16	6.22	26.85	1823.03	3490.07
7	750	1,000	875	25	122	9.88	48.22	25.10	62.87	6.19	15.52	2	6	25.00	75.00	259.69	1,577.85	5.29	32.14	1034.66	2509.80
8	1,000	1,500	1,250	34	156	13.44	61.66	44.37	107.23	10.95	26.46	0	6	0.00	75.00	0.00	1,577.85	0.00	32.14	0.00	1471.42
9	1,500	2,000	1,750	16	172	6.32	67.98	22.68	129.91	5.60	32.06	0	6	0.00	75.00	0.00	1,577.85	0.00	32.14	0.00	1214.55
10	2,000	2,500	2,250	13	185	5.14	73.12	33.75	163.66	8.33	40.39	0	6	0.00	75.00	0.00	1,577.85	0.00	32.14	0.00	964.09
11	2,500	3,000	2,750	11	196	4.35	77.47	31.87	195.53	7.86	48.26	0	6	0.00	75.00	0.00	1,577.85	0.00	32.14	0.00	806.95
12	3,000	4,000	3,500	16	212	6.32	83.79	64.90	260.43	16.02	64.27	1	7	12.50	87.50	808.79	2,386.64	16.48	48.62	1246.20	916.42
13	4,000	5,000	4,500	4	216	1.58	85.38	24.74	285.17	6.10	70.38	1	8	12.50	100.00	2,522.53	4,909.18	51.38	100.00	10197.44	1721.50
14	5,000	7,500	6,250	9	225	3.56	88.93	69.84	355.01	17.24	87.61	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	1382.83
15	7,500	10,000	8,750	8	233	3.16	92.09	79.55	434.56	19.63	107.25	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	1129.70
16	10,000	20,000	15,000	12	245	4.74	96.84	106.92	541.47	26.39	133.63	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	906.63
17	20,000	50,000	35,000	8	253	3.16	100.00	136.27	405.20	33.63	100.00	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	1211.55
18	50,000	100,000	75,000	0	253	0.00	100.00	0.00	405.20	0.00	100.00	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	1211.55
19	100,000	500,000	300,000	0	253	0.00	100.00	0.00	405.20	0.00	100.00	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	1211.55
20	500,000	UP		0	253	0.00	100.00	0.00	405.20	0.00	100.00	0	8	0.00	100.00	0.00	4,909.18	0.00	100.00	0.00	1211.55
				253				405.20				8				4,909.18				1211.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	3.79	3.79	1.16	1.16	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	45	3.32	7.11	2.85	4.01	0.20	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	90	7.11	14.22	5.61	9.62	0.40	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	48	138	7.58	21.80	16.25	25.87	1.17	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	79	217	12.48	34.28	32.63	58.50	2.34	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	67	284	10.58	44.87	45.75	104.25	3.28	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	67	351	10.58	55.45	61.83	166.08	4.44	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	86	437	13.59	69.04	188.50	354.58	13.52	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	467	4.74	73.78	53.81	408.39	3.86	29.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	488	3.32	77.09	44.47	452.86	3.19	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	504	2.53	79.62	38.28	491.14	2.75	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	49	553	7.74	87.36	151.61	642.75	10.88	46.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	568	2.37	89.73	63.16	705.92	4.53	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	590	3.48	93.21	111.17	817.09	7.97	58.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	614	3.79	97.00	246.69	1,063.77	17.70	76.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	623	1.42	98.42	109.62	1,173.39	7.86	84.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	632	1.42	99.84	174.41	1,347.80	12.51	96.68	1	1	100.00	100.00	51.28	51.28	100.00	100.00	29.40	3.80
18	50,000	100,000	75,000	1	633	0.16	100.00	46.21	1,394.01	3.32	100.00	0	1	0.00	100.00	0.00	51.28	0.00	100.00	0.00	3.68
19	100,000	500,000	300,000	0	633	0.00	100.00	0.00	1,394.01	0.00	100.00	0	1	0.00	100.00	0.00	51.28	0.00	100.00	0.00	3.68
20	500,000	UP		0	633	0.00	100.00	0.00	1,394.01	0.00	100.00	0	1	0.00	100.00	0.00	51.28	0.00	100.00	0.00	3.68
				633				1,394.01				1				51.28				3.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	414	414	13.95	13.95	96.36	96.36	0.70	0.70	2	2	9.52	9.52	57.02	57.02	1.03	1.03	59.18	59.18
2	50	100	75	112	526	3.77	17.72	111.88	208.25	0.81	1.50	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	27.38
3	100	200	150	171	697	5.76	23.48	335.29	543.53	2.42	3.92	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	10.49
4	200	300	250	86	783	2.90	26.38	172.53	716.06	1.25	5.17	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	7.96
5	300	500	400	224	1,007	7.55	33.93	401.71	1,117.77	2.90	8.07	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	5.10
6	500	750	625	135	1,142	4.55	38.48	337.38	1,455.15	2.44	10.50	1	3	4.76	14.29	13.12	70.14	0.24	1.27	3.89	4.82
7	750	1,000	875	152	1,294	5.12	43.60	373.25	1,828.40	2.69	13.20	0	3	0.00	14.29	0.00	70.14	0.00	1.27	0.00	3.84
8	1,000	1,500	1,250	184	1,478	6.20	49.80	413.69	2,242.09	2.99	16.18	0	3	0.00	14.29	0.00	70.14	0.00	1.27	0.00	3.13
9	1,500	2,000	1,750	134	1,612	4.51	54.31	380.24	2,622.33	2.74	18.93	1	4	4.76	19.05	0.00	70.14	0.00	1.27	0.00	2.67
10	2,000	2,500	2,250	119	1,731	4.01	58.32	384.97	3,007.30	2.78	21.71	0	4	0.00	19.05	0.00	70.14	0.00	1.27	0.00	2.33
11	2,500	3,000	2,750	116	1,847	3.91	62.23	498.02	3,505.32	3.59	25.30	1	5	4.76	23.81	21.72	91.86	0.39	1.66	4.36	2.62
12	3,000	4,000	3,500	99	1,946	3.34	65.57	551.64	4,056.95	3.98	29.28	1	6	4.76	28.57	310.75	402.61	5.63	7.29	56.33	9.92
13	4,000	5,000	4,500	107	2,053	3.61	69.17	563.76	4,620.71	4.07	33.35	0	6	0.00	28.57	0.00	402.61	0.00	7.29	0.00	8.71
14	5,000	7,500	6,250	159	2,212	5.36	74.53	912.17	5,532.88	6.58	39.94	3	9	14.29	42.86	1,357.50	1,760.11	24.59	31.89	148.82	31.81
15	7,500	10,000	8,750	159	2,371	5.36	79.89	1,440.42	6,973.31	10.40	50.33	1	10	4.76	47.62	72.26	1,832.37	1.31	33.20	5.02	26.28
16	10,000	20,000	15,000	234	2,605	7.88	87.77	2,713.28	9,686.59	19.58	69.92	3	13	14.29	61.90	574.14	2,406.51	10.40	43.60	21.16	24.84
17	20,000	50,000	35,000	182	2,787	6.13	93.90	2,216.60	11,903.19	16.00	85.92	3	16	14.29	76.19	102.69	2,509.20	1.86	45.46	4.63	21.08
18	50,000	100,000	75,000	95	2,882	3.20	97.10	998.03	12,901.22	7.20	93.12	0	16	0.00	76.19	0.00	2,509.20	0.00	45.46	0.00	19.45
19	100,000	500,000	300,000	74	2,956	2.49	99.60	632.94	13,534.16	4.57	97.69	3	19	14.29	90.48	5.57	2,514.77	0.10	45.56	0.88	18.58
20	500,000	UP		12	2,968	0.40	100.00	320.23	13,854.40	2.31	100.00	2	21	9.52	100.00	3,004.73	5,519.50	54.44	100.00	938.30	39.84
				2,968				13,854.40				21				5,519.50				39.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	12.08	12.08	7.89	7.89	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	31	2.90	14.98	15.30	23.19	2.55	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	39	3.86	18.84	21.68	44.87	3.62	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	44	2.42	21.26	4.37	49.24	0.73	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	58	6.76	28.02	13.11	62.35	2.19	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	73	7.25	35.27	13.13	75.48	2.19	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	75	0.97	36.23	2.60	78.08	0.43	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	88	6.28	42.51	29.47	107.55	4.92	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	105	8.21	50.72	36.25	143.80	6.05	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	111	2.90	53.62	18.92	162.72	3.16	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	118	3.38	57.00	12.29	175.01	2.05	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	124	2.90	59.90	22.69	197.70	3.79	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	133	4.35	64.25	38.48	236.18	6.43	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	149	7.73	71.98	67.20	303.38	11.22	50.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	157	3.86	75.85	23.65	327.03	3.95	54.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	173	7.73	83.57	123.28	450.30	20.58	75.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	192	9.18	92.75	111.99	562.29	18.70	93.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	198	2.90	95.65	22.63	584.92	3.78	97.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	204	2.90	98.55	12.51	597.43	2.09	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	207	1.45	100.00	1.47	598.90	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				207				598.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	377	377	10.75	10.75	118.95	118.95	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	242	619	6.90	17.65	251.59	370.55	1.98	2.91	3	3	9.09	9.09	110.21	110.21	5.65	5.65	43.80	29.74
3	100	200	150	119	738	3.39	21.04	300.12	670.67	2.36	5.27	0	3	0.00	9.09	0.00	110.21	0.00	5.65	0.00	16.43
4	200	300	250	149	887	4.25	25.29	93.16	763.82	0.73	6.00	0	3	0.00	9.09	0.00	110.21	0.00	5.65	0.00	14.43
5	300	500	400	233	1,120	6.64	31.93	245.81	1,009.63	1.93	7.93	0	3	0.00	9.09	0.00	110.21	0.00	5.65	0.00	10.92
6	500	750	625	205	1,325	5.84	37.77	481.34	1,490.97	3.78	11.71	1	4	3.03	12.12	189.09	299.30	9.70	15.35	39.28	20.07
7	750	1,000	875	270	1,595	7.70	45.47	582.31	2,073.28	4.57	16.29	2	6	6.06	18.18	25.98	325.27	1.33	16.68	4.46	15.69
8	1,000	1,500	1,250	288	1,883	8.21	53.68	668.24	2,741.52	5.25	21.54	2	8	6.06	24.24	44.97	370.24	2.31	18.99	6.73	13.50
9	1,500	2,000	1,750	238	2,121	6.78	60.46	707.51	3,449.03	5.56	27.09	3	11	9.09	33.33	107.69	477.93	5.52	24.51	15.22	13.86
10	2,000	2,500	2,250	156	2,277	4.45	64.91	614.39	4,063.42	4.83	31.92	4	15	12.12	45.45	59.64	537.57	3.06	27.57	9.71	13.23
11	2,500	3,000	2,750	194	2,471	5.53	70.44	814.60	4,878.02	6.40	38.32	3	18	9.09	54.55	28.30	565.87	1.45	29.02	3.47	11.60
12	3,000	4,000	3,500	247	2,718	7.04	77.48	1,282.38	6,160.40	10.07	48.39	4	22	12.12	66.67	335.97	901.84	17.23	46.25	26.20	14.64
13	4,000	5,000	4,500	171	2,889	4.87	82.35	1,050.62	7,211.02	8.25	56.65	0	22	0.00	66.67	0.00	901.84	0.00	46.25	0.00	12.51
14	5,000	7,500	6,250	192	3,081	5.47	87.83	1,754.25	8,965.27	13.78	70.43	5	27	15.15	81.82	487.87	1,389.72	25.02	71.27	27.81	15.50
15	7,500	10,000	8,750	101	3,182	2.88	90.71	998.69	9,963.96	7.85	78.27	3	30	9.09	90.91	23.51	1,413.23	1.21	72.48	2.35	14.18
16	10,000	20,000	15,000	99	3,281	2.82	93.53	1,430.31	11,394.27	11.24	89.51	1	31	3.03	93.94	10.63	1,423.85	0.54	73.02	0.74	12.50
17	20,000	50,000	35,000	72	3,353	2.05	95.58	745.50	12,139.77	5.86	95.36	1	32	3.03	96.97	17.61	1,441.46	0.90	73.93	2.36	11.87
18	50,000	100,000	75,000	18	3,371	0.51	96.09	212.89	12,352.66	1.67	97.03	0	32	0.00	96.97	0.00	1,441.46	0.00	73.93	0.00	11.67
19	100,000	500,000	300,000	12	3,383	0.34	96.44	310.19	12,662.85	2.44	99.47	1	33	3.03	100.00	508.39	1,949.85	26.07	100.00	163.90	15.40
20	500,000	UP		125	3,508	3.56	100.00	67.29	12,730.14	0.53	100.00	0	33	0.00	100.00	0.00	1,949.85	0.00	100.00	0.00	15.32
				3,508				12,730.14				33				1,949.85				15.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29381 **STORAGE TANKS :UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	11.11	11.11	0.24	0.24	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.70	14.81	1.79	2.03	1.69	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.70	18.52	0.72	2.76	0.68	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.70	22.22	0.76	3.52	0.72	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.70	25.93	0.80	4.32	0.75	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.70	29.63	2.21	6.53	2.08	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.70	33.33	1.85	8.38	1.74	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.70	37.04	2.23	10.60	2.09	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.70	40.74	3.86	14.46	3.63	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	19	29.63	70.37	31.07	45.53	29.24	42.85	1	1	100.00	100.00	1.42	1.42	100.00	100.00	4.56	3.11
11	2,500	3,000	2,750	1	20	3.70	74.07	5.00	50.53	4.70	47.55	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	2.80
12	3,000	4,000	3,500	5	25	18.52	92.59	34.90	85.43	32.84	80.39	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.66
13	4,000	5,000	4,500	1	26	3.70	96.30	8.66	94.09	8.15	88.54	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.51
14	5,000	7,500	6,250	1	27	3.70	100.00	12.18	106.27	11.46	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	106.27	0.00	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	106.27	0.00	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	106.27	0.00	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	106.27	0.00	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	106.27	0.00	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
20	500,000	**UP**		0	27	0.00	100.00	0.00	106.27	0.00	100.00	0	1	0.00	100.00	0.00	1.42	0.00	100.00	0.00	1.33
				27				106.27				1				1.42				1.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.11	4.11	4.93	4.93	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.68	4.79	5.08	10.01	0.56	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	2.74	7.53	30.66	40.66	3.39	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	28	11.64	19.18	4.47	45.13	0.49	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	50	15.07	34.25	45.88	91.01	5.07	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	63	8.90	43.15	14.39	105.40	1.59	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	69	4.11	47.26	9.20	114.60	1.02	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	83	9.59	56.85	25.97	140.57	2.87	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	84	0.68	57.53	0.00	140.57	0.00	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	85	0.68	58.22	4.41	144.98	0.49	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	86	0.68	58.90	5.50	150.48	0.61	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	90	2.74	61.64	25.59	176.06	2.83	19.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	93	2.05	63.70	1.39	174.68	0.15	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	94	0.68	64.38	12.18	186.86	1.35	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	96	1.37	65.75	45.50	232.36	5.03	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	113	11.64	77.40	216.90	449.26	23.97	49.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	139	17.81	95.21	336.66	785.92	37.20	86.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	146	4.79	100.00	118.97	904.89	13.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	146	0.00	100.00	0.00	904.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	146	0.00	100.00	0.00	904.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				146				904.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	405	405	10.25	10.25	95.93	95.93	0.82	0.82	2	2	4.76	4.76	11.57	11.57	0.50	0.50	12.06	12.06
2	50	100	75	128	533	3.24	13.48	293.88	389.81	2.52	3.34	2	4	4.76	9.52	142.87	154.44	6.14	6.64	48.62	39.62
3	100	200	150	352	885	8.90	22.39	338.83	728.64	2.90	6.24	1	5	2.38	11.90	16.56	171.00	0.71	7.35	4.89	23.47
4	200	300	250	136	1,021	3.44	25.83	140.77	869.40	1.21	7.45	2	7	4.76	16.67	66.43	237.43	2.86	10.21	47.19	27.31
5	300	500	400	290	1,311	7.34	33.16	283.79	1,153.19	2.43	9.88	2	9	4.76	21.43	341.22	578.65	14.68	24.89	120.24	50.18
6	500	750	625	201	1,512	5.08	38.25	249.85	1,403.04	2.14	12.02	1	10	2.38	23.81	2.38	581.03	0.10	24.99	0.95	41.41
7	750	1,000	875	250	1,762	6.32	44.57	385.28	1,788.31	3.30	15.32	1	11	2.38	26.19	2.85	583.88	0.12	25.11	0.74	32.65
8	1,000	1,500	1,250	442	2,204	11.18	55.76	862.68	2,651.00	7.39	22.71	4	15	9.52	35.71	178.02	761.90	7.66	32.77	20.64	28.74
9	1,500	2,000	1,750	349	2,553	8.83	64.58	1,048.04	3,699.03	8.98	31.69	0	15	0.00	35.71	0.00	761.90	0.00	32.77	0.00	20.60
10	2,000	2,500	2,250	224	2,777	5.67	70.25	808.42	4,507.45	6.93	38.62	3	18	7.14	42.86	262.60	1,024.50	11.29	44.06	32.48	22.73
11	2,500	3,000	2,750	175	2,952	4.43	74.68	784.54	5,291.99	6.72	45.34	2	20	4.76	47.62	34.46	1,058.96	1.48	45.54	4.39	20.01
12	3,000	4,000	3,500	289	3,241	7.31	81.99	1,369.61	6,661.60	11.73	57.07	4	24	9.52	57.14	96.17	1,155.13	4.14	49.68	7.02	17.34
13	4,000	5,000	4,500	205	3,446	5.19	87.17	1,384.58	8,046.18	11.86	68.93	3	27	7.14	64.29	40.22	1,195.35	1.73	51.41	2.90	14.86
14	5,000	7,500	6,250	217	3,663	5.49	92.66	1,794.38	9,840.56	15.37	84.31	5	32	11.90	76.19	1,037.95	2,233.30	44.64	96.05	57.84	22.69
15	7,500	10,000	8,750	84	3,747	2.12	94.79	779.58	10,620.14	6.68	90.98	4	36	9.52	85.71	30.84	2,264.14	1.33	97.38	3.96	21.32
16	10,000	20,000	15,000	51	3,798	1.29	96.08	570.06	11,190.20	4.88	95.87	0	36	0.00	85.71	0.00	2,264.14	0.00	97.38	0.00	20.23
17	20,000	50,000	35,000	15	3,813	0.38	96.46	270.74	11,460.93	2.32	98.19	0	36	0.00	85.71	0.00	2,264.14	0.00	97.38	0.00	19.76
18	50,000	100,000	75,000	6	3,819	0.15	96.61	66.19	11,527.12	0.57	98.75	0	36	0.00	85.71	0.00	2,264.14	0.00	97.38	0.00	19.64
19	100,000	500,000	300,000	5	3,824	0.13	96.74	139.64	11,666.76	1.20	99.95	1	37	2.38	88.10	56.66	2,320.80	2.44	99.81	40.57	19.89
20	500,000	UP		129	3,953	3.26	100.00	5.70	11,672.45	0.05	100.00	5	42	11.90	100.00	4.33	2,325.12	0.19	100.00	75.94	19.92
				3,953				11,672.45				42				2,325.12				19.92	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.71	0.71	3.29	3.29	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	2.84	3.55	22.84	26.13	1.78	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	2.13	5.67	36.34	62.47	2.84	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	1.42	7.09	47.32	109.79	3.69	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	2.13	9.22	1.62	111.41	0.13	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.71	9.93	1.31	112.72	0.10	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	1.42	11.35	3.02	115.74	0.24	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	25	6.38	17.73	50.98	166.72	3.98	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	28	2.13	19.86	41.89	208.61	3.27	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	32	2.84	22.70	61.68	270.29	4.81	21.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	36	2.84	25.53	16.65	286.93	1.30	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	46	7.09	32.62	74.66	361.60	5.83	28.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	53	4.96	37.59	54.46	416.06	4.25	32.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	74	14.89	52.48	209.13	625.19	16.32	48.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	95	14.89	67.38	277.10	902.29	21.62	70.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	43	138	30.50	97.87	369.58	1,271.87	28.84	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	140	1.42	99.29	8.47	1,280.34	0.66	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	141	0.71	100.00	1.10	1,281.44	0.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	141	0.00	100.00	0.00	1,281.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	141	0.00	100.00	0.00	1,281.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				141				1,281.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.72	4.72	1.19	1.19	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.79	5.51	6.99	8.18	0.55	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.79	6.30	0.51	8.69	0.04	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	1.57	7.87	1.37	10.05	0.11	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	19	7.09	14.96	7.59	17.64	0.60	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	25	4.72	19.69	10.64	28.28	0.83	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	0.79	20.47	3.88	32.16	0.30	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	29	2.36	22.83	5.61	37.77	0.44	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	34	3.94	26.77	15.32	53.08	1.20	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	0.79	27.56	7.86	60.94	0.62	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	1.57	29.13	15.63	76.57	1.23	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	39	1.57	30.71	8.65	85.22	0.68	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	43	3.15	33.86	29.60	114.82	2.32	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	50	5.51	39.37	51.47	166.28	4.04	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	100	39.37	78.74	765.81	932.10	60.08	73.12	1	1	50.00	50.00	74.91	74.91	94.65	94.65	9.78	8.04
16	10,000	20,000	15,000	15	115	11.81	90.55	187.90	1,119.99	14.74	87.86	0	1	0.00	50.00	0.00	74.91	0.00	94.65	0.00	6.69
17	20,000	50,000	35,000	7	122	5.51	96.06	98.78	1,218.77	7.75	95.61	1	2	50.00	100.00	4.23	79.14	5.35	100.00	4.29	6.49
18	50,000	100,000	75,000	1	123	0.79	96.85	51.62	1,270.39	4.05	99.66	0	2	0.00	100.00	0.00	79.14	0.00	100.00	0.00	6.23
19	100,000	500,000	300,000	2	125	1.57	98.43	3.86	1,274.25	0.30	99.97	0	2	0.00	100.00	0.00	79.14	0.00	100.00	0.00	6.21
20	500,000	UP		2	127	1.57	100.00	0.44	1,274.69	0.03	100.00	0	2	0.00	100.00	0.00	79.14	0.00	100.00	0.00	6.21
				127				1,274.69				2				79.14				6.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	768	768	8.65	8.65	612.25	612.25	2.22	2.22	5	5	6.17	6.17	42.02	42.02	0.76	0.76	6.86	6.86
2	50	100	75	603	1,371	6.79	15.44	606.90	1,219.15	2.21	4.43	5	10	6.17	12.35	72.69	114.71	1.32	2.09	11.98	9.41
3	100	200	150	690	2,061	7.77	23.22	708.93	1,928.07	2.58	7.01	1	11	1.23	13.58	9.79	124.49	0.18	2.27	1.38	6.46
4	200	300	250	464	2,525	5.23	28.44	438.37	2,366.44	1.59	8.60	4	15	4.94	18.52	230.44	354.94	4.19	6.46	52.57	15.00
5	300	500	400	897	3,422	10.10	38.55	765.32	3,131.76	2.78	11.38	2	17	2.47	20.99	8.24	363.18	0.15	6.61	1.08	11.60
6	500	750	625	699	4,121	7.87	46.42	741.22	3,872.98	2.69	14.07	4	21	4.94	25.93	239.06	602.24	4.35	10.96	32.25	15.55
7	750	1,000	875	724	4,845	8.16	54.58	1,010.69	4,883.67	3.67	17.74	7	28	8.64	34.57	851.31	1,453.55	15.49	26.45	84.23	29.76
8	1,000	1,500	1,250	826	5,671	9.30	63.88	1,622.48	6,506.15	5.90	23.64	4	32	4.94	39.51	1,471.40	2,924.95	26.78	53.23	90.69	44.96
9	1,500	2,000	1,750	598	6,269	6.74	70.62	1,488.35	7,994.50	5.41	29.05	4	36	4.94	44.44	66.68	2,991.64	1.21	54.45	4.48	37.42
10	2,000	2,500	2,250	394	6,663	4.44	75.06	1,160.27	9,154.78	4.22	33.26	3	39	3.70	48.15	29.38	3,021.01	0.53	54.98	2.53	33.00
11	2,500	3,000	2,750	323	6,986	3.64	78.70	1,207.02	10,361.80	4.39	37.65	4	43	4.94	53.09	74.20	3,095.21	1.35	56.33	6.15	29.87
12	3,000	4,000	3,500	315	7,301	3.55	82.25	1,439.34	11,801.13	5.23	42.88	3	46	3.70	56.79	415.17	3,510.38	7.56	63.89	28.84	29.75
13	4,000	5,000	4,500	260	7,561	2.93	85.18	1,448.30	13,249.43	5.26	48.14	2	48	2.47	59.26	131.38	3,641.76	2.39	66.28	9.07	27.49
14	5,000	7,500	6,250	333	7,894	3.75	88.93	2,612.34	15,861.78	9.49	57.63	2	50	2.47	61.73	583.27	4,225.03	10.62	76.89	22.33	26.64
15	7,500	10,000	8,750	192	8,086	2.16	91.09	1,731.05	17,592.82	6.29	63.92	1	51	1.23	62.96	0.00	4,225.03	0.00	76.89	0.00	24.02
16	10,000	20,000	15,000	295	8,381	3.32	94.41	3,956.16	21,548.98	14.37	78.30	2	53	2.47	65.43	6.27	4,231.30	0.11	77.01	0.16	19.64
17	20,000	50,000	35,000	256	8,637	2.88	97.30	4,448.93	25,997.91	16.16	94.46	13	66	16.05	81.48	318.99	4,550.29	5.81	82.81	7.17	17.50
18	50,000	100,000	75,000	83	8,720	0.94	98.23	1,214.53	27,212.44	4.41	98.87	5	71	6.17	87.65	371.39	4,921.68	6.76	89.57	30.58	18.09
19	100,000	500,000	300,000	112	8,832	1.26	99.49	782.03	27,994.47	2.84	101.72	9	80	11.11	98.77	563.07	5,484.75	10.25	99.82	72.00	19.59
20	500,000	UP		45	8,877	0.51	100.00	472.15	27,522.32	1.72	100.00	1	81	1.23	100.00	10.00	5,494.75	0.18	100.00	2.12	19.96
				8,877				27,522.32				81				5,494.75				19.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	19.80	19.80	26.82	26.82	1.88	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	71	4.44	24.23	1.29	25.53	0.09	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	86	5.12	29.35	26.47	0.94	1.85	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	95	3.07	32.42	2.25	3.19	0.16	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	116	7.17	39.59	57.35	60.54	4.02	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	124	2.73	42.32	82.11	142.65	5.75	9.99	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	144	6.83	49.15	23.76	166.41	1.66	11.65	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	163	6.48	55.63	32.73	199.13	2.29	13.94	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	183	6.83	62.46	50.11	249.24	3.51	17.45	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	186	1.02	63.48	5.46	254.70	0.38	17.83	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	192	2.05	65.53	13.44	268.15	0.94	18.77	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	200	2.73	68.26	26.58	294.73	1.86	20.64	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	210	3.41	71.67	58.98	353.71	4.13	24.77	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	230	6.83	78.50	82.94	436.65	5.81	30.57	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	236	2.05	80.55	78.91	515.56	5.52	36.10	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	256	6.83	87.37	187.36	702.92	13.12	49.22	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	268	4.10	91.47	188.66	891.58	13.21	62.42	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	272	1.37	92.83	122.96	1,014.55	8.61	71.03	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	287	5.12	97.95	263.24	1,277.79	18.43	89.46	3	4	30.00	40.00	42.97	42.97	3.88	3.88	16.32	3.36
20	500,000	UP		6	293	2.05	100.00	150.47	1,428.26	10.54	100.00	6	10	60.00	100.00	1,064.65	1,107.62	96.12	100.00	707.54	77.55
				293				1,428.26				10				1,107.62				77.55	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.09	9.09	0.14	0.14	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	9.09	18.18	0.22	0.36	0.26	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	18.18	36.36	1.87	2.23	2.15	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	4.55	40.91	0.07	2.30	0.08	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	13.64	54.55	1.72	4.02	1.97	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	9.09	63.64	0.54	4.56	0.62	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	4.55	68.18	1.96	6.52	2.26	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	9.09	77.27	20.92	27.44	24.03	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	4.55	81.82	2.62	30.06	3.01	34.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	4.55	86.36	12.48	42.54	14.33	48.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	4.55	90.91	18.37	60.90	21.10	69.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	4.55	95.45	21.37	82.27	24.55	94.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	4.55	100.00	4.77	87.04	5.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	87.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				87.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.46	7.46	0.35	0.35	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	13	11.94	19.40	2.53	2.87	0.99	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	7.46	26.87	14.05	16.92	5.50	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	24	8.96	35.82	3.94	20.86	1.54	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	32	11.94	47.76	6.44	27.30	2.52	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	36	5.97	53.73	2.75	30.05	1.08	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	38	2.99	56.72	0.38	29.67	0.15	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	43	7.46	64.18	14.18	43.85	5.55	17.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	47	5.97	70.15	11.74	55.60	4.59	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	1.49	71.64	0.00	55.60	0.00	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	52	5.97	77.61	13.92	69.51	5.45	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	1.49	79.10	0.00	69.51	0.00	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	55	2.99	82.09	10.90	80.41	4.27	31.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	56	1.49	83.58	15.81	96.22	6.19	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	57	1.49	85.07	19.18	115.40	7.51	45.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	60	4.48	89.55	72.96	188.37	28.55	73.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	64	5.97	95.52	31.58	219.94	12.36	86.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	65	1.49	97.01	18.78	238.72	7.35	93.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	67	2.99	100.00	16.84	255.56	6.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	67	0.00	100.00	0.00	255.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				255.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	1.69	1.69	7.23	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.97	3.65	8.44	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.65	5.30	7.09	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	20.00	50.00	2.18	7.48	9.34	32.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	3.10	10.58	13.29	45.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	20.00	80.00	6.90	17.47	29.60	74.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	0.18	17.29	0.78	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	6.01	23.30	25.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	23.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				23.30				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293941 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	3.93	3.93	3.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.96	2.97	0.82	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	0.48	3.45	0.41	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	13.04	26.09	0.08	3.53	0.07	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	8.70	34.78	3.12	6.65	2.69	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	8.70	43.48	3.31	9.96	2.85	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	4.35	47.83	1.01	10.97	0.87	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	4.35	52.17	4.47	15.44	3.86	13.32	1	1	100.00	100.00	4.30	4.30	100.00	100.00	96.21	27.86
9	1,500	2,000	1,750	1	13	4.35	56.52	3.57	19.01	3.08	16.40	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	22.62
10	2,000	2,500	2,250	1	14	4.35	60.87	1.86	20.87	1.60	18.00	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	20.61
11	2,500	3,000	2,750	1	15	4.35	65.22	3.23	24.10	2.79	20.79	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	17.85
12	3,000	4,000	3,500	1	16	4.35	69.57	4.80	28.90	4.14	24.93	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	14.88
13	4,000	5,000	4,500	1	17	4.35	73.91	12.60	41.50	10.87	35.80	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	10.36
14	5,000	7,500	6,250	1	18	4.35	78.26	8.38	49.88	7.23	43.02	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	8.62
15	7,500	10,000	8,750	1	19	4.35	82.61	42.00	91.88	36.23	79.25	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	4.68
16	10,000	20,000	15,000	1	20	4.35	86.96	12.00	103.88	10.35	89.60	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	4.14
17	20,000	50,000	35,000	1	21	4.35	91.30	30.84	134.71	26.60	116.20	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	3.19
18	50,000	100,000	75,000	1	22	4.35	95.65	20.56	114.16	17.73	98.47	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	3.77
19	100,000	500,000	300,000	1	23	4.35	100.00	1.78	115.93	1.53	100.00	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	3.71
20	500,000	UP		0	23	0.00	100.00	0.00	115.93	0.00	100.00	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	3.71
				23				115.93				1				4.30				3.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293942 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	7.80	7.80	46.04	46.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	37.50	50.00	0.42	8.22	2.46	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	37.50	87.50	1.56	9.78	9.21	57.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	12.50	100.00	7.17	16.94	42.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	16.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				16.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293943 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.49	0.49	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.00	0.49	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.94	1.44	0.94	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	8.41	9.85	8.44	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.00	9.85	0.00	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	6.36	16.21	6.39	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	40.49	56.70	40.64	56.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	25.95	82.65	26.05	82.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	16.98	99.63	17.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				99.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	173	173	6.87	6.87	143.75	143.75	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	75	248	2.98	9.85	125.81	269.56	2.00	4.28	1	1	5.88	5.88	17.60	17.60	1.13	1.13	13.99	6.53
3	100	200	150	166	414	6.60	16.45	216.78	486.33	3.44	7.71	0	1	0.00	5.88	0.00	17.60	0.00	1.13	0.00	3.62
4	200	300	250	137	551	5.44	21.89	112.00	598.34	1.78	9.49	1	2	5.88	11.76	168.35	185.95	10.85	11.98	150.31	31.08
5	300	500	400	269	820	10.69	32.58	232.96	831.30	3.69	13.18	0	2	0.00	11.76	0.00	185.95	0.00	11.98	0.00	22.37
6	500	750	625	288	1,108	11.44	44.02	245.50	1,076.79	3.89	17.08	0	2	0.00	11.76	0.00	185.95	0.00	11.98	0.00	17.27
7	750	1,000	875	239	1,347	9.50	53.52	374.12	1,450.91	5.93	23.01	0	2	0.00	11.76	0.00	185.95	0.00	11.98	0.00	12.82
8	1,000	1,500	1,250	286	1,633	11.36	64.88	533.26	1,984.17	8.46	31.47	3	5	17.65	29.41	1,235.29	1,421.24	79.61	91.59	231.65	71.63
9	1,500	2,000	1,750	196	1,829	7.79	72.67	465.92	2,450.09	7.39	38.86	1	6	5.88	35.29	19.89	1,441.13	1.28	92.88	4.27	58.82
10	2,000	2,500	2,250	115	1,944	4.57	77.23	305.69	2,755.77	4.85	43.71	1	7	5.88	41.18	0.00	1,441.13	0.00	92.88	0.00	52.29
11	2,500	3,000	2,750	133	2,077	5.28	82.52	331.86	3,087.63	5.26	48.97	1	8	5.88	47.06	49.67	1,490.80	3.20	96.08	14.97	48.28
12	3,000	4,000	3,500	128	2,205	5.09	87.60	494.44	3,582.08	7.84	56.81	1	9	5.88	52.94	3.35	1,494.15	0.22	96.29	0.68	41.71
13	4,000	5,000	4,500	74	2,279	2.94	90.54	334.26	3,916.33	5.30	62.11	0	9	0.00	52.94	0.00	1,494.15	0.00	96.29	0.00	38.15
14	5,000	7,500	6,250	101	2,380	4.01	94.56	629.74	4,546.07	9.99	72.10	2	11	11.76	64.71	35.29	1,529.44	2.27	98.57	5.60	33.64
15	7,500	10,000	8,750	29	2,409	1.15	95.71	219.25	4,765.32	3.48	75.58	0	11	0.00	64.71	0.00	1,529.44	0.00	98.57	0.00	32.10
16	10,000	20,000	15,000	72	2,481	2.86	98.57	936.22	5,701.54	14.85	90.43	1	12	5.88	70.59	0.36	1,529.80	0.02	98.59	0.04	26.83
17	20,000	50,000	35,000	30	2,511	1.19	99.76	537.35	6,238.89	8.52	98.95	5	17	29.41	100.00	21.89	1,551.69	1.41	100.00	4.07	24.87
18	50,000	100,000	75,000	1	2,512	0.04	99.80	0.03	6,238.91	0.00	98.95	0	17	0.00	100.00	0.00	1,551.69	0.00	100.00	0.00	24.87
19	100,000	500,000	300,000	1	2,513	0.04	99.84	44.31	6,283.22	0.70	99.65	0	17	0.00	100.00	0.00	1,551.69	0.00	100.00	0.00	24.70
20	500,000	UP		4	2,517	0.16	100.00	21.94	6,305.16	0.35	100.00	0	17	0.00	100.00	0.00	1,551.69	0.00	100.00	0.00	24.61
				2,517				6,305.16				17				1,551.69				24.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	406	406	9.98	9.98	172.00	172.00	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	431	837	10.59	20.58	135.92	307.92	1.40	3.18	1	1	9.09	9.09	6.06	6.06	1.27	1.27	4.46	1.97
3	100	200	150	544	1,381	13.37	33.95	267.39	575.31	2.76	5.94	0	1	0.00	9.09	0.00	6.06	0.00	1.27	0.00	1.05
4	200	300	250	313	1,694	7.69	41.64	257.77	833.08	2.66	8.60	0	1	0.00	9.09	0.00	6.06	0.00	1.27	0.00	0.73
5	300	500	400	441	2,135	10.84	52.48	273.52	1,106.60	2.82	11.42	1	2	9.09	18.18	13.86	19.92	2.91	4.18	5.07	1.80
6	500	750	625	271	2,406	6.66	59.14	304.13	1,410.74	3.14	14.56	2	4	18.18	36.36	368.93	388.85	77.45	81.63	121.31	27.56
7	750	1,000	875	277	2,683	6.81	65.95	399.68	1,810.42	4.12	18.68	0	4	0.00	36.36	0.00	388.85	0.00	81.63	0.00	21.48
8	1,000	1,500	1,250	247	2,930	6.07	72.03	520.69	2,331.11	5.37	24.06	1	5	9.09	45.45	0.00	388.85	0.00	81.63	0.00	16.68
9	1,500	2,000	1,750	192	3,122	4.72	76.75	491.12	2,822.23	5.07	29.13	0	5	0.00	45.45	0.00	388.85	0.00	81.63	0.00	13.78
10	2,000	2,500	2,250	128	3,250	3.15	79.89	378.70	3,200.93	3.91	33.03	1	6	9.09	54.55	0.00	388.85	0.00	81.63	0.00	12.15
11	2,500	3,000	2,750	120	3,370	2.95	82.84	427.56	3,628.49	4.41	37.45	0	6	0.00	54.55	0.00	388.85	0.00	81.63	0.00	10.72
12	3,000	4,000	3,500	162	3,532	3.98	86.82	590.11	4,218.60	6.09	43.54	0	6	0.00	54.55	0.00	388.85	0.00	81.63	0.00	9.22
13	4,000	5,000	4,500	113	3,645	2.78	89.60	705.35	4,923.96	7.28	50.82	0	6	0.00	54.55	0.00	388.85	0.00	81.63	0.00	7.90
14	5,000	7,500	6,250	130	3,775	3.20	92.80	1,036.21	5,960.17	10.69	61.51	2	8	18.18	72.73	0.00	388.85	0.00	81.63	0.00	6.52
15	7,500	10,000	8,750	85	3,860	2.09	94.89	606.57	6,566.74	6.26	67.77	0	8	0.00	72.73	0.00	388.85	0.00	81.63	0.00	5.92
16	10,000	20,000	15,000	129	3,989	3.17	98.06	1,913.64	8,480.38	19.75	87.52	0	8	0.00	72.73	0.00	388.85	0.00	81.63	0.00	4.59
17	20,000	50,000	35,000	54	4,043	1.33	99.39	847.29	9,327.67	8.74	96.26	3	11	27.27	100.00	87.48	476.33	18.37	100.00	10.32	5.11
18	50,000	100,000	75,000	16	4,059	0.39	99.78	290.46	9,618.13	3.00	99.26	0	11	0.00	100.00	0.00	476.33	0.00	100.00	0.00	4.95
19	100,000	500,000	300,000	5	4,064	0.12	99.90	51.49	9,669.63	0.53	99.79	0	11	0.00	100.00	0.00	476.33	0.00	100.00	0.00	4.93
20	500,000	UP		4	4,068	0.10	100.00	20.26	9,689.89	0.21	100.00	0	11	0.00	100.00	0.00	476.33	0.00	100.00	0.00	4.92
				4,068				9,689.89				11				476.33				4.92	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	6.45	6.45	56.84	56.84	2.03	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	49	114	4.87	11.32	43.72	100.56	1.56	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	69	183	6.85	18.17	61.76	162.33	2.21	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	67	250	6.65	24.83	100.00	262.33	3.58	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	102	352	10.13	34.96	58.82	321.15	2.10	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	115	467	11.42	46.38	122.34	443.50	4.37	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	88	555	8.74	55.11	123.62	567.12	4.42	20.28	1	1	25.00	25.00	11.83	11.83	25.07	25.07	9.57	2.09
8	1,000	1,500	1,250	110	665	10.92	66.04	215.24	782.36	7.70	27.97	0	1	0.00	25.00	0.00	11.83	0.00	25.07	0.00	1.51
9	1,500	2,000	1,750	71	736	7.05	73.09	166.34	948.70	5.95	33.92	0	1	0.00	25.00	0.00	11.83	0.00	25.07	0.00	1.25
10	2,000	2,500	2,250	45	781	4.47	77.56	116.31	1,065.01	4.16	38.08	0	1	0.00	25.00	0.00	11.83	0.00	25.07	0.00	1.11
11	2,500	3,000	2,750	29	810	2.88	80.44	91.88	1,156.89	3.28	41.36	1	2	25.00	50.00	19.69	31.52	41.73	66.80	21.43	2.72
12	3,000	4,000	3,500	32	842	3.18	83.61	91.47	1,248.36	3.27	44.63	0	2	0.00	50.00	0.00	31.52	0.00	66.80	0.00	2.52
13	4,000	5,000	4,500	36	878	3.57	87.19	128.88	1,377.25	4.61	49.24	0	2	0.00	50.00	0.00	31.52	0.00	66.80	0.00	2.29
14	5,000	7,500	6,250	34	912	3.38	90.57	242.17	1,619.42	8.66	57.90	2	4	50.00	100.00	15.67	47.18	33.20	100.00	6.47	2.91
15	7,500	10,000	8,750	28	940	2.78	93.35	288.93	1,908.35	10.33	68.23	0	4	0.00	100.00	0.00	47.18	0.00	100.00	0.00	2.47
16	10,000	20,000	15,000	44	984	4.37	97.72	586.55	2,494.90	20.97	89.20	0	4	0.00	100.00	0.00	47.18	0.00	100.00	0.00	1.89
17	20,000	50,000	35,000	18	1,002	1.79	99.50	260.62	2,755.53	9.32	98.52	0	4	0.00	100.00	0.00	47.18	0.00	100.00	0.00	1.71
18	50,000	100,000	75,000	2	1,004	0.20	99.70	37.29	2,792.82	1.33	99.85	0	4	0.00	100.00	0.00	47.18	0.00	100.00	0.00	1.69
19	100,000	500,000	300,000	3	1,007	0.30	100.00	4.24	2,797.06	0.15	100.00	0	4	0.00	100.00	0.00	47.18	0.00	100.00	0.00	1.69
20	500,000	UP		0	1,007	0.00	100.00	0.00	2,797.06	0.00	100.00	0	4	0.00	100.00	0.00	47.18	0.00	100.00	0.00	1.69
				1,007				2,797.06				4				47.18				1.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	106	106	6.56	6.56	92.35	92.35	2.72	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	160	3.34	9.90	74.53	166.88	2.19	4.91	1	1	25.00	25.00	3.50	3.50	11.85	11.85	4.70	2.10
3	100	200	150	106	266	6.56	16.46	152.93	319.81	4.50	9.41	0	1	0.00	25.00	0.00	3.50	0.00	11.85	0.00	1.09
4	200	300	250	105	371	6.50	22.96	48.65	368.46	1.43	10.84	0	1	0.00	25.00	0.00	3.50	0.00	11.85	0.00	0.95
5	300	500	400	200	571	12.38	35.33	156.85	525.30	4.61	15.46	0	1	0.00	25.00	0.00	3.50	0.00	11.85	0.00	0.67
6	500	750	625	191	762	11.82	47.15	185.92	711.22	5.47	20.93	1	2	25.00	50.00	10.36	13.86	35.07	46.92	5.57	1.95
7	750	1,000	875	160	922	9.90	57.05	194.77	906.00	5.73	26.66	0	2	0.00	50.00	0.00	13.86	0.00	46.92	0.00	1.53
8	1,000	1,500	1,250	206	1,128	12.75	69.80	328.46	1,234.46	9.66	36.32	1	3	25.00	75.00	10.68	24.54	36.15	83.07	3.25	1.99
9	1,500	2,000	1,750	119	1,247	7.36	77.17	252.46	1,486.92	7.43	43.75	0	3	0.00	75.00	0.00	24.54	0.00	83.07	0.00	1.65
10	2,000	2,500	2,250	76	1,323	4.70	81.87	225.67	1,712.59	6.64	50.39	0	3	0.00	75.00	0.00	24.54	0.00	83.07	0.00	1.43
11	2,500	3,000	2,750	85	1,408	5.26	87.13	280.41	1,993.00	8.25	58.64	0	3	0.00	75.00	0.00	24.54	0.00	83.07	0.00	1.23
12	3,000	4,000	3,500	70	1,478	4.33	91.46	286.70	2,279.70	8.44	67.08	1	4	25.00	100.00	5.00	29.54	16.93	100.00	1.74	1.30
13	4,000	5,000	4,500	37	1,515	2.29	93.75	199.53	2,479.23	5.87	72.95	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	1.19
14	5,000	7,500	6,250	52	1,567	3.22	96.97	308.64	2,787.87	9.08	82.03	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	1.06
15	7,500	10,000	8,750	13	1,580	0.80	97.77	135.54	2,923.42	3.99	86.02	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	1.01
16	10,000	20,000	15,000	18	1,598	1.11	98.89	161.18	3,084.60	4.74	90.76	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	0.96
17	20,000	50,000	35,000	11	1,609	0.68	99.57	253.01	3,337.60	7.44	98.20	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	0.89
18	50,000	100,000	75,000	2	1,611	0.12	99.69	54.86	3,392.46	1.61	99.82	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	0.87
19	100,000	500,000	300,000	2	1,613	0.12	99.81	0.00	3,392.46	0.00	99.82	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	0.87
20	500,000	UP		3	1,616	0.19	100.00	6.24	3,398.70	0.18	100.00	0	4	0.00	100.00	0.00	29.54	0.00	100.00	0.00	0.87
				1,616				3,398.70				4				29.54				0.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.67	6.67	0.24	0.24	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.22	8.89	0.08	0.32	0.15	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	11	15.56	24.44	2.08	2.40	4.11	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	15	8.89	33.33	0.86	3.26	1.69	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	11.11	44.44	3.14	6.39	6.18	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	23	6.67	51.11	1.33	7.72	2.62	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	27	8.89	60.00	4.13	11.85	8.15	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	30	6.67	66.67	3.71	15.57	7.32	30.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	2.22	68.89	1.00	16.57	1.97	32.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	2.22	71.11	1.25	17.82	2.46	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	2.22	73.33	3.16	20.97	6.22	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	35	4.44	77.78	5.39	26.37	10.63	51.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	41	13.33	91.11	8.07	34.44	15.92	67.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	42	2.22	93.33	8.12	42.56	16.01	83.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	43	2.22	95.56	2.49	45.05	4.90	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	44	2.22	97.78	2.36	47.41	4.66	93.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	45	2.22	100.00	3.31	50.72	6.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	50.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	50.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	45	0.00	100.00	0.00	50.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					45				50.72				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29397 CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	36.36	36.36	1.52	1.52	15.37	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	4.55	40.91	0.15	1.67	1.56	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	4.55	45.45	0.13	1.80	1.27	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	4.55	50.00	0.30	2.10	3.04	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	9.09	59.09	0.81	2.90	8.18	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	16	13.64	72.73	1.86	4.76	18.80	48.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	4.55	77.27	0.64	5.40	6.48	54.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	4.55	81.82	0.04	5.44	0.45	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	9.09	90.91	3.97	9.41	40.26	95.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	4.55	95.45	0.18	9.60	1.84	97.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	4.55	100.00	0.27	9.87	2.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	9.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				9.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29398 STORAGE OF LOGS IN PONDS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.42	0.42	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.76	1.17	3.84	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	2.88	4.05	14.65	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	2.29	6.34	11.66	32.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	0.11	6.46	0.57	32.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.15	6.61	0.76	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	5.26	11.87	26.77	60.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	6.62	18.49	33.67	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	0.22	18.71	1.13	95.18	1	1	50.00	50.00	37.16	37.16	47.68	47.68	16731.45	198.60
11	2,500	3,000	2,750	1	10	10.00	100.00	0.95	19.66	4.82	100.00	1	2	50.00	100.00	40.77	77.92	52.32	100.00	4304.90	396.43
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
20	500,000	UP		0	10	0.00	100.00	0.00	19.66	0.00	100.00	0	2	0.00	100.00	0.00	77.92	0.00	100.00	0.00	396.43
				10				19.66				2				77.92				396.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.38	2.38	4.90	4.90	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	1.59	3.97	0.78	5.68	0.11	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	9	3.17	7.14	11.63	17.30	1.61	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	14	3.97	11.11	0.89	18.19	0.12	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	21	5.56	16.67	32.13	50.32	4.46	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	28	5.56	22.22	7.34	57.66	1.02	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	38	7.94	30.16	133.48	191.14	18.51	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	44	4.76	34.92	8.45	199.59	1.17	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	47	2.38	37.30	8.35	207.93	1.16	28.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	57	7.94	45.24	28.61	236.54	3.97	32.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	58	0.79	46.03	4.56	241.10	0.63	33.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	62	3.17	49.21	72.49	313.59	10.05	43.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	69	5.56	54.76	27.18	340.77	3.77	47.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	79	7.94	62.70	93.06	433.83	12.91	60.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	83	3.17	65.87	26.13	459.96	3.62	63.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	96	10.32	76.19	95.73	555.69	13.28	77.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	107	8.73	84.92	41.03	596.71	5.69	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	108	0.79	85.71	26.53	623.24	3.68	86.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	118	7.94	93.65	34.06	657.30	4.72	91.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	126	6.35	100.00	63.64	720.95	8.83	100.00	3	3	100.00	100.00	244.66	244.66	100.00	100.00	384.41	33.94
				126				720.95				3				244.66				33.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	204	204	8.88	8.88	158.29	158.29	1.39	1.39	2	2	6.25	6.25	1.08	1.08	0.08	0.08	0.68	0.68
2	50	100	75	68	272	2.96	11.84	175.39	333.68	1.54	2.93	1	3	3.13	9.38	15.01	16.09	1.13	1.21	8.56	4.82
3	100	200	150	149	421	6.49	18.33	272.33	606.01	2.39	5.32	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	2.65
4	200	300	250	103	524	4.48	22.81	484.11	1,090.12	4.25	9.57	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.48
5	300	500	400	156	680	6.79	29.60	228.19	1,318.31	2.00	11.58	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.22
6	500	750	625	95	775	4.14	33.74	101.87	1,420.18	0.89	12.47	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.13
7	750	1,000	875	109	884	4.75	38.48	172.49	1,592.67	1.51	13.98	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.01
8	1,000	1,500	1,250	166	1,050	7.23	45.71	301.89	1,894.56	2.65	16.63	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	0.85
9	1,500	2,000	1,750	178	1,228	7.75	53.46	338.77	2,233.34	2.97	19.61	1	4	3.13	12.50	17.00	33.09	1.28	2.49	5.02	1.48
10	2,000	2,500	2,250	114	1,342	4.96	58.42	250.89	2,484.22	2.20	21.81	1	5	3.13	15.63	10.05	43.13	0.76	3.25	4.00	1.74
11	2,500	3,000	2,750	91	1,433	3.96	62.39	319.73	2,803.95	2.81	24.62	1	6	3.13	18.75	4.35	47.48	0.33	3.57	1.36	1.69
12	3,000	4,000	3,500	127	1,560	5.53	67.91	541.02	3,344.98	4.75	29.37	0	6	0.00	18.75	0.00	47.48	0.00	3.57	0.00	1.42
13	4,000	5,000	4,500	86	1,646	3.74	71.66	504.90	3,849.88	4.43	33.80	4	10	12.50	31.25	34.50	81.98	2.60	6.17	6.83	2.13
14	5,000	7,500	6,250	98	1,744	4.27	75.93	815.34	4,665.22	7.16	40.96	2	12	6.25	37.50	111.82	193.80	8.42	14.59	13.72	4.15
15	7,500	10,000	8,750	70	1,814	3.05	78.97	716.38	5,381.60	6.29	47.25	1	13	3.13	40.63	51.30	245.10	3.86	18.45	7.16	4.55
16	10,000	20,000	15,000	150	1,964	6.53	85.50	2,230.42	7,612.02	19.58	66.84	1	14	3.13	43.75	5.75	250.85	0.43	18.89	0.26	3.30
17	20,000	50,000	35,000	132	2,096	5.75	91.25	2,160.83	9,772.85	18.97	85.81	4	18	12.50	56.25	508.94	759.80	38.32	57.20	23.55	7.77
18	50,000	100,000	75,000	73	2,169	3.18	94.43	910.49	10,683.34	7.99	93.80	4	22	12.50	68.75	225.39	985.18	16.97	74.17	24.75	9.22
19	100,000	500,000	300,000	75	2,244	3.27	97.69	468.62	11,151.96	4.11	97.92	5	27	15.63	84.38	214.85	1,200.03	16.17	90.34	45.85	10.76
20	500,000	UP		53	2,297	2.31	100.00	237.08	11,389.04	2.08	100.00	5	32	15.63	100.00	128.25	1,328.28	9.66	100.00	54.09	11.66
				2,297				11,389.04				32				1,328.28				11.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29411 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	797	797	5.96	5.96	474.36	474.36	0.96	0.96	3	3	2.44	2.44	39.46	39.46	0.32	0.32	8.32	8.32
2	50	100	75	618	1,415	4.62	10.59	627.09	1,101.45	1.27	2.22	0	3	0.00	2.44	0.00	39.46	0.00	0.32	0.00	3.58
3	100	200	150	1,152	2,567	8.62	19.21	1,169.67	2,271.11	2.36	4.58	2	5	1.63	4.07	3.65	43.11	0.03	0.35	0.31	1.90
4	200	300	250	1,013	3,580	7.58	26.79	1,174.17	3,445.28	2.37	6.95	5	10	4.07	8.13	563.85	606.96	4.59	4.95	48.02	17.62
5	300	500	400	1,545	5,125	11.56	38.35	1,595.02	5,040.30	3.22	10.17	5	15	4.07	12.20	461.69	1,068.65	3.76	8.71	28.95	21.20
6	500	750	625	1,054	6,179	7.89	46.23	1,198.55	6,238.85	2.42	12.59	4	19	3.25	15.45	683.97	1,752.62	5.57	14.28	57.07	28.09
7	750	1,000	875	1,163	7,342	8.70	54.93	1,601.41	7,840.26	3.23	15.82	3	22	2.44	17.89	1,565.95	3,318.57	12.76	27.04	97.79	42.33
8	1,000	1,500	1,250	1,142	8,484	8.54	63.48	2,470.89	10,311.16	4.99	20.81	8	30	6.50	24.39	92.81	3,411.38	0.76	27.80	3.76	33.08
9	1,500	2,000	1,750	819	9,303	6.13	69.61	2,191.23	12,502.39	4.42	25.23	7	37	5.69	30.08	111.74	3,523.12	0.91	28.71	5.10	28.18
10	2,000	2,500	2,250	549	9,852	4.11	73.71	2,041.56	14,543.95	4.12	29.35	4	41	3.25	33.33	1,285.13	4,808.25	10.47	39.18	62.95	33.06
11	2,500	3,000	2,750	442	10,294	3.31	77.02	1,818.56	16,362.51	3.67	33.02	6	47	4.88	38.21	340.31	5,148.57	2.77	41.96	18.71	31.47
12	3,000	4,000	3,500	599	10,893	4.48	81.50	3,033.66	19,396.17	6.12	39.14	6	53	4.88	43.09	1,492.22	6,640.78	12.16	54.12	49.19	34.24
13	4,000	5,000	4,500	439	11,332	3.28	84.79	2,774.24	22,170.41	5.60	44.74	6	59	4.88	47.97	490.46	7,131.24	4.00	58.11	17.68	32.17
14	5,000	7,500	6,250	504	11,836	3.77	88.56	4,126.54	26,296.95	8.33	53.06	7	66	5.69	53.66	164.49	7,295.73	1.34	59.46	3.99	27.74
15	7,500	10,000	8,750	395	12,231	2.96	91.52	4,509.91	30,806.86	9.10	62.17	8	74	6.50	60.16	1,112.32	8,408.05	9.06	68.52	24.66	27.29
16	10,000	20,000	15,000	595	12,826	4.45	95.97	9,470.99	40,277.85	19.11	81.28	17	91	13.82	73.98	2,868.34	11,276.39	23.37	91.89	30.29	28.00
17	20,000	50,000	35,000	338	13,164	2.53	98.50	6,912.75	47,190.60	13.95	95.23	20	111	16.26	90.24	724.39	12,000.78	5.90	97.80	10.48	25.43
18	50,000	100,000	75,000	87	13,251	0.65	99.15	1,201.53	48,392.14	2.42	97.65	4	115	3.25	93.50	225.82	12,226.61	1.84	99.64	18.79	25.27
19	100,000	500,000	300,000	99	13,350	0.74	99.89	936.65	49,328.78	1.89	99.54	5	120	4.07	97.56	37.56	12,264.17	0.31	99.94	4.01	24.86
20	500,000	UP		15	13,365	0.11	100.00	227.36	49,556.14	0.46	100.00	3	123	2.44	100.00	6.81	12,270.98	0.06	100.00	2.99	24.76
				13,365				49,556.14				123				12,270.98				24.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29412 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	383	383	7.85	7.85	86.16	86.16	0.20	0.20	21	21	6.80	6.80	82.35	82.35	0.42	0.42	95.58	95.58
2	50	100	75	170	553	3.49	11.34	514.78	600.94	1.21	1.42	5	26	1.62	8.41	96.84	179.19	0.50	0.92	18.81	29.82
3	100	200	150	143	696	2.93	14.27	1,574.73	2,175.68	3.72	5.13	11	37	3.56	11.97	758.03	937.22	3.88	4.79	48.14	43.08
4	200	300	250	86	782	1.76	16.03	1,303.50	3,479.18	3.08	8.21	0	37	0.00	11.97	0.00	937.22	0.00	4.79	0.00	26.94
5	300	500	400	89	871	1.82	17.86	714.59	4,193.77	1.69	9.89	2	39	0.65	12.62	407.94	1,345.16	2.09	6.88	57.09	32.08
6	500	750	625	45	916	0.92	18.78	160.35	4,354.11	0.38	10.27	1	40	0.32	12.94	682.56	2,027.72	3.49	10.37	425.68	46.57
7	750	1,000	875	68	984	1.39	20.18	240.73	4,594.84	0.57	10.84	3	43	0.97	13.92	129.35	2,157.07	0.66	11.03	53.73	46.95
8	1,000	1,500	1,250	98	1,082	2.01	22.19	170.10	4,764.94	0.40	11.24	5	48	1.62	15.53	1,406.12	3,563.19	7.19	18.22	826.65	74.78
9	1,500	2,000	1,750	93	1,175	1.91	24.09	232.14	4,997.08	0.55	11.79	2	50	0.65	16.18	0.68	3,563.86	0.00	18.23	0.29	71.32
10	2,000	2,500	2,250	60	1,235	1.23	25.32	201.32	5,198.41	0.47	12.26	2	52	0.65	16.83	91.72	3,655.58	0.47	18.70	45.56	70.32
11	2,500	3,000	2,750	74	1,309	1.52	26.84	168.18	5,366.58	0.40	12.66	0	52	0.00	16.83	0.00	3,655.58	0.00	18.70	0.00	68.12
12	3,000	4,000	3,500	69	1,378	1.41	28.26	407.83	5,774.41	0.96	13.62	0	52	0.00	16.83	0.00	3,655.58	0.00	18.70	0.00	63.31
13	4,000	5,000	4,500	63	1,441	1.29	29.55	325.48	6,099.88	0.77	14.39	2	54	0.65	17.48	1,905.04	5,560.62	9.74	28.44	585.31	91.16
14	5,000	7,500	6,250	171	1,612	3.51	33.05	1,216.32	7,316.20	2.87	17.26	4	58	1.29	18.77	190.90	5,751.52	0.98	29.42	15.69	78.61
15	7,500	10,000	8,750	147	1,759	3.01	36.07	1,419.71	8,735.91	3.35	20.61	3	61	0.97	19.74	147.95	5,899.47	0.76	30.17	10.42	67.53
16	10,000	20,000	15,000	487	2,246	9.99	46.05	5,404.28	14,140.18	12.75	33.36	17	78	5.50	25.24	202.51	6,101.98	1.04	31.21	3.75	43.15
17	20,000	50,000	35,000	824	3,070	16.90	62.95	10,319.46	24,459.64	24.34	57.70	45	123	14.56	39.81	3,562.43	9,664.41	18.22	49.43	34.52	39.51
18	50,000	100,000	75,000	674	3,744	13.82	76.77	8,268.59	32,728.24	19.51	77.21	46	169	14.89	54.69	4,386.71	14,051.11	22.44	71.87	53.05	42.93
19	100,000	500,000	300,000	818	4,562	16.77	93.54	7,642.96	40,371.20	18.03	95.24	92	261	29.77	84.47	2,805.40	16,856.51	14.35	86.21	36.71	41.75
20	500,000	UP		315	4,877	6.46	100.00	2,017.21	42,388.40	4.76	100.00	48	309	15.53	100.00	2,695.25	19,551.76	13.79	100.00	133.61	46.13
				4,877				42,388.40				309				19,551.76				46.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	105	105	6.54	6.54	7.69	7.69	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	133	1.74	8.29	94.18	86.50	0.38	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	75	208	4.67	12.96	380.50	467.00	1.55	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	63	271	3.93	16.88	429.77	896.76	1.75	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	105	376	6.54	23.43	1,081.04	1,977.80	4.40	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	104	480	6.48	29.91	1,142.21	3,120.01	4.64	12.69	1	1	4.35	4.35	3.29	3.29	0.11	0.11	0.29	0.11
7	750	1,000	875	127	607	7.91	37.82	1,305.03	4,425.04	5.31	17.99	1	2	4.35	8.70	1.88	5.17	0.06	0.17	0.14	0.12
8	1,000	1,500	1,250	153	760	9.53	47.35	2,147.10	6,572.14	8.73	26.72	1	3	4.35	13.04	20.27	25.44	0.66	0.83	0.94	0.39
9	1,500	2,000	1,750	130	890	8.10	55.45	2,019.60	8,591.75	8.21	34.94	0	3	0.00	13.04	0.00	25.44	0.00	0.83	0.00	0.30
10	2,000	2,500	2,250	87	977	5.42	60.87	1,295.52	9,887.26	5.27	40.21	4	7	17.39	30.43	1,788.68	1,814.12	58.41	59.24	138.07	18.35
11	2,500	3,000	2,750	105	1,082	6.54	67.41	1,419.14	11,306.40	5.77	45.98	1	8	4.35	34.78	30.00	1,844.12	0.98	60.22	2.11	16.31
12	3,000	4,000	3,500	131	1,213	8.16	75.58	2,936.42	14,242.82	11.94	57.92	3	11	13.04	47.83	163.70	2,007.82	5.35	65.57	5.57	14.10
13	4,000	5,000	4,500	101	1,314	6.29	81.87	2,133.58	16,376.40	8.68	66.59	4	15	17.39	65.22	131.88	2,139.70	4.31	69.88	6.18	13.07
14	5,000	7,500	6,250	106	1,420	6.60	88.47	2,871.38	19,247.78	11.68	78.27	3	18	13.04	78.26	782.91	2,922.61	25.57	95.44	27.27	15.18
15	7,500	10,000	8,750	45	1,465	2.80	91.28	682.91	19,930.69	2.78	81.05	0	18	0.00	78.26	0.00	2,922.61	0.00	95.44	0.00	14.66
16	10,000	20,000	15,000	69	1,534	4.30	95.58	2,977.86	22,908.55	12.11	93.15	2	20	8.70	86.96	86.46	3,009.07	2.82	98.27	2.90	13.14
17	20,000	50,000	35,000	56	1,590	3.49	99.07	1,452.23	24,360.78	5.91	99.06	3	23	13.04	100.00	53.02	3,062.09	1.73	100.00	3.65	12.57
18	50,000	100,000	75,000	2	1,592	0.12	99.19	12.07	24,372.85	0.05	99.11	0	23	0.00	100.00	0.00	3,062.09	0.00	100.00	0.00	12.56
19	100,000	500,000	300,000	10	1,602	0.62	99.81	142.98	24,515.82	0.58	99.69	0	23	0.00	100.00	0.00	3,062.09	0.00	100.00	0.00	12.49
20	500,000	UP		3	1,605	0.19	100.00	76.05	24,591.87	0.31	100.00	0	23	0.00	100.00	0.00	3,062.09	0.00	100.00	0.00	12.45
				1,605				24,591.87				23				3,062.09				12.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	123	123	8.01	8.01	95.83	95.83	2.09	2.09	1	1	4.76	4.76	43.93	43.93	5.45	5.45	45.85	45.85
2	50	100	75	47	170	3.06	11.07	55.13	150.96	1.20	3.29	0	1	0.00	4.76	0.00	43.93	0.00	5.45	0.00	29.10
3	100	200	150	118	288	7.68	18.75	113.61	264.57	2.48	5.77	0	1	0.00	4.76	0.00	43.93	0.00	5.45	0.00	16.61
4	200	300	250	96	384	6.25	25.00	114.19	378.76	2.49	8.26	0	1	0.00	4.76	0.00	43.93	0.00	5.45	0.00	11.60
5	300	500	400	135	519	8.79	33.79	144.89	523.65	3.16	11.42	1	2	4.76	9.52	10.77	54.70	1.34	6.78	7.43	10.45
6	500	750	625	87	606	5.66	39.45	75.12	598.77	1.64	13.05	0	2	0.00	9.52	0.00	54.70	0.00	6.78	0.00	9.14
7	750	1,000	875	124	730	8.07	47.53	134.60	733.37	2.93	15.99	0	2	0.00	9.52	0.00	54.70	0.00	6.78	0.00	7.46
8	1,000	1,500	1,250	154	884	10.03	57.55	213.96	947.34	4.66	20.65	0	2	0.00	9.52	0.00	54.70	0.00	6.78	0.00	5.77
9	1,500	2,000	1,750	98	982	6.38	63.93	171.52	1,118.86	3.74	24.39	1	3	4.76	14.29	486.94	541.64	60.39	67.17	283.89	48.41
10	2,000	2,500	2,250	64	1,046	4.17	68.10	156.12	1,274.98	3.40	27.79	2	5	9.52	23.81	78.71	620.35	9.76	76.94	50.42	48.66
11	2,500	3,000	2,750	61	1,107	3.97	72.07	160.30	1,435.28	3.49	31.29	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	43.22
12	3,000	4,000	3,500	42	1,149	2.73	74.80	181.00	1,616.28	3.95	35.24	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	38.38
13	4,000	5,000	4,500	32	1,181	2.08	76.89	183.57	1,799.85	4.00	39.24	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	34.47
14	5,000	7,500	6,250	65	1,246	4.23	81.12	363.87	2,163.71	7.93	47.17	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	28.67
15	7,500	10,000	8,750	53	1,299	3.45	84.57	397.34	2,561.05	8.66	55.83	2	7	9.52	33.33	25.61	645.96	3.18	80.11	6.45	25.22
16	10,000	20,000	15,000	99	1,398	6.45	91.02	1,020.15	3,581.21	22.24	78.07	4	11	19.05	52.38	130.74	776.70	16.21	96.33	12.82	21.69
17	20,000	50,000	35,000	54	1,452	3.52	94.53	570.52	4,151.73	12.44	90.51	2	13	9.52	61.90	2.41	779.11	0.30	96.63	0.42	18.77
18	50,000	100,000	75,000	36	1,488	2.34	96.88	225.56	4,377.28	4.92	95.43	7	20	33.33	95.24	27.20	806.31	3.37	100.00	12.06	18.42
19	100,000	500,000	300,000	42	1,530	2.73	99.61	209.37	4,586.65	4.56	99.99	1	21	4.76	100.00	0.00	806.31	0.00	100.00	0.00	17.58
20	500,000	UP		6	1,536	0.39	100.00	0.46	4,587.11	0.01	100.00	0	21	0.00	100.00	0.00	806.31	0.00	100.00	0.00	17.58
				1,536				4,587.11				21				806.31				17.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.67	2.67	2.64	2.64	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	2.67	5.33	5.78	8.41	2.88	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	5.33	10.67	2.50	10.91	1.24	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	13	6.67	17.33	25.58	36.50	12.73	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	19	8.00	25.33	6.66	43.15	3.31	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	27	10.67	36.00	5.34	48.49	2.66	24.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	40	17.33	53.33	16.82	65.31	8.37	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	51	14.67	68.00	20.97	86.29	10.44	42.95	1	1	50.00	50.00	70.97	70.97	36.88	36.88	338.41	82.25
9	1,500	2,000	1,750	1	52	1.33	69.33	0.77	87.05	0.38	43.33	0	1	0.00	50.00	0.00	70.97	0.00	36.88	0.00	81.53
10	2,000	2,500	2,250	2	54	2.67	72.00	4.51	91.56	2.24	45.58	1	2	50.00	100.00	121.49	192.46	63.12	100.00	2694.51	210.20
11	2,500	3,000	2,750	1	55	1.33	73.33	6.67	98.23	3.32	48.90	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	195.94
12	3,000	4,000	3,500	1	56	1.33	74.67	5.10	103.33	2.54	51.44	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	186.27
13	4,000	5,000	4,500	6	62	8.00	82.67	32.34	135.67	16.10	67.54	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	141.86
14	5,000	7,500	6,250	4	66	5.33	88.00	19.57	155.24	9.74	77.28	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	123.98
15	7,500	10,000	8,750	1	67	1.33	89.33	2.93	158.18	1.46	78.74	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	121.68
16	10,000	20,000	15,000	2	69	2.67	92.00	15.08	173.26	7.51	86.25	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	111.08
17	20,000	50,000	35,000	6	75	8.00	100.00	27.63	200.88	13.75	100.00	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	95.81
18	50,000	100,000	75,000	0	75	0.00	100.00	0.00	200.88	0.00	100.00	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	95.81
19	100,000	500,000	300,000	0	75	0.00	100.00	0.00	200.88	0.00	100.00	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	95.81
20	500,000	UP		0	75	0.00	100.00	0.00	200.88	0.00	100.00	0	2	0.00	100.00	0.00	192.46	0.00	100.00	0.00	95.81
				75				200.88				2				192.46				95.81	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	6.71	6.71	18.87	18.87	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	56	5.03	11.74	44.09	62.96	4.20	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	89	6.92	18.66	16.24	79.20	1.55	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	124	7.34	26.00	66.16	145.36	6.31	13.86	1	1	33.33	33.33	0.73	0.73	0.01	0.01	1.11	0.50
5	300	500	400	64	188	13.42	39.41	34.44	179.80	3.28	17.15	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.41
6	500	750	625	50	238	10.48	49.90	38.20	218.00	3.64	20.79	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.34
7	750	1,000	875	47	285	9.85	59.75	55.61	273.62	5.30	26.09	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.27
8	1,000	1,500	1,250	44	329	9.22	68.97	58.49	332.11	5.58	31.67	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.22
9	1,500	2,000	1,750	28	357	5.87	74.84	64.97	397.08	6.20	37.87	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.18
10	2,000	2,500	2,250	31	388	6.50	81.34	81.48	478.55	7.77	45.63	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.15
11	2,500	3,000	2,750	17	405	3.56	84.91	35.44	513.99	3.38	49.01	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.14
12	3,000	4,000	3,500	30	435	6.29	91.19	91.76	605.75	8.75	57.76	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.12
13	4,000	5,000	4,500	13	448	2.73	93.92	42.45	648.20	4.05	61.81	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.11
14	5,000	7,500	6,250	10	458	2.10	96.02	95.66	743.86	9.12	70.93	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.00	0.10
15	7,500	10,000	8,750	10	468	2.10	98.11	86.33	830.19	8.23	79.17	1	2	33.33	66.67	75.38	76.11	1.20	1.22	87.32	9.17
16	10,000	20,000	15,000	7	475	1.47	99.58	137.96	968.15	13.16	92.32	0	2	0.00	66.67	0.00	76.11	0.00	1.22	0.00	7.86
17	20,000	50,000	35,000	1	476	0.21	99.79	39.09	1,007.24	3.73	96.05	0	2	0.00	66.67	0.00	76.11	0.00	1.22	0.00	7.56
18	50,000	100,000	75,000	1	477	0.21	100.00	41.42	1,048.66	3.95	100.00	1	3	33.33	100.00	6,186.31	6,262.42	98.78	100.00	14934.96	597.18
19	100,000	500,000	300,000	0	477	0.00	100.00	0.00	1,048.66	0.00	100.00	0	3	0.00	100.00	0.00	6,262.42	0.00	100.00	0.00	597.18
20	500,000	UP		0	477	0.00	100.00	0.00	1,048.66	0.00	100.00	0	3	0.00	100.00	0.00	6,262.42	0.00	100.00	0.00	597.18
				477				1,048.66				3				6,262.42				597.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	9.21	9.21	3.94	3.94	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	2.63	11.84	16.88	20.82	4.04	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	2.63	14.47	0.38	21.21	0.09	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	2.63	17.11	0.74	21.95	0.18	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	18	6.58	23.68	3.69	25.64	0.88	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	26	10.53	34.21	6.06	31.70	1.45	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	28	2.63	36.84	2.19	33.90	0.53	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	34	7.89	44.74	29.34	63.24	7.02	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	37	3.95	48.68	5.74	68.97	1.37	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	39	2.63	51.32	26.62	95.59	6.37	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	44	6.58	57.89	18.28	113.87	4.38	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	49	6.58	64.47	19.17	133.05	4.59	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	50	1.32	65.79	3.90	136.95	0.93	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	51	1.32	67.11	22.50	159.45	5.39	38.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	52	1.32	68.42	17.24	176.68	4.13	42.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	54	2.63	71.05	3.19	179.88	0.76	43.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	68	18.42	89.47	145.85	325.73	34.91	77.97	1	1	11.11	11.11	10.80	10.80	5.95	5.95	7.40	3.31
18	50,000	100,000	75,000	4	72	5.26	94.74	50.49	376.22	12.09	90.06	8	9	88.89	100.00	170.67	181.46	94.05	100.00	338.01	48.23
19	100,000	500,000	300,000	4	76	5.26	100.00	41.54	417.77	9.94	100.00	0	9	0.00	100.00	0.00	181.46	0.00	100.00	0.00	43.44
20	500,000	UP		0	76	0.00	100.00	0.00	417.77	0.00	100.00	0	9	0.00	100.00	0.00	181.46	0.00	100.00	0.00	43.44
				76				417.77				9				181.46				43.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	8.99	8.99	13.99	13.99	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	55	6.46	15.45	17.89	31.88	1.94	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	37	92	10.39	25.84	13.13	45.02	1.42	4.88	1	1	14.29	14.29	1.80	1.80	1.52	1.52	13.70	4.00
4	200	300	250	35	127	9.83	35.67	9.83	54.84	1.07	5.94	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	3.28
5	300	500	400	40	167	11.24	46.91	49.18	104.03	5.33	11.28	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	1.73
6	500	750	625	29	196	8.15	55.06	22.65	126.67	2.45	13.73	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	1.42
7	750	1,000	875	32	228	8.99	64.04	37.78	164.45	4.09	17.82	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	1.09
8	1,000	1,500	1,250	29	257	8.15	72.19	44.94	209.39	4.87	22.70	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	0.86
9	1,500	2,000	1,750	12	269	3.37	75.56	25.06	234.45	2.72	25.41	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	0.77
10	2,000	2,500	2,250	12	281	3.37	78.93	63.31	297.76	6.86	32.27	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	0.60
11	2,500	3,000	2,750	4	285	1.12	80.06	20.33	318.09	2.20	34.48	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	0.57
12	3,000	4,000	3,500	15	300	4.21	84.27	79.13	397.23	8.58	43.05	0	1	0.00	14.29	0.00	1.80	0.00	1.52	0.00	0.45
13	4,000	5,000	4,500	10	310	2.81	87.08	117.69	514.92	12.76	55.81	2	3	28.57	42.86	84.69	86.49	71.55	73.07	71.96	16.80
14	5,000	7,500	6,250	15	325	4.21	91.29	112.43	627.34	12.19	68.00	0	3	0.00	42.86	0.00	86.49	0.00	73.07	0.00	13.79
15	7,500	10,000	8,750	5	330	1.40	92.70	58.65	686.00	6.36	74.35	0	3	0.00	42.86	0.00	86.49	0.00	73.07	0.00	12.61
16	10,000	20,000	15,000	8	338	2.25	94.94	78.66	764.66	8.53	82.88	1	4	14.29	57.14	11.13	97.62	9.40	82.47	14.15	12.77
17	20,000	50,000	35,000	4	342	1.12	96.07	96.01	860.67	10.41	93.29	3	7	42.86	100.00	20.75	118.37	17.53	100.00	21.61	13.75
18	50,000	100,000	75,000	5	347	1.40	97.47	29.90	890.58	3.24	96.53	0	7	0.00	100.00	0.00	118.37	0.00	100.00	0.00	13.29
19	100,000	500,000	300,000	7	354	1.97	99.44	27.11	917.69	2.94	99.47	0	7	0.00	100.00	0.00	118.37	0.00	100.00	0.00	12.90
20	500,000	UP		2	356	0.56	100.00	4.92	922.61	0.53	100.00	0	7	0.00	100.00	0.00	118.37	0.00	100.00	0.00	12.83
				356				922.61				7				118.37				12.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,636	1,636	9.79	9.79	866.41	866.41	2.19	2.19	3	3	2.36	2.36	3.46	3.46	0.02	0.02	0.40	0.40
2	50	100	75	642	2,278	3.84	13.63	626.36	1,492.76	1.58	3.77	1	4	0.79	3.15	50.41	53.87	0.33	0.35	8.05	3.61
3	100	200	150	857	3,135	5.13	18.76	951.20	2,443.96	2.40	6.18	3	7	2.36	5.51	156.81	210.68	1.01	1.36	16.49	8.62
4	200	300	250	823	3,958	4.92	23.68	752.16	3,196.12	1.90	8.08	2	9	1.57	7.09	223.03	433.71	1.44	2.80	29.65	13.57
5	300	500	400	1,635	5,593	9.78	33.46	1,673.87	4,869.99	4.23	12.31	7	16	5.51	12.60	230.00	663.71	1.48	4.28	13.74	13.63
6	500	750	625	1,437	7,030	8.60	42.06	1,643.44	6,513.43	4.16	16.47	8	24	6.30	18.90	392.39	1,056.09	2.53	6.81	23.88	16.21
7	750	1,000	875	1,482	8,512	8.87	50.93	2,201.96	8,715.39	5.57	22.04	9	33	7.09	25.98	454.19	1,510.29	2.93	9.74	20.63	17.33
8	1,000	1,500	1,250	1,722	10,234	10.30	61.23	3,155.85	11,871.24	7.98	30.02	14	47	11.02	37.01	1,389.96	2,900.25	8.97	18.71	44.04	24.43
9	1,500	2,000	1,750	1,557	11,791	9.32	70.55	3,514.33	15,385.57	8.89	38.90	19	66	14.96	51.97	4,271.23	7,171.49	27.56	46.27	121.54	46.61
10	2,000	2,500	2,250	1,114	12,905	6.67	77.22	3,337.49	18,723.06	8.44	47.34	5	71	3.94	55.91	141.20	7,312.68	0.91	47.18	4.23	39.06
11	2,500	3,000	2,750	633	13,538	3.79	81.00	2,339.06	21,062.12	5.91	53.25	4	75	3.15	59.06	1,442.69	8,755.37	9.31	56.48	61.68	41.57
12	3,000	4,000	3,500	805	14,343	4.82	85.82	2,903.40	23,965.52	7.34	60.59	15	90	11.81	70.87	1,191.05	9,946.42	7.68	64.17	41.02	41.50
13	4,000	5,000	4,500	637	14,980	3.81	89.63	2,433.91	26,399.42	6.15	66.75	6	96	4.72	75.59	253.97	10,200.39	1.64	65.81	10.43	38.64
14	5,000	7,500	6,250	1,007	15,987	6.03	95.66	5,193.92	31,593.34	13.13	79.88	10	106	7.87	83.46	127.27	10,327.66	0.82	66.63	2.45	32.69
15	7,500	10,000	8,750	347	16,334	2.08	97.73	2,646.97	34,240.31	6.69	86.57	6	112	4.72	88.19	4,517.49	14,845.15	29.14	95.77	170.67	43.36
16	10,000	20,000	15,000	220	16,554	1.32	99.05	3,161.73	37,402.04	7.99	94.57	10	122	7.87	96.06	144.49	14,989.64	0.93	96.70	4.57	40.08
17	20,000	50,000	35,000	87	16,641	0.52	99.57	1,701.56	39,103.60	4.30	98.87	2	124	1.57	97.64	505.85	15,495.50	3.26	99.97	29.73	39.63
18	50,000	100,000	75,000	21	16,662	0.13	99.69	217.64	39,321.24	0.55	99.42	1	125	0.79	98.43	3.06	15,498.56	0.02	99.99	1.41	39.42
19	100,000	500,000	300,000	35	16,697	0.21	99.90	166.18	39,487.42	0.42	99.84	0	125	0.00	98.43	0.00	15,498.56	0.00	99.99	0.00	39.25
20	500,000	UP		16	16,713	0.10	100.00	63.51	39,550.93	0.16	100.00	2	127	1.57	100.00	1.87	15,500.43	0.01	100.00	2.94	39.19
				16,713				39,550.93				127				15,500.43				39.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,434	1,434	23.10	23.10	463.04	463.04	6.33	6.33	3	3	17.65	17.65	63.15	63.15	2.08	2.08	13.64	13.64
2	50	100	75	989	2,423	15.93	39.02	556.72	1,019.76	7.61	13.95	2	5	11.76	29.41	157.50	220.65	5.20	7.28	28.29	21.64
3	100	200	150	1,117	3,540	17.99	57.01	910.92	1,930.68	12.46	26.40	3	8	17.65	47.06	227.91	448.56	7.52	14.81	25.02	23.23
4	200	300	250	749	4,289	12.06	69.08	713.08	2,643.75	9.75	36.15	2	10	11.76	58.82	366.60	815.16	12.10	26.91	51.41	30.83
5	300	500	400	835	5,124	13.45	82.53	1,190.60	3,834.36	16.28	52.44	3	13	17.65	76.47	936.58	1,751.74	30.92	57.82	78.66	45.69
6	500	750	625	435	5,559	7.01	89.53	839.96	4,674.31	11.49	63.92	1	14	5.88	82.35	326.09	2,077.83	10.76	68.59	38.82	44.45
7	750	1,000	875	278	5,837	4.48	94.01	711.04	5,385.36	9.72	73.65	2	16	11.76	94.12	949.82	3,027.64	31.35	99.94	133.58	56.22
8	1,000	1,500	1,250	163	6,000	2.63	96.63	526.95	5,912.31	7.21	80.85	1	17	5.88	100.00	1.82	3,029.46	0.06	100.00	0.35	51.24
9	1,500	2,000	1,750	70	6,070	1.13	97.76	408.38	6,320.69	5.58	86.44	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	47.93
10	2,000	2,500	2,250	32	6,102	0.52	98.28	140.33	6,461.02	1.92	88.36	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	46.89
11	2,500	3,000	2,750	17	6,119	0.27	98.55	134.71	6,595.74	1.84	90.20	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	45.93
12	3,000	4,000	3,500	25	6,144	0.40	98.95	223.50	6,819.23	3.06	93.26	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	44.43
13	4,000	5,000	4,500	14	6,158	0.23	99.18	195.38	7,014.61	2.67	95.93	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	43.19
14	5,000	7,500	6,250	19	6,177	0.31	99.48	100.14	7,114.75	1.37	97.30	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	42.58
15	7,500	10,000	8,750	7	6,184	0.11	99.60	138.12	7,252.87	1.89	99.19	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.77
16	10,000	20,000	15,000	2	6,186	0.03	99.63	11.30	7,264.17	0.15	99.34	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.70
17	20,000	50,000	35,000	6	6,192	0.10	99.73	14.43	7,278.60	0.20	99.54	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.62
18	50,000	100,000	75,000	6	6,198	0.10	99.82	11.66	7,290.26	0.16	99.70	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.55
19	100,000	500,000	300,000	11	6,209	0.18	100.00	22.11	7,312.37	0.30	100.00	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.43
20	500,000	UP		0	6,209	0.00	100.00	0.00	7,312.37	0.00	100.00	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.43
				6,209				7,312.37				17				3,029.46				41.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	256	256	8.96	8.96	98.71	98.71	3.05	3.05	1	1	8.33	8.33	37.63	37.63	1.84	1.84	38.12	38.12
2	50	100	75	171	427	5.99	14.95	90.12	188.83	2.78	5.83	0	1	0.00	8.33	0.00	37.63	0.00	1.84	0.00	19.93
3	100	200	150	409	836	14.32	29.27	84.85	273.68	2.62	8.45	1	2	8.33	16.67	162.72	200.36	7.94	9.77	191.79	73.21
4	200	300	250	312	1,148	10.92	40.20	179.05	452.72	5.53	13.97	0	2	0.00	16.67	0.00	200.36	0.00	9.77	0.00	44.26
5	300	500	400	455	1,603	15.93	56.13	285.09	737.82	8.80	22.77	2	4	16.67	33.33	81.74	282.10	3.99	13.76	28.67	38.23
6	500	750	625	387	1,990	13.55	69.68	280.01	1,017.83	8.64	31.41	2	6	16.67	50.00	4.08	286.18	0.20	13.96	1.46	28.12
7	750	1,000	875	268	2,258	9.38	79.06	299.97	1,317.80	9.26	40.67	0	6	0.00	50.00	0.00	286.18	0.00	13.96	0.00	21.72
8	1,000	1,500	1,250	211	2,469	7.39	86.45	338.27	1,656.07	10.44	51.10	3	9	25.00	75.00	112.40	398.58	5.48	19.44	33.23	24.07
9	1,500	2,000	1,750	132	2,601	4.62	91.07	272.40	1,928.47	8.41	59.51	1	10	8.33	83.33	278.00	676.58	13.56	33.01	102.06	35.08
10	2,000	2,500	2,250	59	2,660	2.07	93.14	168.15	2,096.62	5.19	64.70	0	10	0.00	83.33	0.00	676.58	0.00	33.01	0.00	32.27
11	2,500	3,000	2,750	59	2,719	2.07	95.20	206.02	2,302.64	6.36	71.06	1	11	8.33	91.67	1,346.71	2,023.29	65.70	98.71	653.68	87.87
12	3,000	4,000	3,500	47	2,766	1.65	96.85	271.11	2,573.75	8.37	79.42	1	12	8.33	100.00	26.54	2,049.82	1.29	100.00	9.79	79.64
13	4,000	5,000	4,500	21	2,787	0.74	97.58	124.91	2,698.66	3.85	83.28	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	75.96
14	5,000	7,500	6,250	25	2,812	0.88	98.46	190.66	2,889.32	5.88	89.16	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	70.94
15	7,500	10,000	8,750	23	2,835	0.81	99.26	206.91	3,096.24	6.39	95.55	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	66.20
16	10,000	20,000	15,000	8	2,843	0.28	99.54	115.50	3,211.74	3.56	99.11	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.82
17	20,000	50,000	35,000	2	2,845	0.07	99.61	1.00	3,212.74	0.03	99.14	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.80
18	50,000	100,000	75,000	3	2,848	0.11	99.72	2.41	3,215.16	0.07	99.22	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.75
19	100,000	500,000	300,000	6	2,854	0.21	99.93	13.16	3,228.32	0.41	99.62	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.50
20	500,000	UP		2	2,856	0.07	100.00	12.22	3,240.54	0.38	100.00	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.26
				2,856				3,240.54				12				2,049.82				63.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	177	177	23.98	23.98	45.53	45.53	2.25	2.25	10	10	27.78	27.78	108.18	108.18	25.11	25.11	237.58	237.58
2	50	100	75	63	240	8.54	32.52	33.25	78.78	1.64	3.90	3	13	8.33	36.11	150.82	258.99	35.00	60.11	453.56	328.74
3	100	200	150	42	282	5.69	38.21	14.00	92.78	0.69	4.59	0	13	0.00	36.11	0.00	258.99	0.00	60.11	0.00	279.14
4	200	300	250	35	317	4.74	42.95	50.34	143.12	2.49	7.08	1	14	2.78	38.89	39.26	298.25	9.11	69.22	77.99	208.39
5	300	500	400	33	350	4.47	47.43	20.98	164.10	1.04	8.12	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	181.75
6	500	750	625	23	373	3.12	50.54	173.26	337.36	8.57	16.69	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	88.41
7	750	1,000	875	10	383	1.36	51.90	6.53	343.89	0.32	17.01	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	86.73
8	1,000	1,500	1,250	14	397	1.90	53.79	32.98	376.86	1.63	18.64	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	79.14
9	1,500	2,000	1,750	21	418	2.85	56.64	59.28	436.14	2.93	21.57	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	68.38
10	2,000	2,500	2,250	23	441	3.12	59.76	92.84	528.98	4.59	26.16	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	56.38
11	2,500	3,000	2,750	23	464	3.12	62.87	130.60	659.58	6.46	32.62	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	45.22
12	3,000	4,000	3,500	26	490	3.52	66.40	90.51	750.09	4.48	37.10	0	14	0.00	38.89	0.00	298.25	0.00	69.22	0.00	39.76
13	4,000	5,000	4,500	28	518	3.79	70.19	101.52	851.61	5.02	42.12	2	16	5.56	44.44	0.00	298.25	0.00	69.22	0.00	35.02
14	5,000	7,500	6,250	48	566	6.50	76.69	199.45	1,051.06	9.86	51.98	3	19	8.33	52.78	15.00	313.25	3.48	72.70	7.52	29.80
15	7,500	10,000	8,750	10	576	1.36	78.05	77.69	1,128.75	3.84	55.83	0	19	0.00	52.78	0.00	313.25	0.00	72.70	0.00	27.75
16	10,000	20,000	15,000	58	634	7.86	85.91	424.51	1,553.25	21.00	76.82	4	23	11.11	63.89	20.00	333.25	4.64	77.34	4.71	21.46
17	20,000	50,000	35,000	35	669	4.74	90.65	334.03	1,887.29	16.52	93.34	5	28	13.89	77.78	48.82	382.07	11.33	88.67	14.62	20.24
18	50,000	100,000	75,000	28	697	3.79	94.44	78.02	1,965.31	3.86	97.20	2	30	5.56	83.33	0.84	382.91	0.19	88.87	1.08	19.48
19	100,000	500,000	300,000	37	734	5.01	99.46	41.07	2,006.38	2.03	99.23	6	36	16.67	100.00	47.98	430.89	11.13	100.00	116.81	21.48
20	500,000	UP		4	738	0.54	100.00	15.49	2,021.87	0.77	100.00	0	36	0.00	100.00	0.00	430.89	0.00	100.00	0.00	21.31
				738				2,021.87				36				430.89				21.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	8.11	8.11	7.16	7.16	0.62	0.62	9	9	21.43	21.43	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	40	5.41	13.51	1.30	8.46	0.11	0.74	4	13	9.52	30.95	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	48	2.70	16.22	44.23	52.69	3.85	4.59	1	14	2.38	33.33	11.28	11.28	3.42	3.42	25.51	21.41
4	200	300	250	3	51	1.01	17.23	1.41	54.10	0.12	4.71	0	14	0.00	33.33	0.00	11.28	0.00	3.42	0.00	20.85
5	300	500	400	3	54	1.01	18.24	2.69	56.79	0.23	4.94	0	14	0.00	33.33	0.00	11.28	0.00	3.42	0.00	19.87
6	500	750	625	1	55	0.34	18.58	3.69	60.48	0.32	5.26	0	14	0.00	33.33	0.00	11.28	0.00	3.42	0.00	18.65
7	750	1,000	875	2	57	0.68	19.26	2.29	62.77	0.20	5.46	0	14	0.00	33.33	0.00	11.28	0.00	3.42	0.00	17.98
8	1,000	1,500	1,250	7	64	2.36	21.62	12.50	75.27	1.09	6.55	0	14	0.00	33.33	0.00	11.28	0.00	3.42	0.00	14.99
9	1,500	2,000	1,750	9	73	3.04	24.66	12.22	87.49	1.06	7.62	1	15	2.38	35.71	0.00	11.28	0.00	3.42	0.00	12.90
10	2,000	2,500	2,250	6	79	2.03	26.69	21.87	109.36	1.90	9.52	0	15	0.00	35.71	0.00	11.28	0.00	3.42	0.00	10.32
11	2,500	3,000	2,750	2	81	0.68	27.36	4.49	113.84	0.39	9.91	0	15	0.00	35.71	0.00	11.28	0.00	3.42	0.00	9.91
12	3,000	4,000	3,500	11	92	3.72	31.08	22.94	136.78	2.00	11.91	1	16	2.38	38.10	0.00	11.28	0.00	3.42	0.00	8.25
13	4,000	5,000	4,500	19	111	6.42	37.50	19.78	156.55	1.72	13.63	1	17	2.38	40.48	2.75	14.03	0.83	4.26	13.91	8.96
14	5,000	7,500	6,250	28	139	9.46	46.96	67.34	223.89	5.86	19.49	3	20	7.14	47.62	2.25	16.28	0.68	4.94	3.34	7.27
15	7,500	10,000	8,750	3	142	1.01	47.97	33.17	257.06	2.89	22.38	0	20	0.00	47.62	0.00	16.28	0.00	4.94	0.00	6.33
16	10,000	20,000	15,000	50	192	16.89	64.86	495.55	752.62	43.14	65.52	4	24	9.52	57.14	4.05	20.33	1.23	6.17	0.82	2.70
17	20,000	50,000	35,000	23	215	7.77	72.64	96.20	848.81	8.37	73.89	2	26	4.76	61.90	5.25	25.58	1.59	7.76	5.46	3.01
18	50,000	100,000	75,000	35	250	11.82	84.46	115.87	964.68	10.09	83.98	5	31	11.90	73.81	22.41	47.99	6.80	14.56	19.34	4.97
19	100,000	500,000	300,000	44	294	14.86	99.32	159.18	1,123.86	13.86	97.84	11	42	26.19	100.00	281.72	329.71	85.44	100.00	176.98	29.34
20	500,000	UP		2	296	0.68	100.00	24.87	1,148.72	2.16	100.00	0	42	0.00	100.00	0.00	329.71	0.00	100.00	0.00	28.70
				296				1,148.72				42				329.71				28.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29492 AQUARIA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	33.08	33.08	50.65	50.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	45.26	12.19	69.32	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	19.16	31.35	29.35	48.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	67.90	36.55	103.99	55.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	28.75	65.30	44.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	65.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				65.30				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.77	0.77	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.80	1.56	1.97	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	4.51	6.08	11.16	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.70	10.77	11.61	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	29.67	40.44	73.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	40.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				40.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.72	0.72	3.86	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.37	1.09	1.97	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	0.39	1.48	2.10	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	0.93	2.41	5.01	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	9.09	27.27	2.98	5.39	15.97	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	12	27.27	54.55	3.28	8.67	17.60	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	13.64	68.18	1.55	10.22	8.34	54.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	9.09	77.27	2.41	12.63	12.92	67.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	19	9.09	86.36	3.19	15.82	17.12	84.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	4.55	90.91	1.27	17.09	6.80	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	4.55	95.45	1.55	18.64	8.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	4.55	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				18.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	658	658	10.83	10.83	302.33	302.33	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	516	1,174	8.49	19.32	306.06	608.38	2.33	4.63	21	21	37.50	37.50	92.17	92.17	1.10	1.10	30.11	15.15
3	100	200	150	505	1,679	8.31	27.63	411.47	1,019.85	3.13	7.75	2	23	3.57	41.07	270.01	362.18	3.22	4.32	65.62	35.51
4	200	300	250	444	2,123	7.31	34.94	335.14	1,355.00	2.55	10.30	0	23	0.00	41.07	0.00	362.18	0.00	4.32	0.00	26.73
5	300	500	400	617	2,740	10.15	45.09	272.68	1,627.68	2.07	12.38	1	24	1.79	42.86	148.92	511.10	1.78	6.09	54.61	31.40
6	500	750	625	472	3,212	7.77	52.86	353.94	1,981.62	2.69	15.07	1	25	1.79	44.64	3.44	514.54	0.04	6.13	0.97	25.97
7	750	1,000	875	509	3,721	8.38	61.23	450.03	2,431.65	3.42	18.49	1	26	1.79	46.43	132.29	646.83	1.58	7.71	29.39	26.60
8	1,000	1,500	1,250	491	4,212	8.08	69.31	545.78	2,977.43	4.15	22.64	1	27	1.79	48.21	18.80	665.63	0.22	7.93	3.44	22.36
9	1,500	2,000	1,750	236	4,448	3.88	73.19	385.85	3,363.28	2.93	25.57	1	28	1.79	50.00	198.47	864.09	2.37	10.30	51.44	25.69
10	2,000	2,500	2,250	205	4,653	3.37	76.57	375.34	3,738.62	2.85	28.43	0	28	0.00	50.00	0.00	864.09	0.00	10.30	0.00	23.11
11	2,500	3,000	2,750	141	4,794	2.32	78.89	327.13	4,065.75	2.49	30.91	1	29	1.79	51.79	83.62	947.71	1.00	11.30	25.56	23.31
12	3,000	4,000	3,500	160	4,954	2.63	81.52	497.30	4,563.04	3.78	34.69	2	31	3.57	55.36	189.16	1,136.87	2.25	13.55	38.04	24.91
13	4,000	5,000	4,500	124	5,078	2.04	83.56	419.66	4,982.70	3.19	37.88	0	31	0.00	55.36	0.00	1,136.87	0.00	13.55	0.00	22.82
14	5,000	7,500	6,250	189	5,267	3.11	86.67	929.02	5,911.72	7.06	44.95	0	31	0.00	55.36	0.00	1,136.87	0.00	13.55	0.00	19.23
15	7,500	10,000	8,750	108	5,375	1.78	88.45	623.93	6,535.64	4.74	49.69	1	32	1.79	57.14	46.00	1,182.87	0.55	14.10	7.37	18.10
16	10,000	20,000	15,000	228	5,603	3.75	92.20	1,936.01	8,471.65	14.72	64.41	1	33	1.79	58.93	80.00	1,262.87	0.95	15.05	4.13	14.91
17	20,000	50,000	35,000	201	5,804	3.31	95.51	2,296.55	10,768.20	17.46	81.87	2	35	3.57	62.50	34.45	1,297.31	0.41	15.46	1.50	12.05
18	50,000	100,000	75,000	104	5,908	1.71	97.22	1,087.97	11,856.18	8.27	90.14	3	38	5.36	67.86	185.16	1,482.48	2.21	17.67	17.02	12.50
19	100,000	500,000	300,000	134	6,042	2.21	99.42	1,028.72	12,884.90	7.82	97.97	16	54	28.57	96.43	6,903.33	8,385.81	82.29	99.96	671.06	65.08
20	500,000	UP		35	6,077	0.58	100.00	267.46	13,152.36	2.03	100.00	2	56	3.57	100.00	2.94	8,388.75	0.04	100.00	1.10	63.78
				6,077				13,152.36				56				8,388.75				63.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	187	187	8.05	8.05	102.63	102.63	1.78	1.78	1	1	7.14	7.14	4.71	4.71	2.58	2.58	4.59	4.59
2	50	100	75	85	272	3.66	11.70	54.76	157.39	0.95	2.72	1	2	7.14	14.29	25.00	29.71	13.68	16.26	45.66	18.88
3	100	200	150	156	428	6.71	18.42	69.11	226.50	1.20	3.92	0	2	0.00	14.29	0.00	29.71	0.00	16.26	0.00	13.12
4	200	300	250	137	565	5.90	24.31	38.31	264.81	0.66	4.58	0	2	0.00	14.29	0.00	29.71	0.00	16.26	0.00	11.22
5	300	500	400	175	740	7.53	31.84	100.89	365.70	1.75	6.33	1	3	7.14	21.43	6.15	35.86	3.37	19.62	6.10	9.81
6	500	750	625	189	929	8.13	39.97	29.26	394.96	0.51	6.83	0	3	0.00	21.43	0.00	35.86	0.00	19.62	0.00	9.08
7	750	1,000	875	194	1,123	8.35	48.32	143.91	538.87	2.49	9.32	0	3	0.00	21.43	0.00	35.86	0.00	19.62	0.00	6.65
8	1,000	1,500	1,250	172	1,295	7.40	55.72	189.31	728.19	3.28	12.60	0	3	0.00	21.43	0.00	35.86	0.00	19.62	0.00	4.92
9	1,500	2,000	1,750	147	1,442	6.33	62.05	252.77	980.96	4.37	16.97	0	3	0.00	21.43	0.00	35.86	0.00	19.62	0.00	3.66
10	2,000	2,500	2,250	124	1,566	5.34	67.38	233.60	1,214.56	4.04	21.01	1	4	7.14	28.57	0.00	35.86	0.00	19.62	0.00	2.95
11	2,500	3,000	2,750	127	1,693	5.46	72.85	288.70	1,503.27	4.99	26.01	1	5	7.14	35.71	23.00	58.86	12.59	32.21	7.97	3.92
12	3,000	4,000	3,500	121	1,814	5.21	78.06	316.88	1,820.15	5.48	31.49	3	8	21.43	57.14	87.50	146.36	47.88	80.10	27.61	8.04
13	4,000	5,000	4,500	76	1,890	3.27	81.33	317.05	2,137.19	5.48	36.97	1	9	7.14	64.29	4.47	150.83	2.45	82.54	1.41	7.06
14	5,000	7,500	6,250	132	2,022	5.68	87.01	721.55	2,858.75	12.48	49.45	1	10	7.14	71.43	0.00	150.83	0.00	82.54	0.00	5.28
15	7,500	10,000	8,750	82	2,104	3.53	90.53	564.45	3,423.20	9.76	59.22	0	10	0.00	71.43	0.00	150.83	0.00	82.54	0.00	4.41
16	10,000	20,000	15,000	107	2,211	4.60	95.14	1,145.80	4,569.00	19.82	79.04	3	13	21.43	92.86	28.15	178.98	15.40	97.95	2.46	3.92
17	20,000	50,000	35,000	69	2,280	2.97	98.11	766.11	5,335.11	13.25	92.29	0	13	0.00	92.86	0.00	178.98	0.00	97.95	0.00	3.35
18	50,000	100,000	75,000	23	2,303	0.99	99.10	355.13	5,690.24	6.14	98.44	1	14	7.14	100.00	3.75	182.73	2.05	100.00	1.06	3.21
19	100,000	500,000	300,000	16	2,319	0.69	99.78	85.12	5,775.36	1.47	99.91	0	14	0.00	100.00	0.00	182.73	0.00	100.00	0.00	3.16
20	500,000	UP		5	2,324	0.22	100.00	5.18	5,780.54	0.09	100.00	0	14	0.00	100.00	0.00	182.73	0.00	100.00	0.00	3.16
				2,324				5,780.54				14				182.73				3.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	863	863	11.69	11.69	210.21	210.21	0.99	0.99	3	3	5.77	5.77	9.69	9.69	0.25	0.25	4.61	4.61
2	50	100	75	317	1,180	4.29	15.98	218.07	428.28	1.03	2.02	2	5	3.85	9.62	11.53	21.22	0.30	0.56	5.29	4.95
3	100	200	150	449	1,629	6.08	22.07	376.05	804.33	1.78	3.80	2	7	3.85	13.46	198.98	220.20	5.21	5.76	52.91	27.38
4	200	300	250	341	1,970	4.62	26.69	482.06	1,286.39	2.28	6.08	1	8	1.92	15.38	69.60	289.80	1.82	7.59	14.44	22.53
5	300	500	400	738	2,708	10.00	36.68	469.81	1,756.20	2.22	8.30	4	12	7.69	23.08	421.45	711.25	11.03	18.62	89.71	40.50
6	500	750	625	530	3,238	7.18	43.86	380.54	2,136.73	1.80	10.10	2	14	3.85	26.92	615.37	1,326.62	16.11	34.73	161.71	62.09
7	750	1,000	875	588	3,826	7.97	51.83	548.65	2,685.39	2.59	12.69	2	16	3.85	30.77	7.89	1,334.51	0.21	34.93	1.44	49.70
8	1,000	1,500	1,250	572	4,398	7.75	59.58	672.43	3,357.81	3.18	15.87	3	19	5.77	36.54	220.50	1,555.01	5.77	40.70	32.79	46.31
9	1,500	2,000	1,750	360	4,758	4.88	64.45	608.75	3,966.57	2.88	18.75	4	23	7.69	44.23	292.65	1,847.65	7.66	48.36	48.07	46.58
10	2,000	2,500	2,250	232	4,990	3.14	67.60	446.81	4,413.38	2.11	20.86	0	23	0.00	44.23	0.00	1,847.65	0.00	48.36	0.00	41.86
11	2,500	3,000	2,750	228	5,218	3.09	70.69	532.49	4,945.87	2.52	23.38	0	23	0.00	44.23	0.00	1,847.65	0.00	48.36	0.00	37.36
12	3,000	4,000	3,500	272	5,490	3.68	74.37	827.93	5,773.80	3.91	27.29	2	25	3.85	48.08	15.26	1,862.91	0.40	48.76	1.84	32.26
13	4,000	5,000	4,500	289	5,779	3.91	78.29	1,025.62	6,799.43	4.85	32.14	2	27	3.85	51.92	50.49	1,913.40	1.32	50.09	4.92	28.14
14	5,000	7,500	6,250	386	6,165	5.23	83.51	1,784.73	8,584.16	8.44	40.57	6	33	11.54	63.46	114.41	2,027.82	2.99	53.08	6.41	23.62
15	7,500	10,000	8,750	260	6,425	3.52	87.04	1,800.40	10,384.56	8.51	49.08	3	36	5.77	69.23	31.74	2,059.56	0.83	53.91	1.76	19.83
16	10,000	20,000	15,000	426	6,851	5.77	92.81	3,835.11	14,219.67	18.13	67.21	3	39	5.77	75.00	346.83	2,406.38	9.08	62.99	9.04	16.92
17	20,000	50,000	35,000	305	7,156	4.13	96.94	3,928.52	18,148.19	18.57	85.78	10	49	19.23	94.23	1,374.11	3,780.50	35.97	98.96	34.98	20.83
18	50,000	100,000	75,000	119	7,275	1.61	98.55	1,566.39	19,714.58	7.40	93.18	2	51	3.85	98.08	33.93	3,814.42	0.89	99.85	2.17	19.35
19	100,000	500,000	300,000	87	7,362	1.18	99.73	1,289.56	21,004.14	6.10	99.28	1	52	1.92	100.00	5.84	3,820.26	0.15	100.00	0.45	18.19
20	500,000	UP		20	7,382	0.27	100.00	152.60	21,156.74	0.72	100.00	0	52	0.00	100.00	0.00	3,820.26	0.00	100.00	0.00	18.06
				7,382				21,156.74				52				3,820.26				18.06	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.56	1.56	0.81	0.81	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.56	3.13	17.94	18.75	7.30	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	3.13	6.25	0.00	18.75	0.00	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	3.13	9.38	37.17	55.92	15.13	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.56	10.94	0.00	55.92	0.00	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	21	21.88	32.81	1.72	57.64	0.70	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	3.13	35.94	0.17	57.81	0.07	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.56	37.50	0.08	57.73	0.03	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	30	9.38	46.88	0.54	58.27	0.22	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	34	6.25	53.13	3.14	61.41	1.28	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	36	3.13	56.25	15.10	76.50	6.15	31.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	40	6.25	62.50	12.44	88.95	5.07	36.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	44	6.25	68.75	14.63	103.58	5.96	42.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	47	4.69	73.44	12.82	116.40	5.22	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	61	21.88	95.31	57.25	173.65	23.31	70.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	64	4.69	100.00	71.97	245.62	29.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	245.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	245.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	64	0.00	100.00	0.00	245.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				245.62				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	8.05	8.05	22.99	22.99	3.08	3.08	1	1	100.00	100.00	2.64	2.64	100.00	100.00	11.49	11.49
2	50	100	75	21	52	5.45	13.51	33.25	56.24	4.46	7.54	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	4.70
3	100	200	150	27	79	7.01	20.52	7.16	63.39	0.96	8.50	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	4.17
4	200	300	250	31	110	8.05	28.57	12.21	75.60	1.64	10.14	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	3.49
5	300	500	400	65	175	16.88	45.45	32.19	107.80	4.32	14.45	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	2.45
6	500	750	625	45	220	11.69	57.14	32.66	140.46	4.38	18.83	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	1.88
7	750	1,000	875	29	249	7.53	64.68	40.01	180.46	5.36	24.20	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	1.46
8	1,000	1,500	1,250	60	309	15.58	80.26	95.40	275.87	12.79	36.99	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.96
9	1,500	2,000	1,750	16	325	4.16	84.42	35.42	311.29	4.75	41.73	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.85
10	2,000	2,500	2,250	10	335	2.60	87.01	34.99	346.28	4.69	46.43	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.76
11	2,500	3,000	2,750	11	346	2.86	89.87	39.63	385.91	5.31	51.74	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.68
12	3,000	4,000	3,500	9	355	2.34	92.21	31.49	417.39	4.22	55.96	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.63
13	4,000	5,000	4,500	6	361	1.56	93.77	49.38	466.78	6.62	62.58	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.57
14	5,000	7,500	6,250	8	369	2.08	95.84	64.74	531.52	8.68	71.26	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.50
15	7,500	10,000	8,750	11	380	2.86	98.70	98.68	630.20	13.23	84.49	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.42
16	10,000	20,000	15,000	2	382	0.52	99.22	24.17	654.36	3.24	87.73	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.40
17	20,000	50,000	35,000	3	385	0.78	100.00	91.51	745.87	12.27	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35
18	50,000	100,000	75,000	0	385	0.00	100.00	0.00	745.87	0.00	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35
19	100,000	500,000	300,000	0	385	0.00	100.00	0.00	745.87	0.00	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35
20	500,000	UP		0	385	0.00	100.00	0.00	745.87	0.00	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35
				385				745.87				1				2.64				0.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	12.82	12.82	7.83	7.83	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	24	2.56	15.38	6.92	14.74	1.67	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	34	6.41	21.79	25.39	40.13	6.13	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	49	9.62	31.41	6.00	46.14	1.45	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	69	12.82	44.23	55.75	101.89	13.45	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	80	7.05	51.28	12.27	114.16	2.96	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	92	7.69	58.97	19.15	133.31	4.62	32.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	106	8.97	67.95	24.35	157.66	5.87	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	118	7.69	75.64	31.77	189.44	7.67	45.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	126	5.13	80.77	24.03	213.47	5.80	51.49	1	1	50.00	50.00	8.23	8.23	100.00	100.00	34.26	3.86
11	2,500	3,000	2,750	4	130	2.56	83.33	11.08	224.55	2.67	54.17	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	3.67
12	3,000	4,000	3,500	7	137	4.49	87.82	30.89	255.44	7.45	61.62	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	3.22
13	4,000	5,000	4,500	3	140	1.92	89.74	17.87	273.31	4.31	65.93	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	3.01
14	5,000	7,500	6,250	6	146	3.85	93.59	34.27	307.58	8.27	74.20	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	2.68
15	7,500	10,000	8,750	2	148	1.28	94.87	9.98	317.56	2.41	76.60	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	2.59
16	10,000	20,000	15,000	5	153	3.21	98.08	54.98	372.54	13.26	89.87	1	2	50.00	100.00	0.00	8.23	0.00	100.00	0.00	2.21
17	20,000	50,000	35,000	3	156	1.92	100.00	42.00	414.54	10.13	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99
18	50,000	100,000	75,000	0	156	0.00	100.00	0.00	414.54	0.00	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99
19	100,000	500,000	300,000	0	156	0.00	100.00	0.00	414.54	0.00	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99
20	500,000	UP		0	156	0.00	100.00	0.00	414.54	0.00	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99
				156				414.54				2				8.23				1.99	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,049	1,049	11.87	11.87	297.80	297.80	1.25	1.25	4	4	5.19	5.19	20.12	20.12	0.58	0.58	6.76	6.76
2	50	100	75	658	1,707	7.45	19.32	550.47	848.26	2.31	3.56	2	6	2.60	7.79	25.93	46.06	0.74	1.32	4.71	5.43
3	100	200	150	936	2,643	10.59	29.92	1,103.60	1,951.86	4.63	8.18	1	7	1.30	9.09	6.60	52.66	0.19	1.51	0.60	2.70
4	200	300	250	726	3,369	8.22	38.13	763.82	2,715.68	3.20	11.38	1	8	1.30	10.39	73.53	126.19	2.10	3.61	9.63	4.65
5	300	500	400	888	4,257	10.05	48.18	1,041.30	3,756.98	4.37	15.75	3	11	3.90	14.29	353.88	480.08	10.12	13.72	33.98	12.78
6	500	750	625	667	4,924	7.55	55.73	709.77	4,466.75	2.98	18.72	4	15	5.19	19.48	34.06	514.13	0.97	14.70	4.80	11.51
7	750	1,000	875	561	5,485	6.35	62.08	850.04	5,316.79	3.56	22.29	1	16	1.30	20.78	0.00	514.13	0.00	14.70	0.00	9.67
8	1,000	1,500	1,250	594	6,079	6.72	68.81	1,126.30	6,443.09	4.72	27.01	5	21	6.49	27.27	237.79	751.92	6.80	21.49	21.11	11.67
9	1,500	2,000	1,750	441	6,520	4.99	73.80	1,323.66	7,766.75	5.55	32.56	4	25	5.19	32.47	66.08	818.00	1.89	23.38	4.99	10.53
10	2,000	2,500	2,250	298	6,818	3.37	77.17	834.76	8,601.52	3.50	36.06	2	27	2.60	35.06	228.44	1,046.44	6.53	29.91	27.37	12.17
11	2,500	3,000	2,750	259	7,077	2.93	80.10	1,020.15	9,621.67	4.28	40.33	4	31	5.19	40.26	282.78	1,329.22	8.08	37.99	27.72	13.81
12	3,000	4,000	3,500	322	7,399	3.64	83.75	1,622.53	11,244.20	6.80	47.13	5	36	6.49	46.75	129.06	1,458.28	3.69	41.68	7.95	12.97
13	4,000	5,000	4,500	206	7,605	2.33	86.08	1,224.44	12,468.63	5.13	52.27	3	39	3.90	50.65	300.64	1,758.92	8.59	50.28	24.55	14.11
14	5,000	7,500	6,250	291	7,896	3.29	89.37	2,142.56	14,611.19	8.98	61.25	3	42	3.90	54.55	117.90	1,876.82	3.37	53.65	5.50	12.85
15	7,500	10,000	8,750	191	8,087	2.16	91.53	1,987.39	16,598.59	8.33	69.58	5	47	6.49	61.04	221.21	2,098.03	6.32	59.97	11.13	12.64
16	10,000	20,000	15,000	324	8,411	3.67	95.20	5,450.66	22,049.25	22.85	92.43	10	57	12.99	74.03	681.97	2,780.00	19.49	79.46	12.51	12.61
17	20,000	50,000	35,000	292	8,703	3.31	98.51	5,952.58	28,001.83	24.95	117.38	16	73	20.78	94.81	264.41	3,044.41	7.56	87.02	4.44	10.87
18	50,000	100,000	75,000	70	8,773	0.79	99.30	6,429.46	21,572.37	26.95	90.43	0	73	0.00	94.81	0.00	3,044.41	0.00	87.02	0.00	14.11
19	100,000	500,000	300,000	42	8,815	0.48	99.77	350.12	21,922.49	1.47	91.90	3	76	3.90	98.70	88.80	3,133.20	2.54	89.56	25.36	14.29
20	500,000	UP		20	8,835	0.23	100.00	1,933.16	23,855.65	8.10	100.00	1	77	1.30	100.00	365.39	3,498.60	10.44	100.00	18.90	14.67
				8,835				23,855.65				77				3,498.60				14.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102	102	21.66	21.66	22.98	22.98	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	104	206	22.08	43.74	12.15	35.12	1.26	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	49	255	10.40	54.14	19.35	54.48	2.01	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	283	5.94	60.08	14.05	68.53	1.46	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	318	7.43	67.52	53.24	121.76	5.54	12.67	1	1	20.00	20.00	7.63	7.63	6.02	6.02	14.33	6.27
6	500	750	625	20	338	4.25	71.76	29.69	151.45	3.09	15.75	0	1	0.00	20.00	0.00	7.63	0.00	6.02	0.00	5.04
7	750	1,000	875	16	354	3.40	75.16	34.72	186.17	3.61	19.37	0	1	0.00	20.00	0.00	7.63	0.00	6.02	0.00	4.10
8	1,000	1,500	1,250	17	371	3.61	78.77	31.21	217.39	3.25	22.61	0	1	0.00	20.00	0.00	7.63	0.00	6.02	0.00	3.51
9	1,500	2,000	1,750	22	393	4.67	83.44	89.93	307.31	9.35	31.97	2	3	40.00	60.00	109.06	116.69	86.01	92.03	121.28	37.97
10	2,000	2,500	2,250	11	404	2.34	85.77	32.71	340.02	3.40	35.37	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	34.32
11	2,500	3,000	2,750	7	411	1.49	87.26	45.14	385.16	4.70	40.06	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	30.30
12	3,000	4,000	3,500	25	436	5.31	92.57	210.08	595.24	21.85	61.92	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	19.60
13	4,000	5,000	4,500	3	439	0.64	93.21	26.43	621.67	2.75	64.66	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	18.77
14	5,000	7,500	6,250	15	454	3.18	96.39	101.96	723.63	10.61	75.27	1	4	20.00	80.00	9.20	125.89	7.26	99.29	9.02	17.40
15	7,500	10,000	8,750	10	464	2.12	98.51	68.23	791.86	7.10	82.37	1	5	20.00	100.00	0.91	126.80	0.71	100.00	1.33	16.01
16	10,000	20,000	15,000	6	470	1.27	99.79	135.24	927.10	14.07	96.44	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.68
17	20,000	50,000	35,000	1	471	0.21	100.00	34.27	961.37	3.56	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19
18	50,000	100,000	75,000	0	471	0.00	100.00	0.00	961.37	0.00	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19
19	100,000	500,000	300,000	0	471	0.00	100.00	0.00	961.37	0.00	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19
20	500,000	UP		0	471	0.00	100.00	0.00	961.37	0.00	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19
				471				961.37				5				126.80				13.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	342	342	15.45	15.45	166.42	166.42	1.33	1.33	1	1	3.70	3.70	6.34	6.34	0.43	0.43	3.81	3.81
2	50	100	75	137	479	6.19	21.64	159.40	325.82	1.27	2.60	1	2	3.70	7.41	75.38	81.73	5.11	5.54	47.29	25.08
3	100	200	150	219	698	9.89	31.53	158.44	484.26	1.26	3.87	2	4	7.41	14.81	15.68	97.41	1.06	6.60	9.90	20.12
4	200	300	250	185	883	8.36	39.88	115.31	599.57	0.92	4.79	2	6	7.41	22.22	14.89	112.29	1.01	7.61	12.91	18.73
5	300	500	400	232	1,115	10.48	50.36	150.82	750.39	1.20	5.99	1	7	3.70	25.93	10.22	122.52	0.69	8.31	6.78	16.33
6	500	750	625	166	1,281	7.50	57.86	166.61	916.99	1.33	7.32	6	13	22.22	48.15	159.61	282.13	10.82	19.13	95.80	30.77
7	750	1,000	875	179	1,460	8.08	65.94	231.10	1,148.10	1.84	9.17	1	14	3.70	51.85	0.00	282.13	0.00	19.13	0.00	24.57
8	1,000	1,500	1,250	198	1,658	8.94	74.89	382.58	1,530.68	3.05	12.22	6	20	22.22	74.07	821.25	1,103.37	55.68	74.81	214.66	72.08
9	1,500	2,000	1,750	94	1,752	4.25	79.13	209.17	1,739.85	1.67	13.89	3	23	11.11	85.19	285.52	1,388.89	19.36	94.17	136.50	79.83
10	2,000	2,500	2,250	73	1,825	3.30	82.43	231.88	1,971.73	1.85	15.74	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	70.44
11	2,500	3,000	2,750	49	1,874	2.21	84.64	220.33	2,192.06	1.76	17.50	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	63.36
12	3,000	4,000	3,500	46	1,920	2.08	86.72	186.29	2,378.35	1.49	18.99	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	58.40
13	4,000	5,000	4,500	38	1,958	1.72	88.44	229.15	2,607.49	1.83	20.82	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	53.27
14	5,000	7,500	6,250	49	2,007	2.21	90.65	329.14	2,936.63	2.63	23.44	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	47.30
15	7,500	10,000	8,750	19	2,026	0.86	91.51	224.04	3,160.68	1.79	25.23	1	24	3.70	88.89	53.55	1,442.45	3.63	97.80	23.90	45.64
16	10,000	20,000	15,000	62	2,088	2.80	94.31	2,077.15	5,237.82	16.58	41.81	0	24	0.00	88.89	0.00	1,442.45	0.00	97.80	0.00	27.54
17	20,000	50,000	35,000	110	2,198	4.97	99.28	6,975.37	12,213.19	55.68	97.50	0	24	0.00	88.89	0.00	1,442.45	0.00	97.80	0.00	11.81
18	50,000	100,000	75,000	11	2,209	0.50	99.77	274.09	12,487.28	2.19	99.69	3	27	11.11	100.00	32.46	1,474.91	2.20	100.00	11.84	11.81
19	100,000	500,000	300,000	4	2,213	0.18	99.95	38.32	12,525.61	0.31	99.99	0	27	0.00	100.00	0.00	1,474.91	0.00	100.00	0.00	11.78
20	500,000	UP		1	2,214	0.05	100.00	1.05	12,526.65	0.01	100.00	0	27	0.00	100.00	0.00	1,474.91	0.00	100.00	0.00	11.77
				2,214				12,526.65				27				1,474.91				11.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	431	431	18.63	18.63	142.94	142.94	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	280	711	12.10	30.73	140.82	283.76	3.36	6.78	3	3	13.04	13.04	99.72	99.72	15.94	15.94	70.81	35.14
3	100	200	150	252	963	10.89	41.62	167.17	450.93	3.99	10.77	4	7	17.39	30.43	79.43	179.15	12.70	28.63	47.51	39.73
4	200	300	250	165	1,128	7.13	48.75	161.45	612.38	3.86	14.63	0	7	0.00	30.43	0.00	179.15	0.00	28.63	0.00	29.25
5	300	500	400	177	1,305	7.65	56.40	182.78	795.17	4.37	18.99	2	9	8.70	39.13	29.57	208.72	4.73	33.36	16.18	26.25
6	500	750	625	175	1,480	7.56	63.96	257.45	1,052.62	6.15	25.14	3	12	13.04	52.17	249.82	458.55	39.93	73.29	97.04	43.56
7	750	1,000	875	116	1,596	5.01	68.97	183.52	1,236.14	4.38	29.53	1	13	4.35	56.52	60.00	518.55	9.59	82.88	32.69	41.95
8	1,000	1,500	1,250	174	1,770	7.52	76.49	422.19	1,658.33	10.09	39.61	2	15	8.70	65.22	22.97	541.51	3.67	86.55	5.44	32.65
9	1,500	2,000	1,750	126	1,896	5.45	81.94	292.49	1,950.82	6.99	46.60	2	17	8.70	73.91	8.79	550.30	1.40	87.96	3.01	28.21
10	2,000	2,500	2,250	47	1,943	2.03	83.97	164.97	2,115.80	3.94	50.54	1	18	4.35	78.26	0.00	550.30	0.00	87.96	0.00	26.01
11	2,500	3,000	2,750	42	1,985	1.82	85.78	153.93	2,269.72	3.68	54.22	2	20	8.70	86.96	9.83	560.13	1.57	89.53	6.39	24.68
12	3,000	4,000	3,500	66	2,051	2.85	88.63	323.85	2,593.57	7.74	61.96	0	20	0.00	86.96	0.00	560.13	0.00	89.53	0.00	21.60
13	4,000	5,000	4,500	41	2,092	1.77	90.41	138.86	2,732.44	3.32	65.27	0	20	0.00	86.96	0.00	560.13	0.00	89.53	0.00	20.50
14	5,000	7,500	6,250	45	2,137	1.94	92.35	234.05	2,966.48	5.59	70.86	2	22	8.70	95.65	31.99	592.12	5.11	94.64	13.67	19.96
15	7,500	10,000	8,750	65	2,202	2.81	95.16	427.61	3,394.09	10.21	81.08	1	23	4.35	100.00	33.53	625.65	5.36	100.00	7.84	18.43
16	10,000	20,000	15,000	55	2,257	2.38	97.54	353.96	3,748.05	8.46	89.53	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	16.69
17	20,000	50,000	35,000	32	2,289	1.38	98.92	256.22	4,004.27	6.12	95.65	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	15.62
18	50,000	100,000	75,000	23	2,312	0.99	99.91	147.47	4,151.74	3.52	99.18	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	15.07
19	100,000	500,000	300,000	2	2,314	0.09	100.00	34.47	4,186.20	0.82	100.00	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	14.95
20	500,000	UP		0	2,314	0.00	100.00	0.00	4,186.20	0.00	100.00	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	14.95
				2,314				4,186.20				23				625.65				14.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	137	137	7.32	7.32	103.21	103.21	0.97	0.97	2	2	5.13	5.13	50.19	50.19	1.26	1.26	48.63	48.63
2	50	100	75	83	220	4.43	11.75	234.97	338.17	2.21	3.18	1	3	2.56	7.69	5.00	55.19	0.13	1.38	2.13	16.32
3	100	200	150	107	327	5.72	17.47	540.98	879.16	5.08	8.26	0	3	0.00	7.69	0.00	55.19	0.00	1.38	0.00	6.28
4	200	300	250	85	412	4.54	22.01	376.49	1,255.64	3.54	11.80	2	5	5.13	12.82	4.98	60.17	0.12	1.51	1.32	4.79
5	300	500	400	136	548	7.26	29.27	221.05	1,476.69	2.08	13.87	3	8	7.69	20.51	58.25	118.42	1.46	2.97	26.35	8.02
6	500	750	625	98	646	5.24	34.51	98.22	1,574.91	0.92	14.80	0	8	0.00	20.51	0.00	118.42	0.00	2.97	0.00	7.52
7	750	1,000	875	118	764	6.30	40.81	154.22	1,729.13	1.45	16.24	1	9	2.56	23.08	3.12	121.54	0.08	3.04	2.02	7.03
8	1,000	1,500	1,250	199	963	10.63	51.44	370.90	2,100.03	3.48	19.73	1	10	2.56	25.64	6.95	128.49	0.17	3.22	1.87	6.12
9	1,500	2,000	1,750	164	1,127	8.76	60.20	403.53	2,503.56	3.79	23.52	2	12	5.13	30.77	1,813.90	1,942.38	45.43	48.65	449.51	77.58
10	2,000	2,500	2,250	108	1,235	5.77	65.97	333.36	2,836.92	3.13	26.65	2	14	5.13	35.90	105.50	2,047.89	2.64	51.29	31.65	72.19
11	2,500	3,000	2,750	72	1,307	3.85	69.82	290.94	3,127.87	2.73	29.39	0	14	0.00	35.90	0.00	2,047.89	0.00	51.29	0.00	65.47
12	3,000	4,000	3,500	113	1,420	6.04	75.85	446.72	3,574.59	4.20	33.58	3	17	7.69	43.59	1,414.62	3,462.50	35.43	86.72	316.67	96.86
13	4,000	5,000	4,500	79	1,499	4.22	80.07	419.73	3,994.32	3.94	37.53	2	19	5.13	48.72	57.18	3,519.68	1.43	88.16	13.62	88.12
14	5,000	7,500	6,250	105	1,604	5.61	85.68	843.33	4,837.65	7.92	45.45	4	23	10.26	58.97	37.86	3,557.54	0.95	89.10	4.49	73.54
15	7,500	10,000	8,750	53	1,657	2.83	88.51	538.54	5,376.19	5.06	50.51	0	23	0.00	58.97	0.00	3,557.54	0.00	89.10	0.00	66.17
16	10,000	20,000	15,000	121	1,778	6.46	94.98	2,708.23	8,084.42	25.44	75.95	9	32	23.08	82.05	392.62	3,950.16	9.83	98.94	14.50	48.86
17	20,000	50,000	35,000	85	1,863	4.54	99.52	2,485.78	10,570.20	23.35	99.30	7	39	17.95	100.00	42.39	3,992.55	1.06	100.00	1.71	37.77
18	50,000	100,000	75,000	6	1,869	0.32	99.84	69.92	10,640.12	0.66	99.96	0	39	0.00	100.00	0.00	3,992.55	0.00	100.00	0.00	37.52
19	100,000	500,000	300,000	3	1,872	0.16	100.00	4.27	10,644.39	0.04	100.00	0	39	0.00	100.00	0.00	3,992.55	0.00	100.00	0.00	37.51
20	500,000	UP		0	1,872	0.00	100.00	0.00	10,644.39	0.00	100.00	0	39	0.00	100.00	0.00	3,992.55	0.00	100.00	0.00	37.51
				1,872				10,644.39				39				3,992.55				37.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	5.60	5.60	11.65	11.65	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	52	3.79	9.39	14.53	26.18	0.56	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	97	8.12	17.51	50.13	76.31	1.94	2.96	1	1	10.00	10.00	10.00	10.00	1.36	1.36	19.95	13.11
4	200	300	250	44	141	7.94	25.45	55.94	132.24	2.17	5.13	0	1	0.00	10.00	0.00	10.00	0.00	1.36	0.00	7.56
5	300	500	400	53	194	9.57	35.02	105.06	237.30	4.08	9.21	1	2	10.00	20.00	15.00	25.00	2.04	3.41	14.28	10.54
6	500	750	625	48	242	8.66	43.68	39.37	276.67	1.53	10.74	0	2	0.00	20.00	0.00	25.00	0.00	3.41	0.00	9.04
7	750	1,000	875	48	290	8.66	52.35	107.15	383.83	4.16	14.89	0	2	0.00	20.00	0.00	25.00	0.00	3.41	0.00	6.51
8	1,000	1,500	1,250	44	334	7.94	60.29	86.57	470.40	3.36	18.25	1	3	10.00	30.00	87.67	112.67	11.95	15.36	101.27	23.95
9	1,500	2,000	1,750	37	371	6.68	66.97	107.54	577.94	4.17	22.43	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	19.50
10	2,000	2,500	2,250	29	400	5.23	72.20	98.31	676.24	3.81	26.24	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	16.66
11	2,500	3,000	2,750	30	430	5.42	77.62	149.82	826.06	5.81	32.05	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	13.64
12	3,000	4,000	3,500	19	449	3.43	81.05	86.61	912.67	3.36	35.41	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	12.35
13	4,000	5,000	4,500	11	460	1.99	83.03	77.53	990.20	3.01	38.42	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	11.38
14	5,000	7,500	6,250	20	480	3.61	86.64	167.57	1,157.77	6.50	44.92	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	9.73
15	7,500	10,000	8,750	18	498	3.25	89.89	176.56	1,334.33	6.85	51.77	1	4	10.00	40.00	570.01	682.68	77.70	93.06	322.85	51.16
16	10,000	20,000	15,000	25	523	4.51	94.40	532.16	1,866.49	20.65	72.42	0	4	0.00	40.00	0.00	682.68	0.00	93.06	0.00	36.58
17	20,000	50,000	35,000	29	552	5.23	99.64	658.71	2,525.20	25.56	97.98	6	10	60.00	100.00	50.92	733.60	6.94	100.00	7.73	29.05
18	50,000	100,000	75,000	1	553	0.18	99.82	45.65	2,570.85	1.77	99.75	0	10	0.00	100.00	0.00	733.60	0.00	100.00	0.00	28.54
19	100,000	500,000	300,000	1	554	0.18	100.00	6.33	2,577.18	0.25	100.00	0	10	0.00	100.00	0.00	733.60	0.00	100.00	0.00	28.47
20	500,000	UP		0	554	0.00	100.00	0.00	2,577.18	0.00	100.00	0	10	0.00	100.00	0.00	733.60	0.00	100.00	0.00	28.47
				554				2,577.18				10				733.60				28.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	15.49	15.49	3.55	3.55	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	22	15.49	30.99	6.55	10.11	4.31	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	32	14.08	45.07	4.09	14.20	2.69	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	35	4.23	49.30	0.75	14.95	0.49	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	46	15.49	64.79	13.83	28.78	9.09	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	55	12.68	77.46	18.27	47.05	12.00	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	61	8.45	85.92	16.01	63.06	10.52	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	63	2.82	88.73	7.60	70.66	4.99	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	64	1.41	90.14	6.46	77.11	4.24	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	65	1.41	91.55	4.75	81.86	3.12	53.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	66	1.41	92.96	9.64	91.50	6.33	60.13	1	1	100.00	100.00	9.59	9.59	100.00	100.00	99.48	10.48
12	3,000	4,000	3,500	2	68	2.82	95.77	15.47	106.97	10.17	70.30	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	8.96
13	4,000	5,000	4,500	1	69	1.41	97.18	17.24	124.22	11.33	81.63	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	7.72
14	5,000	7,500	6,250	1	70	1.41	98.59	15.94	140.16	10.48	92.11	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.84
15	7,500	10,000	8,750	1	71	1.41	100.00	12.01	152.17	7.89	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30
16	10,000	20,000	15,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30
17	20,000	50,000	35,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30
18	50,000	100,000	75,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30
19	100,000	500,000	300,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30
20	500,000	UP		0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30
				71				152.17				1				9.59				6.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	29.57	29.57	15.38	15.38	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	107	12.06	41.63	10.56	25.94	0.96	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	143	14.01	55.64	38.90	64.84	3.54	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	159	6.23	61.87	50.42	115.26	4.59	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	184	9.73	71.60	79.71	194.97	7.26	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	199	5.84	77.43	27.84	222.81	2.53	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	207	3.11	80.54	17.80	240.61	1.62	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	213	2.33	82.88	25.48	266.09	2.32	24.23	1	1	100.00	100.00	1,381.65	1,381.65	100.00	100.00	5421.90	519.24
9	1,500	2,000	1,750	5	218	1.95	84.82	21.66	287.75	1.97	26.20	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	480.15
10	2,000	2,500	2,250	3	221	1.17	85.99	16.01	303.76	1.46	27.66	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	454.85
11	2,500	3,000	2,750	5	226	1.95	87.94	15.79	319.54	1.44	29.10	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	432.38
12	3,000	4,000	3,500	4	230	1.56	89.49	27.11	346.65	2.47	31.57	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	398.57
13	4,000	5,000	4,500	2	232	0.78	90.27	18.62	365.27	1.70	33.26	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	378.25
14	5,000	7,500	6,250	2	234	0.78	91.05	0.00	365.27	0.00	33.26	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	378.25
15	7,500	10,000	8,750	5	239	1.95	93.00	90.79	456.06	8.27	41.53	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	302.95
16	10,000	20,000	15,000	8	247	3.11	96.11	44.68	500.74	4.07	45.60	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	275.92
17	20,000	50,000	35,000	3	250	1.17	97.28	214.52	715.26	19.53	65.13	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	193.17
18	50,000	100,000	75,000	2	252	0.78	98.05	210.12	925.38	19.13	84.27	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	149.31
19	100,000	500,000	300,000	5	257	1.95	100.00	172.75	1,098.13	15.73	100.00	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	125.82
20	500,000	UP		0	257	0.00	100.00	0.00	1,098.13	0.00	100.00	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	125.82
				257				1,098.13				1				1,381.65				125.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.33	8.33	5.90	5.90	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.39	9.72	5.62	11.52	2.35	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	12	6.94	16.67	1.83	13.35	0.77	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	2.78	19.44	1.59	14.94	0.67	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	4.17	23.61	1.68	16.62	0.70	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	23	8.33	31.94	4.04	20.66	1.69	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	31	11.11	43.06	8.48	29.14	3.55	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	40	12.50	55.56	13.44	42.58	5.62	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	43	4.17	59.72	6.01	48.60	2.52	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	45	2.78	62.50	6.97	55.56	2.92	23.25	1	1	100.00	100.00	690.34	690.34	100.00	100.00	9907.35	1242.44
11	2,500	3,000	2,750	3	48	4.17	66.67	8.01	63.57	3.35	26.60	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	1085.93
12	3,000	4,000	3,500	3	51	4.17	70.83	8.94	72.51	3.74	30.34	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	952.03
13	4,000	5,000	4,500	3	54	4.17	75.00	10.80	83.31	4.52	34.86	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	828.63
14	5,000	7,500	6,250	10	64	13.89	88.89	64.00	147.31	26.78	61.64	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	468.64
15	7,500	10,000	8,750	1	65	1.39	90.28	29.44	117.87	12.32	49.32	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	585.67
16	10,000	20,000	15,000	1	66	1.39	91.67	29.44	147.31	12.32	61.64	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	468.64
17	20,000	50,000	35,000	4	70	5.56	97.22	70.48	217.79	29.50	91.14	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	316.97
18	50,000	100,000	75,000	2	72	2.78	100.00	21.18	238.97	8.86	100.00	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	288.88
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	238.97	0.00	100.00	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	288.88
20	500,000	UP		0	72	0.00	100.00	0.00	238.97	0.00	100.00	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	288.88
				72				238.97				1				690.34				288.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	15.18	15.18	27.36	27.36	1.50	1.50	6	6	42.86	42.86	30.80	30.80	2.74	2.74	112.58	112.58
2	50	100	75	14	60	4.62	19.80	8.98	36.34	0.49	1.99	1	7	7.14	50.00	1.74	32.55	0.16	2.90	19.41	89.56
3	100	200	150	11	71	3.63	23.43	25.54	61.88	1.40	3.40	0	7	0.00	50.00	0.00	32.55	0.00	2.90	0.00	52.59
4	200	300	250	13	84	4.29	27.72	1.98	63.86	0.11	3.50	0	7	0.00	50.00	0.00	32.55	0.00	2.90	0.00	50.96
5	300	500	400	13	97	4.29	32.01	36.55	100.41	2.01	5.51	0	7	0.00	50.00	0.00	32.55	0.00	2.90	0.00	32.41
6	500	750	625	14	111	4.62	36.63	56.40	156.81	3.09	8.60	0	7	0.00	50.00	0.00	32.55	0.00	2.90	0.00	20.75
7	750	1,000	875	9	120	2.97	39.60	9.57	166.38	0.53	9.13	1	8	7.14	57.14	22.88	55.42	2.04	4.93	239.08	33.31
8	1,000	1,500	1,250	20	140	6.60	46.20	27.86	194.25	1.53	10.66	6	14	42.86	100.00	1,068.46	1,123.88	95.07	100.00	3834.68	578.59
9	1,500	2,000	1,750	9	149	2.97	49.17	3.97	198.22	0.22	10.87	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	567.00
10	2,000	2,500	2,250	10	159	3.30	52.48	40.59	238.80	2.23	13.10	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	470.63
11	2,500	3,000	2,750	13	172	4.29	56.77	4.95	243.76	0.27	13.37	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	461.07
12	3,000	4,000	3,500	17	189	5.61	62.38	86.21	329.97	4.73	18.10	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	340.60
13	4,000	5,000	4,500	6	195	1.98	64.36	22.10	352.07	1.21	19.32	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	319.22
14	5,000	7,500	6,250	10	205	3.30	67.66	115.95	468.03	6.36	25.68	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	240.13
15	7,500	10,000	8,750	7	212	2.31	69.97	22.12	490.14	1.21	26.89	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	229.30
16	10,000	20,000	15,000	35	247	11.55	81.52	321.35	811.50	17.63	44.52	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	138.50
17	20,000	50,000	35,000	12	259	3.96	85.48	291.71	1,103.20	16.00	60.53	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	101.87
18	50,000	100,000	75,000	14	273	4.62	90.10	325.98	1,429.19	17.88	78.41	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	78.64
19	100,000	500,000	300,000	29	302	9.57	99.67	392.44	1,821.63	21.53	99.94	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	61.70
20	500,000	UP		1	303	0.33	100.00	1.05	1,822.68	0.06	100.00	0	14	0.00	100.00	0.00	1,123.88	0.00	100.00	0.00	61.66
				303				1,822.68				14				1,123.88				61.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47,439	47,439	30.53	30.53	4,612.72	4,612.72	2.93	2.93	47	47	5.82	5.82	585.69	585.69	1.18	1.18	12.70	12.70
2	50	100	75	8,473	55,912	5.45	35.98	3,236.08	7,848.80	2.05	4.98	36	83	4.46	10.27	763.62	1,349.32	1.54	2.72	23.60	17.19
3	100	200	150	19,002	74,914	12.23	48.21	6,303.79	14,152.59	4.00	8.98	93	176	11.51	21.78	1,314.93	2,664.25	2.65	5.36	20.86	18.83
4	200	300	250	9,512	84,426	6.12	54.33	3,751.61	17,904.20	2.38	11.36	23	199	2.85	24.63	1,409.44	4,073.69	2.84	8.20	37.57	22.75
5	300	500	400	14,729	99,155	9.48	63.81	6,594.47	24,498.67	4.19	15.55	37	236	4.58	29.21	1,185.30	5,259.00	2.39	10.58	17.97	21.47
6	500	750	625	11,205	110,360	7.21	71.03	6,149.35	30,648.03	3.90	19.45	31	267	3.84	33.04	1,837.35	7,096.34	3.70	14.28	29.88	23.15
7	750	1,000	875	8,861	119,221	5.70	76.73	6,952.03	37,600.06	4.41	23.87	36	303	4.46	37.50	813.11	7,909.45	1.64	15.92	11.70	21.04
8	1,000	1,500	1,250	8,355	127,576	5.38	82.11	9,132.62	46,732.67	5.80	29.66	87	390	10.77	48.27	4,581.51	12,490.96	9.22	25.14	50.17	26.73
9	1,500	2,000	1,750	5,054	132,630	3.25	85.36	7,958.06	54,690.73	5.05	34.71	30	420	3.71	51.98	1,495.41	13,986.37	3.01	28.15	18.79	25.57
10	2,000	2,500	2,250	3,333	135,963	2.15	87.50	6,359.11	61,049.85	4.04	38.75	16	436	1.98	53.96	4,989.28	18,975.65	10.04	38.19	78.46	31.08
11	2,500	3,000	2,750	2,513	138,476	1.62	89.12	5,454.51	66,504.36	3.46	42.21	26	462	3.22	57.18	272.83	19,248.48	0.55	38.74	5.00	28.94
12	3,000	4,000	3,500	3,283	141,759	2.11	91.23	8,544.34	75,048.69	5.42	47.64	25	487	3.09	60.27	4,082.27	23,330.75	8.22	46.95	47.78	31.09
13	4,000	5,000	4,500	2,227	143,986	1.43	92.67	7,447.61	82,496.30	4.73	52.36	17	504	2.10	62.38	827.53	24,158.28	1.67	48.62	11.11	29.28
14	5,000	7,500	6,250	3,153	147,139	2.03	94.70	12,635.64	95,131.94	8.02	60.38	90	594	11.14	73.51	2,364.17	26,522.45	4.76	53.38	18.71	27.88
15	7,500	10,000	8,750	1,768	148,907	1.14	95.83	9,538.75	104,670.69	6.05	66.44	18	612	2.23	75.74	9,955.01	36,477.46	20.03	73.41	104.36	34.85
16	10,000	20,000	15,000	2,730	151,637	1.76	97.59	20,349.30	125,019.99	12.92	79.35	40	652	4.95	80.69	1,887.50	38,364.96	3.80	77.21	9.28	30.69
17	20,000	50,000	35,000	1,976	153,613	1.27	98.86	17,799.27	142,819.26	11.30	90.65	58	710	7.18	87.87	6,144.97	44,509.93	12.37	89.58	34.52	31.17
18	50,000	100,000	75,000	799	154,412	0.51	99.38	6,401.97	149,221.22	4.06	94.72	29	739	3.59	91.46	912.46	45,422.39	1.84	91.41	14.25	30.44
19	100,000	500,000	300,000	803	155,215	0.52	99.89	6,845.43	156,066.65	4.34	99.06	30	769	3.71	95.17	2,323.38	47,745.77	4.68	96.09	33.94	30.59
20	500,000	UP		166	155,381	0.11	100.00	1,480.85	157,547.50	0.94	100.00	39	808	4.83	100.00	1,944.02	49,689.78	3.91	100.00	131.28	31.54
				155,381				157,547.50				808				49,689.78				31.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6-18 STOREYS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,891	1,891	16.75	16.75	449.43	449.43	1.90	1.90	28	28	8.31	8.31	138.37	138.37	0.66	0.66	30.79	30.79
2	50	100	75	940	2,831	8.33	25.08	415.26	864.69	1.76	3.66	1	29	0.30	8.61	42.90	181.27	0.20	0.86	10.33	20.96
3	100	200	150	2,479	5,310	21.96	47.05	764.38	1,629.08	3.24	6.90	10	39	2.97	11.57	751.16	932.43	3.58	4.44	98.27	57.24
4	200	300	250	485	5,795	4.30	51.34	554.31	2,183.38	2.35	9.25	18	57	5.34	16.91	571.72	1,504.15	2.72	7.17	103.14	68.89
5	300	500	400	861	6,656	7.63	58.97	820.18	3,003.57	3.48	12.73	25	82	7.42	24.33	3,168.91	4,673.06	15.10	22.27	386.37	155.58
6	500	750	625	673	7,329	5.96	64.93	514.10	3,517.67	2.18	14.91	10	92	2.97	27.30	1,424.00	6,097.06	6.79	29.06	276.99	173.33
7	750	1,000	875	344	7,673	3.05	67.98	300.49	3,818.16	1.27	16.18	1	93	0.30	27.60	9.00	6,106.06	0.04	29.10	3.00	159.92
8	1,000	1,500	1,250	465	8,138	4.12	72.10	586.61	4,404.76	2.49	18.67	1	94	0.30	27.89	20.20	6,126.26	0.10	29.20	3.44	139.08
9	1,500	2,000	1,750	225	8,363	1.99	74.09	400.12	4,804.88	1.70	20.36	2	96	0.59	28.49	1,028.29	7,154.55	4.90	34.10	257.00	148.90
10	2,000	2,500	2,250	203	8,566	1.80	75.89	392.02	5,196.90	1.66	22.02	4	100	1.19	29.67	34.37	7,188.93	0.16	34.26	8.77	138.33
11	2,500	3,000	2,750	191	8,757	1.69	77.58	684.66	5,881.55	2.90	24.92	2	102	0.59	30.27	975.80	8,164.73	4.65	38.91	142.52	138.82
12	3,000	4,000	3,500	241	8,998	2.14	79.72	544.73	6,426.29	2.31	27.23	1	103	0.30	30.56	4.35	8,169.08	0.02	38.93	0.80	127.12
13	4,000	5,000	4,500	144	9,142	1.28	81.00	462.07	6,888.36	1.96	29.19	7	110	2.08	32.64	4,420.11	12,589.19	21.06	60.00	956.59	182.76
14	5,000	7,500	6,250	220	9,362	1.95	82.94	874.10	7,762.46	3.70	32.89	2	112	0.59	33.23	408.25	12,997.44	1.95	61.94	46.70	167.44
15	7,500	10,000	8,750	129	9,491	1.14	84.09	761.06	8,523.52	3.22	36.12	0	112	0.00	33.23	0.00	12,997.44	0.00	61.94	0.00	152.49
16	10,000	20,000	15,000	338	9,829	2.99	87.08	2,563.93	11,087.45	10.86	46.98	9	121	2.67	35.91	75.04	13,072.48	0.36	62.30	2.93	117.90
17	20,000	50,000	35,000	429	10,258	3.80	90.88	4,032.06	15,119.51	17.09	64.07	18	139	5.34	41.25	83.45	13,155.93	0.40	62.70	2.07	87.01
18	50,000	100,000	75,000	356	10,614	3.15	94.04	3,532.33	18,651.84	14.97	79.04	10	149	2.97	44.21	279.08	13,435.01	1.33	64.03	7.90	72.03
19	100,000	500,000	300,000	562	11,176	4.98	99.02	4,462.53	23,114.37	18.91	97.95	169	318	50.15	94.36	7,057.44	20,492.46	33.63	97.66	158.15	88.66
20	500,000	UP		111	11,287	0.98	100.00	484.68	23,599.05	2.05	100.00	19	337	5.64	100.00	490.87	20,983.33	2.34	100.00	101.28	88.92
				11,287				23,599.05				337				20,983.33				88.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,182	1,182	16.12	16.12	364.02	364.02	2.46	2.46	15	15	8.82	8.82	130.56	130.56	4.85	4.85	35.87	35.87
2	50	100	75	365	1,547	4.98	21.10	317.40	681.42	2.14	4.60	6	21	3.53	12.35	124.01	254.57	4.60	9.45	39.07	37.36
3	100	200	150	677	2,224	9.23	30.33	375.64	1,057.06	2.53	7.13	2	23	1.18	13.53	36.63	291.21	1.36	10.81	9.75	27.55
4	200	300	250	700	2,924	9.55	39.87	574.13	1,631.19	3.87	11.00	1	24	0.59	14.12	0.20	291.41	0.01	10.81	0.03	17.86
5	300	500	400	799	3,723	10.90	50.77	573.64	2,204.83	3.87	14.87	1	25	0.59	14.71	28.79	320.20	1.07	11.88	5.02	14.52
6	500	750	625	478	4,201	6.52	57.29	284.34	2,489.17	1.92	16.79	0	25	0.00	14.71	0.00	320.20	0.00	11.88	0.00	12.86
7	750	1,000	875	362	4,563	4.94	62.23	177.75	2,666.92	1.20	17.99	2	27	1.18	15.88	254.40	574.61	9.44	21.32	143.12	21.55
8	1,000	1,500	1,250	317	4,880	4.32	66.55	205.49	2,872.41	1.39	19.37	0	27	0.00	15.88	0.00	574.61	0.00	21.32	0.00	20.00
9	1,500	2,000	1,750	249	5,129	3.40	69.94	330.74	3,203.16	2.23	21.61	1	28	0.59	16.47	1.66	576.27	0.06	21.39	0.50	17.99
10	2,000	2,500	2,250	159	5,288	2.17	72.11	414.96	3,618.11	2.80	24.40	1	29	0.59	17.06	6.80	583.07	0.25	21.64	1.64	16.12
11	2,500	3,000	2,750	110	5,398	1.50	73.61	330.84	3,948.95	2.23	26.64	1	30	0.59	17.65	28.26	611.33	1.05	22.69	8.54	15.48
12	3,000	4,000	3,500	132	5,530	1.80	75.41	427.27	4,376.22	2.88	29.52	2	32	1.18	18.82	5.76	617.09	0.21	22.90	1.35	14.10
13	4,000	5,000	4,500	87	5,617	1.19	76.60	396.82	4,773.04	2.68	32.19	1	33	0.59	19.41	10.35	627.44	0.38	23.29	2.61	13.15
14	5,000	7,500	6,250	153	5,770	2.09	78.69	707.67	5,480.71	4.77	36.97	3	36	1.76	21.18	14.21	641.65	0.53	23.81	2.01	11.71
15	7,500	10,000	8,750	87	5,857	1.19	79.87	580.24	6,060.95	3.91	40.88	0	36	0.00	21.18	0.00	641.65	0.00	23.81	0.00	10.59
16	10,000	20,000	15,000	178	6,035	2.43	82.30	894.84	6,955.79	6.04	46.92	5	41	2.94	24.12	123.28	764.93	4.58	28.39	13.78	11.00
17	20,000	50,000	35,000	257	6,292	3.50	85.80	1,760.40	8,716.19	11.87	58.79	17	58	10.00	34.12	560.41	1,325.34	20.80	49.19	31.83	15.21
18	50,000	100,000	75,000	213	6,505	2.90	88.71	2,105.41	10,821.60	14.20	72.99	7	65	4.12	38.24	93.18	1,418.52	3.46	52.64	4.43	13.11
19	100,000	500,000	300,000	544	7,049	7.42	96.13	2,216.67	13,038.27	14.95	87.94	27	92	15.88	54.12	635.91	2,054.43	23.60	76.24	28.69	15.76
20	500,000	UP		284	7,333	3.87	100.00	1,787.57	14,825.84	12.06	100.00	78	170	45.88	100.00	640.14	2,694.56	23.76	100.00	35.81	18.17
				7,333				14,825.84				170				2,694.56				18.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	14.66	14.66	12.43	12.43	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	114	2.75	17.40	23.28	35.71	1.38	2.11	2	2	13.33	13.33	72.41	72.41	6.62	6.62	310.98	202.75
3	100	200	150	26	140	3.97	21.37	41.75	77.46	2.47	4.59	0	2	0.00	13.33	0.00	72.41	0.00	6.62	0.00	93.48
4	200	300	250	22	162	3.36	24.73	78.39	155.85	4.64	9.23	0	2	0.00	13.33	0.00	72.41	0.00	6.62	0.00	46.46
5	300	500	400	46	208	7.02	31.76	87.10	242.95	5.16	14.39	1	3	6.67	20.00	2.58	74.99	0.24	6.85	2.96	30.86
6	500	750	625	37	245	5.65	37.40	18.69	261.64	1.11	15.49	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	28.66
7	750	1,000	875	56	301	8.55	45.95	58.97	320.61	3.49	18.98	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	23.39
8	1,000	1,500	1,250	43	344	6.56	52.52	42.85	363.46	2.54	21.52	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	20.63
9	1,500	2,000	1,750	53	397	8.09	60.61	74.39	437.85	4.40	25.93	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	17.13
10	2,000	2,500	2,250	16	413	2.44	63.05	56.87	494.72	3.37	29.29	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	15.16
11	2,500	3,000	2,750	23	436	3.51	66.56	77.32	572.04	4.58	33.87	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	13.11
12	3,000	4,000	3,500	32	468	4.89	71.45	83.09	655.13	4.92	38.79	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	11.45
13	4,000	5,000	4,500	23	491	3.51	74.96	99.95	755.08	5.92	44.71	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	9.93
14	5,000	7,500	6,250	24	515	3.66	78.63	99.14	854.22	5.87	50.58	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	8.78
15	7,500	10,000	8,750	9	524	1.37	80.00	67.87	922.09	4.02	54.60	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	8.13
16	10,000	20,000	15,000	44	568	6.72	86.72	126.11	1,048.20	7.47	62.06	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	7.15
17	20,000	50,000	35,000	49	617	7.48	94.20	600.92	1,649.12	35.58	97.64	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	4.55
18	50,000	100,000	75,000	18	635	2.75	96.95	197.94	1,451.18	11.72	85.92	3	6	20.00	40.00	257.06	332.05	23.49	30.34	129.87	22.88
19	100,000	500,000	300,000	16	651	2.44	99.39	229.55	1,680.73	13.59	99.52	3	9	20.00	60.00	733.36	1,065.41	67.01	97.35	319.47	63.39
20	500,000	UP		4	655	0.61	100.00	8.19	1,688.92	0.48	100.00	6	15	40.00	100.00	29.05	1,094.46	2.65	100.00	354.84	64.80
				655				1,688.92				15				1,094.46				64.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2975 -EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	709	709	17.63	17.63	460.32	460.32	4.20	4.20	31	31	17.22	17.22	330.57	330.57	4.77	4.77	71.81	71.81
2	50	100	75	266	975	6.62	24.25	420.34	880.66	3.84	8.04	7	38	3.89	21.11	239.68	570.25	3.46	8.23	57.02	64.75
3	100	200	150	286	1,261	7.11	31.36	369.51	1,250.17	3.37	11.42	6	44	3.33	24.44	345.02	915.28	4.98	13.21	93.37	73.21
4	200	300	250	209	1,470	5.20	36.56	204.30	1,454.47	1.87	13.28	0	44	0.00	24.44	0.00	915.28	0.00	13.21	0.00	62.93
5	300	500	400	346	1,816	8.60	45.16	587.01	2,041.48	5.36	18.65	4	48	2.22	26.67	767.19	1,682.46	11.07	24.28	130.69	82.41
6	500	750	625	241	2,057	5.99	51.16	175.37	2,216.86	1.60	20.25	1	49	0.56	27.22	30.92	1,713.39	0.45	24.73	17.63	77.29
7	750	1,000	875	191	2,248	4.75	55.91	204.95	2,421.81	1.87	22.12	1	50	0.56	27.78	964.38	2,677.77	13.92	38.65	470.54	110.57
8	1,000	1,500	1,250	222	2,470	5.52	61.43	430.79	2,852.60	3.93	26.05	0	50	0.00	27.78	0.00	2,677.77	0.00	38.65	0.00	93.87
9	1,500	2,000	1,750	122	2,592	3.03	64.46	218.85	3,071.45	2.00	28.05	0	50	0.00	27.78	0.00	2,677.77	0.00	38.65	0.00	87.18
10	2,000	2,500	2,250	80	2,672	1.99	66.45	241.94	3,313.39	2.21	30.26	1	51	0.56	28.33	259.92	2,937.69	3.75	42.40	107.43	88.66
11	2,500	3,000	2,750	69	2,741	1.72	68.17	136.49	3,449.88	1.25	31.51	1	52	0.56	28.89	12.78	2,950.47	0.18	42.59	9.36	85.52
12	3,000	4,000	3,500	65	2,806	1.62	69.78	179.55	3,629.43	1.64	33.15	0	52	0.00	28.89	0.00	2,950.47	0.00	42.59	0.00	81.29
13	4,000	5,000	4,500	54	2,860	1.34	71.13	237.74	3,867.16	2.17	35.32	0	52	0.00	28.89	0.00	2,950.47	0.00	42.59	0.00	76.30
14	5,000	7,500	6,250	105	2,965	2.61	73.74	419.17	4,286.33	3.83	39.15	3	55	1.67	30.56	4.42	2,954.89	0.06	42.65	1.06	68.94
15	7,500	10,000	8,750	48	3,013	1.19	74.93	184.01	4,470.34	1.68	40.83	0	55	0.00	30.56	0.00	2,954.89	0.00	42.65	0.00	66.10
16	10,000	20,000	15,000	140	3,153	3.48	78.41	831.12	5,301.46	7.59	48.42	5	60	2.78	33.33	157.18	3,112.07	2.27	44.92	18.91	58.70
17	20,000	50,000	35,000	144	3,297	3.58	81.99	788.58	6,090.04	7.20	55.62	13	73	7.22	40.56	436.79	3,548.87	6.30	51.22	55.39	58.27
18	50,000	100,000	75,000	89	3,386	2.21	84.21	488.99	6,579.03	4.47	60.09	6	79	3.33	43.89	41.97	3,590.84	0.61	51.83	8.58	54.58
19	100,000	500,000	300,000	417	3,803	10.37	94.58	3,376.97	9,956.01	30.84	90.93	52	131	28.89	72.78	523.75	4,114.59	7.56	59.39	15.51	41.33
20	500,000	UP		218	4,021	5.42	100.00	993.11	10,949.12	9.07	100.00	49	180	27.22	100.00	2,813.76	6,928.35	40.61	100.00	283.33	63.28
				4,021				10,949.12				180				6,928.35				63.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	152,807	152,807	19.26	19.26	14,531.21	14,531.21	5.66	5.66	81	81	8.38	8.38	1,439.85	1,439.85	2.18	2.18	9.91	9.91
2	50	100	75	115,644	268,451	14.58	33.84	11,875.63	26,406.84	4.63	10.29	59	140	6.10	14.48	2,595.16	4,035.01	3.92	6.10	21.85	15.28
3	100	200	150	159,668	428,119	20.12	53.96	21,896.94	48,303.78	8.54	18.83	106	246	10.96	25.44	6,917.98	10,952.99	10.46	16.56	31.59	22.68
4	200	300	250	95,405	523,524	12.02	65.99	18,277.45	66,581.22	7.13	25.96	72	318	7.45	32.89	4,054.10	15,007.09	6.13	22.69	22.18	22.54
5	300	500	400	105,218	628,742	13.26	79.25	28,468.53	95,049.75	11.10	37.05	109	427	11.27	44.16	6,099.91	21,107.00	9.22	31.92	21.43	22.21
6	500	750	625	56,038	684,780	7.06	86.31	21,371.55	116,421.30	8.33	45.39	71	498	7.34	51.50	5,070.34	26,177.34	7.67	39.58	23.72	22.49
7	750	1,000	875	37,894	722,674	4.78	91.09	21,185.47	137,606.76	8.26	53.64	65	563	6.72	58.22	4,685.81	30,863.15	7.09	46.67	22.12	22.43
8	1,000	1,500	1,250	28,785	751,459	3.63	94.72	23,886.81	161,493.57	9.31	62.96	71	634	7.34	65.56	4,025.72	34,888.87	6.09	52.76	16.85	21.60
9	1,500	2,000	1,750	13,720	765,179	1.73	96.44	15,917.42	177,410.99	6.21	69.16	39	673	4.03	69.60	2,148.53	37,037.41	3.25	56.00	13.50	20.88
10	2,000	2,500	2,250	6,665	771,844	0.84	97.28	11,037.01	188,448.00	4.30	73.46	30	703	3.10	72.70	3,163.39	40,200.80	4.78	60.79	28.66	21.33
11	2,500	3,000	2,750	4,722	776,566	0.60	97.88	9,528.29	197,976.30	3.71	77.18	29	732	3.00	75.70	3,967.60	44,168.40	6.00	66.79	41.64	22.31
12	3,000	4,000	3,500	4,491	781,057	0.57	98.45	10,563.27	208,539.57	4.12	81.30	25	757	2.59	78.28	5,944.09	50,112.49	8.99	75.78	56.27	24.03
13	4,000	5,000	4,500	2,775	783,832	0.35	98.80	8,843.30	217,382.87	3.45	84.74	25	782	2.59	80.87	3,863.31	53,975.80	5.84	81.62	43.69	24.83
14	5,000	7,500	6,250	2,811	786,643	0.35	99.15	11,364.12	228,746.99	4.43	89.17	24	806	2.48	83.35	6,871.70	60,847.50	10.39	92.01	60.47	26.60
15	7,500	10,000	8,750	1,590	788,233	0.20	99.35	8,404.80	237,151.79	3.28	92.45	18	824	1.86	85.21	350.39	61,197.89	0.53	92.54	4.17	25.81
16	10,000	20,000	15,000	1,992	790,225	0.25	99.60	10,494.31	247,646.09	4.09	96.54	34	858	3.52	88.73	1,377.69	62,575.58	2.08	94.62	13.13	25.27
17	20,000	50,000	35,000	1,565	791,790	0.20	99.80	6,631.06	254,277.15	2.59	99.13	54	912	5.58	94.31	2,718.69	65,294.26	4.11	98.73	41.00	25.68
18	50,000	100,000	75,000	765	792,555	0.10	99.89	1,622.52	255,899.68	0.63	99.76	17	929	1.76	96.07	223.27	65,517.53	0.34	99.07	13.76	25.60
19	100,000	500,000	300,000	741	793,296	0.09	99.99	383.31	256,282.99	0.15	99.91	34	963	3.52	99.59	550.40	66,067.94	0.83	99.90	143.59	25.78
20	500,000	UP		93	793,389	0.01	100.00	232.71	256,515.70	0.09	100.00	4	967	0.41	100.00	64.65	66,132.59	0.10	100.00	27.78	25.78
				793,389				256,515.70				967				66,132.59				25.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	39.77	39.77	6.92	6.92	11.73	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	109	22.16	61.93	9.23	16.14	15.65	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	128	10.80	72.73	19.61	35.75	33.26	60.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	137	5.11	77.84	3.10	38.86	5.27	65.90	1	1	100.00	100.00	7.12	7.12	100.00	100.00	229.30	18.32
5	300	500	400	13	150	7.39	85.23	3.48	42.33	5.89	71.80	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	16.82
6	500	750	625	5	155	2.84	88.07	3.37	45.71	5.72	77.52	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	15.57
7	750	1,000	875	6	161	3.41	91.48	0.96	46.67	1.62	79.14	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	15.26
8	1,000	1,500	1,250	6	167	3.41	94.89	10.70	57.36	18.14	97.28	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.41
9	1,500	2,000	1,750	5	172	2.84	97.73	8.10	49.27	13.73	83.56	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	14.45
10	2,000	2,500	2,250	1	173	0.57	98.30	4.92	54.19	8.35	91.91	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	13.14
11	2,500	3,000	2,750	1	174	0.57	98.86	1.37	55.55	2.32	94.22	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.81
12	3,000	4,000	3,500	1	175	0.57	99.43	2.13	57.69	3.62	97.84	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.34
13	4,000	5,000	4,500	1	176	0.57	100.00	1.28	58.96	2.16	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
14	5,000	7,500	6,250	0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
15	7,500	10,000	8,750	0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
16	10,000	20,000	15,000	0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
17	20,000	50,000	35,000	0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
18	50,000	100,000	75,000	0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
19	100,000	500,000	300,000	0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
20	500,000	UP		0	176	0.00	100.00	0.00	58.96	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.07
				176				58.96				1				7.12				12.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	162	162	14.46	14.46	36.94	36.94	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	62	224	5.54	20.00	43.10	80.04	1.39	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56	280	5.00	25.00	41.34	121.38	1.33	3.91	4	4	23.53	23.53	261.67	261.67	51.73	51.73	632.91	215.58
4	200	300	250	61	341	5.45	30.45	40.14	161.52	1.29	5.21	1	5	5.88	29.41	12.22	273.89	2.42	54.14	30.45	169.57
5	300	500	400	68	409	6.07	36.52	44.86	206.37	1.45	6.65	0	5	0.00	29.41	0.00	273.89	0.00	54.14	0.00	132.72
6	500	750	625	67	476	5.98	42.50	49.21	255.59	1.59	8.24	0	5	0.00	29.41	0.00	273.89	0.00	54.14	0.00	107.16
7	750	1,000	875	57	533	5.09	47.59	81.12	336.70	2.61	10.85	0	5	0.00	29.41	0.00	273.89	0.00	54.14	0.00	81.35
8	1,000	1,500	1,250	113	646	10.09	57.68	209.04	545.74	6.74	17.59	4	9	23.53	52.94	130.16	404.05	25.73	79.87	62.26	74.04
9	1,500	2,000	1,750	78	724	6.96	64.64	159.36	705.10	5.14	22.72	2	11	11.76	64.71	50.17	454.22	9.92	89.79	31.48	64.42
10	2,000	2,500	2,250	43	767	3.84	68.48	132.67	837.77	4.28	27.00	0	11	0.00	64.71	0.00	454.22	0.00	89.79	0.00	54.22
11	2,500	3,000	2,750	54	821	4.82	73.30	129.48	967.25	4.17	31.17	0	11	0.00	64.71	0.00	454.22	0.00	89.79	0.00	46.96
12	3,000	4,000	3,500	61	882	5.45	78.75	266.52	1,233.77	8.59	39.76	2	13	11.76	76.47	8.83	463.04	1.74	91.53	3.31	37.53
13	4,000	5,000	4,500	73	955	6.52	85.27	304.68	1,538.45	9.82	49.58	1	14	5.88	82.35	36.22	499.27	7.16	98.69	11.89	32.45
14	5,000	7,500	6,250	58	1,013	5.18	90.45	311.01	1,849.46	10.02	59.61	1	15	5.88	88.24	4.70	503.97	0.93	99.62	1.51	27.25
15	7,500	10,000	8,750	23	1,036	2.05	92.50	258.36	2,107.82	8.33	67.93	1	16	5.88	94.12	0.00	503.97	0.00	99.62	0.00	23.91
16	10,000	20,000	15,000	43	1,079	3.84	96.34	487.43	2,595.25	15.71	83.64	0	16	0.00	94.12	0.00	503.97	0.00	99.62	0.00	19.42
17	20,000	50,000	35,000	26	1,105	2.32	98.66	288.97	2,884.22	9.31	92.96	0	16	0.00	94.12	0.00	503.97	0.00	99.62	0.00	17.47
18	50,000	100,000	75,000	5	1,110	0.45	99.11	20.18	2,904.40	0.65	93.61	0	16	0.00	94.12	0.00	503.97	0.00	99.62	0.00	17.35
19	100,000	500,000	300,000	5	1,115	0.45	99.55	190.59	3,095.00	6.14	99.75	1	17	5.88	100.00	1.91	505.88	0.38	100.00	1.00	16.34
20	500,000	UP		5	1,120	0.45	100.00	7.79	3,102.79	0.25	100.00	0	17	0.00	100.00	0.00	505.88	0.00	100.00	0.00	16.30
				1,120				3,102.79				17				505.88				16.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	35.29	35.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	5.88	41.18	22.58	22.58	30.44	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	5.88	47.06	0.00	22.58	0.00	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	5.88	52.94	30.00	52.58	40.44	70.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	5.88	58.82	0.20	52.78	0.27	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	5.88	64.71	0.06	52.84	0.08	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	5.88	70.59	0.11	52.95	0.14	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	5.88	76.47	8.31	61.26	11.20	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	5.88	82.35	8.14	69.39	10.97	93.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	5.88	88.24	1.20	70.59	1.61	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.88	94.12	3.60	74.19	4.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.88	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				74.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	6.93	6.93	9.24	9.24	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	107	183	9.75	16.68	11.56	20.79	1.79	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	79	262	7.20	23.88	18.47	39.26	2.87	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	85	347	7.75	31.63	4.97	44.23	0.77	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	200	547	18.23	49.86	28.18	72.41	4.37	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	95	642	8.66	58.52	13.09	85.51	2.03	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	57	699	5.20	63.72	3.55	81.96	0.55	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	102	801	9.30	73.02	20.59	102.55	3.19	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	75	876	6.84	79.85	13.53	116.08	2.10	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	40	916	3.65	83.50	29.13	145.21	4.52	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	930	1.28	84.78	19.22	164.43	2.98	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	954	2.19	86.96	44.96	209.39	6.98	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	35	989	3.19	90.15	107.07	316.47	16.61	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	1,011	2.01	92.16	45.36	361.82	7.04	56.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	1,025	1.28	93.44	16.28	378.10	2.53	58.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	1,071	4.19	97.63	98.54	476.64	15.29	73.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	1,088	1.55	99.18	94.46	571.10	14.65	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	1,094	0.55	99.73	49.31	620.41	7.65	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	1,097	0.27	100.00	24.16	644.57	3.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1,097	0.00	100.00	0.00	644.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,097				644.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	15.65	15.65	0.49	0.49	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	72	46.96	62.61	4.96	5.45	5.55	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	100	24.35	86.96	3.67	9.12	4.10	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	101	0.87	87.83	0.02	9.15	0.03	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	106	4.35	92.17	2.86	12.01	3.20	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	107	0.87	93.04	1.33	13.34	1.49	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	108	0.87	93.91	0.89	14.24	1.00	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	109	0.87	94.78	0.94	15.18	1.05	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	110	0.87	95.65	0.00	15.18	0.00	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	113	2.61	98.26	1.61	16.79	1.80	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	114	0.87	99.13	33.80	50.59	37.80	56.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	115	0.87	100.00	38.84	89.43	43.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				89.43				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.51	0.51	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	4.61	5.13	11.64	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	8.68	13.80	21.88	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	25.85	39.65	65.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				39.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 29832 MILITARY BARRACKS : WITH FAMILY ACCOMMODATION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	37.04	37.04	0.12	0.12	2.82	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	3.70	40.74	0.02	0.15	0.57	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	16	18.52	59.26	0.30	0.44	6.80	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	21	18.52	77.78	0.92	1.37	21.20	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	25	14.81	92.59	0.91	2.28	20.90	52.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	26	3.70	96.30	1.14	3.42	26.01	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	3.70	100.00	0.95	4.36	21.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				4.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	182	182	29.74	29.74	13.14	13.14	3.98	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	207	4.08	33.82	5.49	18.63	1.66	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	271	478	44.28	78.10	11.55	30.18	3.50	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	502	3.92	82.03	20.58	50.76	6.23	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	513	1.80	83.82	11.25	62.01	3.41	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	523	1.63	85.46	8.32	70.33	2.52	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	531	1.31	86.76	8.93	79.27	2.71	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	544	2.12	88.89	22.14	101.41	6.71	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	549	0.82	89.71	9.82	111.23	2.97	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	551	0.33	90.03	5.88	117.10	1.78	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	554	0.49	90.52	0.86	117.97	0.26	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	562	1.31	91.83	26.89	91.08	8.14	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	572	1.63	93.46	31.22	122.29	9.46	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	579	1.14	94.61	14.90	107.40	4.51	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	583	0.65	95.26	43.18	150.58	13.08	45.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	592	1.47	96.73	57.58	208.15	17.44	63.05	1	1	100.00	100.00	31.79	31.79	100.00	100.00	55.21	15.27
17	20,000	50,000	35,000	11	603	1.80	98.53	73.45	281.60	22.25	85.30	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	11.29
18	50,000	100,000	75,000	3	606	0.49	99.02	42.85	324.45	12.98	98.27	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	9.80
19	100,000	500,000	300,000	2	608	0.33	99.35	0.89	325.34	0.27	98.54	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	9.77
20	500,000	UP		4	612	0.65	100.00	4.80	330.14	1.46	100.00	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	9.63
				612				330.14				1				31.79				9.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	20.00	20.00	0.11	0.11	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.67	26.67	0.05	0.16	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	13.33	40.00	0.60	0.76	0.87	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	6.67	46.67	0.05	0.81	0.07	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	6.67	53.33	1.69	2.50	2.44	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	6.67	60.00	0.86	3.35	1.24	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	6.67	66.67	4.75	8.11	6.88	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	6.67	73.33	8.10	16.21	11.73	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.67	80.00	11.73	27.94	17.00	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.67	86.67	0.28	28.22	0.40	40.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.67	93.33	40.77	68.98	59.05	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.67	100.00	0.06	69.04	0.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				69.04				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	271	271	20.50	20.50	95.43	95.43	3.78	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	80	351	6.05	26.55	51.74	147.17	2.05	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	62	413	4.69	31.24	94.31	241.48	3.73	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	48	461	3.63	34.87	72.60	314.08	2.87	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	116	577	8.77	43.65	71.34	385.42	2.82	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	93	670	7.03	50.68	75.83	461.25	3.00	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	114	784	8.62	59.30	103.14	564.39	4.08	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	97	881	7.34	66.64	150.16	714.56	5.95	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	53	934	4.01	70.65	123.20	837.76	4.88	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	30	964	2.27	72.92	67.60	905.36	2.68	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	36	1,000	2.72	75.64	79.30	984.66	3.14	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	1,029	2.19	77.84	88.42	1,073.08	3.50	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	1,055	1.97	79.80	96.16	1,169.24	3.81	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	1,098	3.25	83.06	152.40	1,321.64	6.03	52.33	1	1	100.00	100.00	28.72	28.72	100.00	100.00	18.84	2.17
15	7,500	10,000	8,750	27	1,125	2.04	85.10	154.89	1,476.54	6.13	58.46	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.94
16	10,000	20,000	15,000	60	1,185	4.54	89.64	525.05	2,001.59	20.79	79.25	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.43
17	20,000	50,000	35,000	71	1,256	5.37	95.01	294.88	2,296.47	11.67	90.92	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.25
18	50,000	100,000	75,000	42	1,298	3.18	98.18	241.35	2,537.81	9.56	100.48	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.13
19	100,000	500,000	300,000	22	1,320	1.66	99.85	12.01	2,525.81	0.48	100.00	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.14
20	500,000	UP		2	1,322	0.15	100.00	0.00	2,525.81	0.00	100.00	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.14
				1,322				2,525.81				1				28.72				1.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.03	6.03	0.72	0.72	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.86	6.90	0.10	0.62	0.21	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	24	13.79	20.69	1.06	0.44	2.20	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	37	11.21	31.90	1.82	2.25	3.77	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	80	37.07	68.97	16.61	18.86	34.50	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	88	6.90	75.86	3.53	22.40	7.33	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	99	9.48	85.34	8.39	30.79	17.43	63.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	104	4.31	89.66	5.16	35.94	10.71	74.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	108	3.45	93.10	1.54	37.49	3.21	77.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	109	0.86	93.97	0.72	38.20	1.49	79.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	111	1.72	95.69	1.84	40.04	3.81	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	112	0.86	96.55	0.00	40.04	0.00	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	114	1.72	98.28	0.00	40.04	0.00	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	115	0.86	99.14	3.95	43.99	8.21	91.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	116	0.86	100.00	4.16	48.15	8.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				116				48.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	100.00	100.00	1.00	1.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.00				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	8.67	8.67	7.68	7.68	0.60	0.60	1	1	33.33	33.33	32.20	32.20	47.57	47.57	418.95	418.95
2	50	100	75	1	14	0.67	9.33	0.21	7.90	0.02	0.62	0	1	0.00	33.33	0.00	32.20	0.00	47.57	0.00	407.67
3	100	200	150	3	17	2.00	11.33	1.24	9.13	0.10	0.71	0	1	0.00	33.33	0.00	32.20	0.00	47.57	0.00	352.47
4	200	300	250	10	27	6.67	18.00	7.41	16.54	0.58	1.29	1	2	33.33	66.67	9.74	41.94	14.39	61.96	131.57	253.57
5	300	500	400	8	35	5.33	23.33	8.50	25.04	0.66	1.96	1	3	33.33	100.00	25.75	67.68	38.04	100.00	302.85	270.30
6	500	750	625	11	46	7.33	30.67	18.05	43.09	1.41	3.36	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	157.07
7	750	1,000	875	9	55	6.00	36.67	20.20	63.30	1.58	4.94	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	106.93
8	1,000	1,500	1,250	7	62	4.67	41.33	24.40	87.69	1.90	6.85	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	77.18
9	1,500	2,000	1,750	5	67	3.33	44.67	20.80	108.49	1.62	8.47	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	62.39
10	2,000	2,500	2,250	7	74	4.67	49.33	37.37	145.85	2.92	11.39	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	46.41
11	2,500	3,000	2,750	3	77	2.00	51.33	18.68	164.54	1.46	12.85	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	41.14
12	3,000	4,000	3,500	6	83	4.00	55.33	70.90	235.43	5.54	18.38	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	28.75
13	4,000	5,000	4,500	3	86	2.00	57.33	50.19	285.62	3.92	22.30	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	23.70
14	5,000	7,500	6,250	14	100	9.33	66.67	227.22	512.84	17.74	40.04	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	13.20
15	7,500	10,000	8,750	13	113	8.67	75.33	238.74	751.57	18.64	58.68	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	9.01
16	10,000	20,000	15,000	9	122	6.00	81.33	52.61	804.19	4.11	62.79	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	8.42
17	20,000	50,000	35,000	12	134	8.00	89.33	100.46	904.65	7.84	70.63	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	7.48
18	50,000	100,000	75,000	10	144	6.67	96.00	327.80	1,232.44	25.59	96.22	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	5.49
19	100,000	500,000	300,000	6	150	4.00	100.00	48.40	1,280.85	3.78	100.00	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	5.28
20	500,000	UP		0	150	0.00	100.00	0.00	1,280.85	0.00	100.00	0	3	0.00	100.00	0.00	67.68	0.00	100.00	0.00	5.28
				150				1,280.85				3				67.68				5.28	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	8.41	8.41	0.40	0.40	0.23	0.23	1	1	14.29	14.29	14.93	14.93	4.04	4.04	3746.36	3746.36
2	50	100	75	11	30	4.87	13.27	0.31	0.71	0.18	0.41	0	1	0.00	14.29	0.00	14.93	0.00	4.04	0.00	2104.40
3	100	200	150	16	46	7.08	20.35	7.58	8.29	4.33	4.73	0	1	0.00	14.29	0.00	14.93	0.00	4.04	0.00	180.20
4	200	300	250	9	55	3.98	24.34	3.65	11.94	2.09	6.82	1	2	14.29	28.57	300.00	314.93	81.10	85.13	8211.01	2637.90
5	300	500	400	14	69	6.19	30.53	9.40	2.54	5.37	1.45	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	12414.65
6	500	750	625	3	72	1.33	31.86	18.69	21.23	10.68	12.13	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1483.56
7	750	1,000	875	17	89	7.52	39.38	0.85	22.08	0.49	12.61	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1426.48
8	1,000	1,500	1,250	22	111	9.73	49.12	15.60	37.68	8.91	21.52	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	835.89
9	1,500	2,000	1,750	9	120	3.98	53.10	4.04	41.72	2.31	23.83	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	754.86
10	2,000	2,500	2,250	7	127	3.10	56.19	12.69	29.03	7.25	16.58	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1084.84
11	2,500	3,000	2,750	3	130	1.33	57.52	0.77	29.80	0.44	17.02	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1056.96
12	3,000	4,000	3,500	4	134	1.77	59.29	18.11	11.69	10.34	6.68	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	2693.91
13	4,000	5,000	4,500	11	145	4.87	64.16	8.53	20.22	4.87	11.55	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1557.71
14	5,000	7,500	6,250	9	154	3.98	68.14	11.26	31.48	6.43	17.98	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1000.56
15	7,500	10,000	8,750	3	157	1.33	69.47	0.25	31.73	0.14	18.12	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	992.67
16	10,000	20,000	15,000	15	172	6.64	76.11	20.24	51.97	11.56	29.69	1	3	14.29	42.86	18.75	333.68	5.07	90.20	92.64	642.11
17	20,000	50,000	35,000	28	200	12.39	88.50	64.53	116.50	36.86	66.55	4	7	57.14	100.00	36.26	369.94	9.80	100.00	56.18	317.55
18	50,000	100,000	75,000	23	223	10.18	98.67	45.15	161.64	25.79	92.34	0	7	0.00	100.00	0.00	369.94	0.00	100.00	0.00	228.86
19	100,000	500,000	300,000	2	225	0.88	99.56	13.08	174.73	7.47	99.81	0	7	0.00	100.00	0.00	369.94	0.00	100.00	0.00	211.72
20	500,000	UP		1	226	0.44	100.00	0.33	175.06	0.19	100.00	0	7	0.00	100.00	0.00	369.94	0.00	100.00	0.00	211.32
				226				175.06				7				369.94				211.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3020 COCA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.57	2.57	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	0.06	0.06	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	0.97	1.03	2.49	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	0.72	1.75	1.85	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	18.75	37.50	0.69	2.44	1.76	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	12.50	50.00	8.50	10.94	21.80	28.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	6.25	56.25	6.09	17.03	15.61	43.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	6.25	62.50	0.89	17.92	2.28	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	6.25	68.75	0.23	18.15	0.60	46.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.25	75.00	0.26	18.42	0.68	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.25	81.25	0.45	18.87	1.15	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.25	87.50	6.71	25.58	17.21	65.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	12.50	100.00	13.42	39.00	34.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				39.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.38	0.38	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.64	1.02	0.67	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.86	1.87	0.90	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	13.35	15.22	13.98	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	13.35	28.57	13.98	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	13.35	41.92	13.98	43.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	14.93	56.85	15.64	59.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	38.63	95.48	40.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				95.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	7.48	7.48	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.47	7.94	17.01	17.01	2.70	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	0.47	8.41	1.97	18.98	0.31	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.47	8.88	0.04	19.02	0.01	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	0.47	9.35	1.01	20.03	0.16	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	0.47	9.81	1.20	21.23	0.19	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.47	10.28	0.08	21.30	0.01	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	24	0.93	11.21	0.68	21.98	0.11	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	26	0.93	12.15	5.41	27.40	0.86	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	33	3.27	15.42	14.24	41.64	2.26	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	38	2.34	17.76	1.73	43.36	0.27	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	43	2.34	20.09	44.68	88.05	7.10	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	45	0.93	21.03	13.84	101.89	2.20	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	46	0.47	21.50	30.00	131.89	4.77	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	61	7.01	28.50	35.78	167.67	5.69	26.65	1	1	11.11	11.11	37.23	37.23	72.15	72.15	104.07	22.21
16	10,000	20,000	15,000	72	133	33.64	62.15	256.08	423.75	40.70	67.34	0	1	0.00	11.11	0.00	37.23	0.00	72.15	0.00	8.79
17	20,000	50,000	35,000	67	200	31.31	93.46	166.34	590.09	26.44	93.78	8	9	88.89	100.00	14.37	51.61	27.85	100.00	8.64	8.75
18	50,000	100,000	75,000	9	209	4.21	97.66	9.29	599.38	1.48	95.26	0	9	0.00	100.00	0.00	51.61	0.00	100.00	0.00	8.61
19	100,000	500,000	300,000	5	214	2.34	100.00	29.84	629.22	4.74	100.00	0	9	0.00	100.00	0.00	51.61	0.00	100.00	0.00	8.20
20	500,000	UP		0	214	0.00	100.00	0.00	629.22	0.00	100.00	0	9	0.00	100.00	0.00	51.61	0.00	100.00	0.00	8.20
				214				629.22				9				51.61				8.20	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	50.00	66.67	0.09	0.09	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	16.67	83.33	0.12	0.21	2.60	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	16.67	100.00	4.39	4.60	95.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				4.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.11	1.11	68.82	68.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.50	1.61	31.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	70.31	70.31	12.06	12.06	6.77	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	47	3.13	73.44	2.27	14.33	1.27	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	53	9.38	82.81	11.45	25.78	6.43	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	54	1.56	84.38	5.44	31.23	3.05	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	55	1.56	85.94	1.46	32.68	0.82	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	56	1.56	87.50	1.89	34.57	1.06	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	57	1.56	89.06	1.58	36.15	0.89	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	58	1.56	90.63	8.24	44.40	4.63	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	59	1.56	92.19	1.78	46.18	1.00	25.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	60	1.56	93.75	1.86	48.04	1.05	26.96	1	1	100.00	100.00	33.39	33.39	100.00	100.00	1792.00	69.50
11	2,500	3,000	2,750	1	61	1.56	95.31	0.00	48.04	0.00	26.96	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	69.50
12	3,000	4,000	3,500	1	62	1.56	96.88	32.56	80.60	18.27	45.23	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	41.43
13	4,000	5,000	4,500	1	63	1.56	98.44	67.60	148.20	37.94	83.16	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	22.53
14	5,000	7,500	6,250	1	64	1.56	100.00	30.00	178.20	16.84	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
15	7,500	10,000	8,750	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
16	10,000	20,000	15,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
17	20,000	50,000	35,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
20	500,000	UP		0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74
					64				178.20				1				33.39				18.74

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.42	1.42	6.44	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	12.96	14.38	58.60	65.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	7.73	22.12	34.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				22.12				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.40	0.40	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.56	0.96	1.93	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	22.40	23.36	77.35	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	5.60	28.96	19.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				28.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.67	1.67	0.39	0.39	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	26	20.00	21.67	11.91	12.30	16.64	17.18	1	1	100.00	100.00	3.84	3.84	100.00	100.00	32.29	31.26
3	100	200	150	2	28	1.67	23.33	2.08	14.38	2.91	20.09	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	26.74
4	200	300	250	11	39	9.17	32.50	0.40	14.78	0.56	20.65	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	26.01
5	300	500	400	7	46	5.83	38.33	0.58	15.36	0.80	21.45	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	25.04
6	500	750	625	3	49	2.50	40.83	0.28	15.63	0.38	21.84	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	24.60
7	750	1,000	875	1	50	0.83	41.67	0.41	16.04	0.58	22.41	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	23.96
8	1,000	1,500	1,250	25	75	20.83	62.50	4.67	20.72	6.53	28.94	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	18.56
9	1,500	2,000	1,750	7	82	5.83	68.33	1.97	22.69	2.75	31.69	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	16.95
10	2,000	2,500	2,250	5	87	4.17	72.50	1.72	24.40	2.40	34.09	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	15.76
11	2,500	3,000	2,750	1	88	0.83	73.33	0.05	24.46	0.08	34.17	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	15.72
12	3,000	4,000	3,500	4	92	3.33	76.67	13.25	37.70	18.50	52.67	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	10.20
13	4,000	5,000	4,500	2	94	1.67	78.33	0.77	38.47	1.07	53.74	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	9.99
14	5,000	7,500	6,250	9	103	7.50	85.83	7.85	46.31	10.96	64.70	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	8.30
15	7,500	10,000	8,750	2	105	1.67	87.50	2.83	49.14	3.95	68.66	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	7.82
16	10,000	20,000	15,000	5	110	4.17	91.67	3.51	52.66	4.91	73.56	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	7.30
17	20,000	50,000	35,000	6	116	5.00	96.67	9.44	62.10	13.19	86.76	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	6.19
18	50,000	100,000	75,000	3	119	2.50	99.17	8.98	71.08	12.55	99.30	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	5.41
19	100,000	500,000	300,000	1	120	0.83	100.00	0.50	71.58	0.70	100.00	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	5.37
20	500,000	UP		0	120	0.00	100.00	0.00	71.58	0.00	100.00	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	5.37
					120				71.58				1				3.84				5.37

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	13.07	13.07	20.46	20.46	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	50	3.27	16.34	5.08	25.53	0.63	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	62	3.92	20.26	8.96	34.49	1.10	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	76	4.58	24.84	7.49	41.97	0.92	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	93	5.56	30.39	8.50	50.47	1.05	6.23	2	2	25.00	25.00	1.31	1.31	3.70	3.70	15.36	2.59
6	500	750	625	22	115	7.19	37.58	19.09	69.57	2.36	8.58	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.88
7	750	1,000	875	11	126	3.59	41.18	11.40	80.97	1.41	9.99	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.61
8	1,000	1,500	1,250	19	145	6.21	47.39	14.62	95.58	1.80	11.79	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.37
9	1,500	2,000	1,750	10	155	3.27	50.65	14.12	109.70	1.74	13.53	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.19
10	2,000	2,500	2,250	10	165	3.27	53.92	13.89	123.59	1.71	15.25	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.06
11	2,500	3,000	2,750	8	173	2.61	56.54	2.78	126.37	0.34	15.59	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.03
12	3,000	4,000	3,500	16	189	5.23	61.76	10.37	136.74	1.28	16.87	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	0.95
13	4,000	5,000	4,500	14	203	4.58	66.34	19.25	156.00	2.38	19.25	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	0.84
14	5,000	7,500	6,250	21	224	6.86	73.20	26.95	182.95	3.33	22.57	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	0.71
15	7,500	10,000	8,750	21	245	6.86	80.07	124.64	307.58	15.38	37.95	6	8	75.00	100.00	33.95	35.25	96.30	100.00	27.24	11.46
16	10,000	20,000	15,000	47	292	15.36	95.42	345.44	653.03	42.62	80.57	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	5.40
17	20,000	50,000	35,000	12	304	3.92	99.35	148.52	801.54	18.32	98.89	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.40
18	50,000	100,000	75,000	1	305	0.33	99.67	3.45	804.99	0.43	99.31	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.38
19	100,000	500,000	300,000	1	306	0.33	100.00	5.56	810.55	0.69	100.00	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.35
20	500,000	UP		0	306	0.00	100.00	0.00	810.55	0.00	100.00	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.35
				306				810.55				8				35.25				4.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.96	0.96	1.85	1.85	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	1.92	2.88	3.24	5.09	0.90	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.96	3.85	0.09	5.18	0.03	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	9	4.81	8.65	5.68	10.86	1.58	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	14	4.81	13.46	13.20	24.06	3.68	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	21	6.73	20.19	2.82	26.89	0.79	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	39	17.31	37.50	27.51	54.39	7.66	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	45	5.77	43.27	30.69	85.08	8.55	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	57	11.54	54.81	45.94	131.02	12.80	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	63	5.77	60.58	46.97	177.99	13.09	49.59	1	1	33.33	33.33	0.24	0.24	0.69	0.69	0.52	0.14
12	3,000	4,000	3,500	6	69	5.77	66.35	34.24	212.23	9.54	59.13	0	1	0.00	33.33	0.00	0.24	0.00	0.69	0.00	0.11
13	4,000	5,000	4,500	9	78	8.65	75.00	27.38	239.61	7.63	66.75	2	3	66.67	100.00	35.03	35.28	99.31	100.00	127.94	14.72
14	5,000	7,500	6,250	9	87	8.65	83.65	33.86	273.48	9.43	76.19	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	12.90
15	7,500	10,000	8,750	2	89	1.92	85.58	1.50	274.98	0.42	76.61	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	12.83
16	10,000	20,000	15,000	11	100	10.58	96.15	49.06	324.04	13.67	90.27	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	10.89
17	20,000	50,000	35,000	4	104	3.85	100.00	34.91	358.95	9.73	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	9.83
18	50,000	100,000	75,000	0	104	0.00	100.00	0.00	358.95	0.00	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	9.83
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	358.95	0.00	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	9.83
20	500,000	UP		0	104	0.00	100.00	0.00	358.95	0.00	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	9.83
				104				358.95				3				35.28				9.83	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3083 SUKU DIAM UNTUK RUMAH ASAP DI PERKEBUNAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	2.21	2.21	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	7.42	9.63	7.78	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	8.53	18.15	8.93	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	31.77	49.93	33.30	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	17.51	67.44	18.35	70.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	27.99	95.43	29.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				95.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.30	5.30	0.10	0.10	0.10	0.10	1	1	50.00	50.00	1.93	1.93	60.00	60.00	1899.79	1899.79
2	50	100	75	8	16	5.30	10.60	0.06	0.16	0.06	0.15	1	2	50.00	100.00	1.29	3.22	40.00	100.00	2165.63	1997.89
3	100	200	150	3	19	1.99	12.58	0.02	0.18	0.02	0.17	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	1801.69
4	200	300	250	6	25	3.97	16.56	0.10	0.28	0.09	0.26	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	1154.27
5	300	500	400	14	39	9.27	25.83	0.33	0.61	0.31	0.57	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	530.11
6	500	750	625	21	60	13.91	39.74	0.72	1.33	0.68	1.25	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	242.53
7	750	1,000	875	3	63	1.99	41.72	0.21	1.53	0.20	1.45	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	209.70
8	1,000	1,500	1,250	11	74	7.28	49.01	1.02	2.55	0.96	2.40	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	126.12
9	1,500	2,000	1,750	9	83	5.96	54.97	1.15	3.70	1.08	3.49	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	86.94
10	2,000	2,500	2,250	4	87	2.65	57.62	0.69	4.40	0.65	4.14	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	73.22
11	2,500	3,000	2,750	3	90	1.99	59.60	0.62	5.02	0.59	4.73	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	64.13
12	3,000	4,000	3,500	6	96	3.97	63.58	2.08	7.10	1.96	6.69	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	45.32
13	4,000	5,000	4,500	8	104	5.30	68.87	3.45	10.55	3.25	9.94	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	30.51
14	5,000	7,500	6,250	12	116	7.95	76.82	15.92	26.46	15.00	24.93	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	12.16
15	7,500	10,000	8,750	7	123	4.64	81.46	6.79	33.26	6.40	31.33	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	9.68
16	10,000	20,000	15,000	19	142	12.58	94.04	34.07	67.32	32.10	63.43	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	4.78
17	20,000	50,000	35,000	8	150	5.30	99.34	28.81	96.14	27.15	90.58	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.35
18	50,000	100,000	75,000	1	151	0.66	100.00	10.00	106.14	9.42	100.00	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.03
19	100,000	500,000	300,000	0	151	0.00	100.00	0.00	106.14	0.00	100.00	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.03
20	500,000	UP		0	151	0.00	100.00	0.00	106.14	0.00	100.00	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.03
				151				106.14				2				3.22				3.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	5.23	5.33	2.57	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	8.90	14.22	4.37	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	7.45	21.67	3.66	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	12.61	34.28	6.19	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	14.22	48.50	6.98	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	15.97	64.47	7.84	31.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	16.05	80.52	7.88	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	14.18	94.71	6.96	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	0.23	94.94	0.11	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	27.54	122.48	13.52	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	16.00	138.48	7.86	67.99	2	2	66.67	66.67	244.58	244.58	66.60	66.60	1528.48	176.62
14	5,000	7,500	6,250	1	13	4.76	61.90	16.22	154.70	7.96	75.95	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	158.10
15	7,500	10,000	8,750	1	14	4.76	66.67	45.46	200.16	22.32	98.27	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.19
16	10,000	20,000	15,000	1	15	4.76	71.43	0.11	200.27	0.06	98.32	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.12
17	20,000	50,000	35,000	1	16	4.76	76.19	0.00	200.27	0.00	98.32	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.12
18	50,000	100,000	75,000	1	17	4.76	80.95	0.00	200.27	0.00	98.32	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.12
19	100,000	500,000	300,000	1	18	4.76	85.71	1.58	201.86	0.78	99.10	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	121.16
20	500,000	UP		3	21	14.29	100.00	1.83	203.69	0.90	100.00	1	3	33.33	100.00	122.65	367.22	33.40	100.00	6702.02	180.29
				21				203.69				3				367.22				180.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.93	8.93	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.79	10.71	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.79	12.50	0.01	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.79	14.29	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	3.57	17.86	0.03	0.05	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	5.36	23.21	0.14	0.19	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	7.14	30.36	2.82	3.01	1.24	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	3.57	33.93	7.21	10.21	3.16	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.79	35.71	0.05	10.26	0.02	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.79	37.50	0.17	10.43	0.07	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.79	39.29	0.45	10.88	0.20	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	25	5.36	44.64	64.90	75.78	28.48	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	27	3.57	48.21	2.40	78.17	1.05	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	1.79	50.00	0.12	78.29	0.05	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	29	1.79	51.79	55.58	133.88	24.39	58.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	35	10.71	62.50	22.01	155.89	9.66	68.41	1	1	100.00	100.00	67.68	67.68	100.00	100.00	307.48	43.41
17	20,000	50,000	35,000	13	48	23.21	85.71	59.47	215.35	26.10	94.50	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	31.43
18	50,000	100,000	75,000	5	53	8.93	94.64	7.11	222.46	3.12	97.62	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	30.42
19	100,000	500,000	300,000	3	56	5.36	100.00	5.41	227.88	2.38	100.00	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	29.70
20	500,000	UP		0	56	0.00	100.00	0.00	227.88	0.00	100.00	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	29.70
				56				227.88				1				67.68				29.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	30.20	30.20	25.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.00	30.20	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.00	30.20	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	15.10	45.30	12.50	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	45.30	90.60	37.50	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	30.20	120.80	25.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				120.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH - REMPAH

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.31	0.31	3.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	9.00	9.31	96.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				9.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	3.03	3.03	0.38	0.38	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	3.03	6.06	0.62	1.00	0.17	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	8	6.06	12.12	2.84	3.83	0.79	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.52	13.64	1.25	5.08	0.35	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	15	9.09	22.73	3.21	8.30	0.90	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	22	10.61	33.33	8.99	17.29	2.52	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	32	15.15	48.48	12.76	30.04	3.57	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	39	10.61	59.09	17.57	47.61	4.92	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	44	7.58	66.67	10.67	58.28	2.99	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.52	68.18	5.23	63.51	1.47	17.80	2	2	66.67	66.67	21.18	21.18	96.74	96.74	404.81	33.34
12	3,000	4,000	3,500	1	46	1.52	69.70	9.96	73.47	2.79	20.59	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	28.82
13	4,000	5,000	4,500	1	47	1.52	71.21	6.53	80.00	1.83	22.42	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	26.47
14	5,000	7,500	6,250	1	48	1.52	72.73	0.04	80.04	0.01	22.43	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	26.46
15	7,500	10,000	8,750	1	49	1.52	74.24	1.26	81.30	0.35	22.78	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	26.05
16	10,000	20,000	15,000	3	52	4.55	78.79	60.96	142.27	17.08	39.87	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	14.88
17	20,000	50,000	35,000	3	55	4.55	83.33	48.60	190.86	13.62	53.48	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	11.09
18	50,000	100,000	75,000	8	63	12.12	95.45	144.00	334.86	40.35	93.84	1	3	33.33	100.00	0.71	21.89	3.26	100.00	0.50	6.54
19	100,000	500,000	300,000	3	66	4.55	100.00	22.00	356.86	6.16	100.00	0	3	0.00	100.00	0.00	21.89	0.00	100.00	0.00	6.13
20	500,000	UP		0	66	0.00	100.00	0.00	356.86	0.00	100.00	0	3	0.00	100.00	0.00	21.89	0.00	100.00	0.00	6.13
				66				356.86				3				21.89				6.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3150 HORTIKULTURASAYUR-SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	16.67	16.67	0.13	0.13	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	16.67	33.33	4.97	5.10	6.09	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	11	27.78	61.11	5.38	10.48	6.59	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	5.56	66.67	0.29	10.77	0.36	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	5.56	72.22	44.04	54.81	53.95	67.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	11.11	83.33	4.96	59.77	6.07	73.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	5.56	88.89	1.42	61.19	1.74	74.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	5.56	94.44	16.05	77.24	19.66	94.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	5.56	100.00	4.40	81.64	5.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				81.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	5.00	5.00	11.40	11.40	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	164	1.83	6.84	91.12	102.52	0.81	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	64	228	2.67	9.50	219.54	322.06	1.96	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	270	1.75	11.25	82.30	404.36	0.73	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	48	318	2.00	13.26	194.07	598.43	1.73	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	374	2.33	15.59	89.75	688.18	0.80	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	58	432	2.42	18.01	93.06	781.24	0.83	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	109	541	4.54	22.55	223.30	1,004.54	1.99	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	109	650	4.54	27.09	174.54	1,179.08	1.56	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	83	733	3.46	30.55	217.60	1,396.67	1.94	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	64	797	2.67	33.22	70.64	1,467.31	0.63	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	154	951	6.42	39.64	245.59	1,712.90	2.19	15.28	1	1	1.19	1.19	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	137	1,088	5.71	45.35	315.36	2,028.25	2.81	18.09	1	2	1.19	2.38	45.00	45.00	0.32	0.32	14.27	2.22
14	5,000	7,500	6,250	188	1,276	7.84	53.19	450.04	2,478.29	4.01	22.11	4	6	4.76	7.14	1,445.79	1,490.79	10.36	10.68	321.26	60.15
15	7,500	10,000	8,750	109	1,385	4.54	57.73	384.81	2,863.10	3.43	25.54	0	6	0.00	7.14	0.00	1,490.79	0.00	10.68	0.00	52.07
16	10,000	20,000	15,000	132	1,517	5.50	63.23	546.93	3,410.02	4.88	30.42	1	7	1.19	8.33	11.17	1,501.96	0.08	10.76	2.04	44.05
17	20,000	50,000	35,000	273	1,790	11.38	74.61	1,888.36	5,298.39	16.85	47.27	1	8	1.19	9.52	2,248.34	3,750.30	16.11	26.88	119.06	70.78
18	50,000	100,000	75,000	302	2,092	12.59	87.20	2,894.16	8,192.55	25.82	73.09	59	67	70.24	79.76	6,262.91	10,013.21	44.88	71.76	216.40	122.22
19	100,000	500,000	300,000	292	2,384	12.17	99.37	3,001.16	11,193.71	26.77	99.86	14	81	16.67	96.43	3,922.50	13,935.71	28.11	99.87	130.70	124.50
20	500,000	UP		15	2,399	0.63	100.00	15.26	11,208.97	0.14	100.00	3	84	3.57	100.00	18.31	13,954.03	0.13	100.00	120.01	124.49
				2,399				11,208.97				84				13,954.03				124.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.35	0.35	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	17.01	17.36	9.90	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	26.62	43.98	15.49	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	57.93	101.91	33.71	59.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	69.95	171.86	40.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				171.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.57	3.57	0.04	0.04	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.57	7.14	0.14	0.18	2.31	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	24	78.57	85.71	2.58	2.76	41.74	44.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	3.57	89.29	0.65	3.41	10.58	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	27	7.14	96.43	1.35	4.76	21.90	77.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	3.57	100.00	1.41	6.17	22.90	100.00	2	2	100.00	100.00	12.86	12.86	100.00	100.00	909.26	208.19
7	750	1,000	875	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
8	1,000	1,500	1,250	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
9	1,500	2,000	1,750	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
20	500,000	UP		0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19
				28				6.17				2				12.86				208.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3240 PERKEBUNAN GULA JAMINAN (AMPAS & RAPAK TIDAK DISIMPAN DALAM

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	41.30	41.30	31.54	31.54	13.35	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	23	8.70	50.00	19.47	51.01	8.24	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	2.17	52.17	0.02	51.03	0.01	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	2.17	54.35	0.07	51.10	0.03	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	26	2.17	56.52	0.08	51.18	0.03	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	2.17	58.70	0.11	51.29	0.05	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	2.17	60.87	6.26	57.54	2.65	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	2.17	63.04	19.20	76.74	8.13	32.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	2.17	65.22	9.91	86.66	4.19	36.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	2.17	67.39	6.20	92.85	2.62	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.17	69.57	9.12	101.97	3.86	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.17	71.74	0.90	102.87	0.38	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.17	73.91	1.17	104.03	0.49	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.17	76.09	9.12	113.15	3.86	47.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.17	78.26	19.20	132.35	8.13	56.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	37	2.17	80.43	9.12	141.47	3.86	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	38	2.17	82.61	19.20	160.67	8.13	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	39	2.17	84.78	0.40	161.07	0.17	68.17	3	3	100.00	100.00	181.10	181.10	100.00	100.00	45776.37	112.44
19	100,000	500,000	300,000	6	45	13.04	97.83	56.02	217.09	23.71	91.87	0	3	0.00	100.00	0.00	181.10	0.00	100.00	0.00	83.42
20	500,000	**UP**		1	46	2.17	100.00	19.20	236.29	8.13	100.00	0	3	0.00	100.00	0.00	181.10	0.00	100.00	0.00	76.64
				46				236.29				3				181.10				76.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 32401 PAB. GULA TDK TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	3.15	3.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.15				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	8	36.36	36.36	78.00	78.00	14.28	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	4.55	40.91	29.61	107.61	5.42	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	4.55	45.45	32.00	139.61	5.86	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	4.55	50.00	32.00	171.61	5.86	31.42	1	1	25.00	25.00	39.20	39.20	3.55	3.55	122.50	22.84
6	500	750	625	1	12	4.55	54.55	32.00	203.61	5.86	37.28	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	19.25
7	750	1,000	875	1	13	4.55	59.09	32.00	235.61	5.86	43.14	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	16.64
8	1,000	1,500	1,250	1	14	4.55	63.64	32.00	267.61	5.86	49.00	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	14.65
9	1,500	2,000	1,750	1	15	4.55	68.18	32.00	299.61	5.86	54.86	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	13.08
10	2,000	2,500	2,250	1	16	4.55	72.73	32.00	331.61	5.86	60.72	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	11.82
11	2,500	3,000	2,750	1	17	4.55	77.27	73.00	404.61	13.37	74.09	1	2	25.00	50.00	816.00	855.20	73.93	77.48	1117.81	211.37
12	3,000	4,000	3,500	1	18	4.55	81.82	29.20	433.81	5.35	79.44	0	2	0.00	50.00	0.00	855.20	0.00	77.48	0.00	197.14
13	4,000	5,000	4,500	1	19	4.55	86.36	32.00	465.81	5.86	85.30	0	2	0.00	50.00	0.00	855.20	0.00	77.48	0.00	183.60
14	5,000	7,500	6,250	1	20	4.55	90.91	25.55	491.36	4.68	89.97	0	2	0.00	50.00	0.00	855.20	0.00	77.48	0.00	174.05
15	7,500	10,000	8,750	1	21	4.55	95.45	29.20	520.56	5.35	95.32	1	3	25.00	75.00	241.09	1,096.29	21.84	99.32	825.63	210.60
16	10,000	20,000	15,000	1	22	4.55	100.00	25.55	546.11	4.68	100.00	1	4	25.00	100.00	7.47	1,103.75	0.68	100.00	29.23	202.11
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	202.11
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	202.11
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	202.11
20	500,000	UP		0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	202.11
				22				546.11				4				1,103.75				202.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 3260 PERTANGGUNGAN KERUGIAN PERTAMA UNTUK PABRIK GULA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.62	9.62	0.12	0.12	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.96	10.58	0.01	0.13	0.01	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	15	3.85	14.42	0.10	0.23	0.10	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	27	11.54	25.96	0.47	0.69	0.50	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	35	7.69	33.65	0.49	1.18	0.53	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	46	10.58	44.23	1.02	2.21	1.10	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	56	9.62	53.85	1.58	3.78	1.70	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	63	6.73	60.58	1.32	5.10	1.42	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	68	4.81	65.38	1.32	6.43	1.43	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	75	6.73	72.12	2.46	8.89	2.65	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	80	4.81	76.92	6.19	15.08	6.67	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	85	4.81	81.73	2.57	17.66	2.77	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	87	1.92	83.65	1.31	18.97	1.41	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	90	2.88	86.54	2.75	21.72	2.96	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	95	4.81	91.35	6.45	28.17	6.94	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	97	1.92	93.27	3.06	31.23	3.29	33.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	98	0.96	94.23	5.12	36.35	5.51	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	100	1.92	96.15	49.97	86.31	53.78	92.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	104	3.85	100.00	6.59	92.91	7.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	104	0.00	100.00	0.00	92.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				104				92.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

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

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	52.17	52.17	50.35	50.35	11.63	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	72	10.43	62.61	8.38	41.96	1.94	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	79	6.09	68.70	113.12	155.09	26.12	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	80	0.87	69.57	3.64	151.45	0.84	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	83	2.61	72.17	38.56	112.89	8.90	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	84	0.87	73.04	2.52	110.37	0.58	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	85	0.87	73.91	1.48	108.89	0.34	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	86	0.87	74.78	4.90	103.99	1.13	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	88	1.74	76.52	14.36	89.62	3.32	20.70	2	2	100.00	100.00	144.18	144.18	100.00	100.00	1003.73	160.88
10	2,000	2,500	2,250	2	90	1.74	78.26	12.45	77.17	2.88	17.82	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	186.84
11	2,500	3,000	2,750	2	92	1.74	80.00	0.58	76.59	0.13	17.69	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	188.25
12	3,000	4,000	3,500	1	93	0.87	80.87	30.60	45.99	7.07	10.62	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	313.49
13	4,000	5,000	4,500	1	94	0.87	81.74	43.97	2.03	10.15	0.47	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	7115.08
14	5,000	7,500	6,250	1	95	0.87	82.61	10.87	8.84	2.51	2.04	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	1630.98
15	7,500	10,000	8,750	1	96	0.87	83.48	27.50	36.34	6.35	8.39	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	396.76
16	10,000	20,000	15,000	7	103	6.09	89.57	175.15	211.49	40.45	48.84	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	68.18
17	20,000	50,000	35,000	2	105	1.74	91.30	198.00	409.49	45.73	94.57	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	35.21
18	50,000	100,000	75,000	1	106	0.87	92.17	0.00	409.49	0.00	94.57	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	35.21
19	100,000	500,000	300,000	7	113	6.09	98.26	22.35	431.84	5.16	99.73	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	33.39
20	500,000	UP		2	115	1.74	100.00	1.18	433.02	0.27	100.00	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	33.30
				115				433.02				2				144.18				33.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	48.40	48.40	33.69	33.69	3.57	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	112	11.17	59.57	16.86	50.56	1.78	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	121	4.79	64.36	22.72	73.28	2.40	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	124	1.60	65.96	9.35	82.62	0.99	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	128	2.13	68.09	5.95	88.58	0.63	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	132	2.13	70.21	66.98	155.55	7.09	16.46	1	1	100.00	100.00	10.14	10.14	100.00	100.00	15.14	6.52
7	750	1,000	875	2	134	1.06	71.28	0.00	155.56	0.00	16.46	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	6.52
8	1,000	1,500	1,250	4	138	2.13	73.40	44.52	200.07	4.71	21.18	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	5.07
9	1,500	2,000	1,750	6	144	3.19	76.60	0.02	200.09	0.00	21.18	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	5.07
10	2,000	2,500	2,250	2	146	1.06	77.66	0.01	200.09	0.00	21.18	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	5.07
11	2,500	3,000	2,750	3	149	1.60	79.26	60.01	260.11	6.35	27.53	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.90
12	3,000	4,000	3,500	5	154	2.66	81.91	0.02	260.13	0.00	27.53	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.90
13	4,000	5,000	4,500	2	156	1.06	82.98	0.02	260.15	0.00	27.53	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.90
14	5,000	7,500	6,250	3	159	1.60	84.57	2.02	262.17	0.21	27.75	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.87
15	7,500	10,000	8,750	3	162	1.60	86.17	8.47	270.64	0.90	28.64	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.75
16	10,000	20,000	15,000	5	167	2.66	88.83	30.29	300.93	3.21	31.85	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.37
17	20,000	50,000	35,000	9	176	4.79	93.62	329.79	630.72	34.90	66.75	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.61
18	50,000	100,000	75,000	6	182	3.19	96.81	184.05	814.77	19.48	86.23	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.24
19	100,000	500,000	300,000	4	186	2.13	98.94	102.12	916.89	10.81	97.04	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.11
20	500,000	UP		2	188	1.06	100.00	27.96	944.85	2.96	100.00	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.07
				188				944.85				1				10.14				1.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4001 CAPOC/KAPUK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.08	0.08	36.16	36.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.13	0.21	63.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.21				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4002 CASTER OIL PLANT/JARAK

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.50	7.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	66.67	66.67	0.46	0.46	10.76	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	16.67	83.33	2.08	2.54	48.49	59.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	16.67	100.00	1.75	4.29	40.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				4.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.10	0.10	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.22	2.32	11.81	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.22	0.10	11.81	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.05	0.15	0.27	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	10.35	10.50	55.18	55.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.40	11.90	7.47	63.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	6.86	18.76	36.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				18.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4007 COTTON/KAPAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.90	3.90	69.27	69.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.17	4.07	2.98	72.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.08	6.15	36.99	109.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.52	5.63	9.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				5.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4011 PADDY/PADI

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.98	0.98	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.98				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,552	3,552	66.52	66.52	358.91	358.91	7.86	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	877	4,429	16.42	82.94	313.92	672.83	6.88	14.74	1	1	1.23	1.23	0.51	0.51	0.01	0.01	0.16	0.08
3	100	200	150	280	4,709	5.24	88.18	200.35	873.19	4.39	19.12	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.06
4	200	300	250	57	4,766	1.07	89.25	77.93	951.12	1.71	20.83	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.05
5	300	500	400	41	4,807	0.77	90.02	77.21	1,028.33	1.69	22.52	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.05
6	500	750	625	17	4,824	0.32	90.34	84.16	1,112.49	1.84	24.36	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.05
7	750	1,000	875	13	4,837	0.24	90.58	47.09	1,159.58	1.03	25.40	1	2	1.23	2.47	752.20	752.71	22.11	22.12	1597.34	64.91
8	1,000	1,500	1,250	18	4,855	0.34	90.92	68.80	1,228.38	1.51	26.90	0	2	0.00	2.47	0.00	752.71	0.00	22.12	0.00	61.28
9	1,500	2,000	1,750	16	4,871	0.30	91.22	42.97	1,271.35	0.94	27.84	1	3	1.23	3.70	12.67	765.37	0.37	22.50	29.48	60.20
10	2,000	2,500	2,250	14	4,885	0.26	91.48	32.79	1,304.13	0.72	28.56	0	3	0.00	3.70	0.00	765.37	0.00	22.50	0.00	58.69
11	2,500	3,000	2,750	9	4,894	0.17	91.65	86.06	1,390.19	1.88	30.45	0	3	0.00	3.70	0.00	765.37	0.00	22.50	0.00	55.06
12	3,000	4,000	3,500	19	4,913	0.36	92.00	52.09	1,442.28	1.14	31.59	0	3	0.00	3.70	0.00	765.37	0.00	22.50	0.00	53.07
13	4,000	5,000	4,500	10	4,923	0.19	92.19	37.98	1,480.26	0.83	32.42	1	4	1.23	4.94	16.06	781.44	0.47	22.97	42.30	52.79
14	5,000	7,500	6,250	27	4,950	0.51	92.70	149.73	1,629.99	3.28	35.70	2	6	2.47	7.41	66.48	847.92	1.95	24.92	44.40	52.02
15	7,500	10,000	8,750	25	4,975	0.47	93.16	106.91	1,736.90	2.34	38.04	1	7	1.23	8.64	1.31	849.23	0.04	24.96	1.23	48.89
16	10,000	20,000	15,000	55	5,030	1.03	94.19	532.33	2,269.23	11.66	49.70	2	9	2.47	11.11	45.90	895.14	1.35	26.31	8.62	39.45
17	20,000	50,000	35,000	101	5,131	1.89	96.09	1,086.76	3,355.99	23.80	73.50	7	16	8.64	19.75	299.10	1,194.24	8.79	35.10	27.52	35.59
18	50,000	100,000	75,000	75	5,206	1.40	97.49	619.66	3,975.65	13.57	87.07	5	21	6.17	25.93	938.70	2,132.95	27.59	62.69	151.49	53.65
19	100,000	500,000	300,000	102	5,308	1.91	99.40	424.68	4,400.33	9.30	96.37	15	36	18.52	44.44	647.74	2,780.68	19.04	81.73	152.52	63.19
20	500,000	UP		32	5,340	0.60	100.00	165.58	4,565.92	3.63	100.00	45	81	55.56	100.00	621.48	3,402.16	18.27	100.00	375.32	74.51
				5,340				4,565.92				81				3,402.16				74.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4013 PINEAPPLES/NANAS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.50	2.50	31.83	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	2.50	5.00	31.83	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.00	5.00	0.00	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	2.50	2.50	31.83	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	5.35	7.85	68.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				7.85				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	773	773	88.44	88.44	83.26	83.26	42.43	42.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	76	849	8.70	97.14	21.42	104.68	10.92	53.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	864	1.72	98.86	6.95	111.63	3.54	56.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	868	0.46	99.31	4.06	115.69	2.07	58.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	870	0.23	99.54	2.82	118.51	1.44	60.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	871	0.11	99.66	4.50	123.01	2.29	62.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	872	0.11	99.77	4.98	127.98	2.54	65.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	873	0.11	99.89	54.00	181.98	27.52	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	874	0.11	100.00	14.25	196.23	7.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	874	0.00	100.00	0.00	196.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				874				196.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4017 SPICES/REMPAH-REMPAH

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	0.29	0.29	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	0.53	0.81	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	13.33	33.33	1.19	2.00	0.34	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	9	26.67	60.00	4.89	6.88	1.42	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	6.67	66.67	4.84	11.73	1.40	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	6.67	73.33	77.00	88.73	22.30	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	6.67	80.00	27.06	115.79	7.84	33.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	6.67	86.67	30.85	146.63	8.94	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	6.67	93.33	117.92	264.56	34.16	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	6.67	100.00	80.67	345.22	23.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				345.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4018 SUGAR BIBIT/GULA BIBIT

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	6.00	6.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	6.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				6.00				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	39.47	39.47	6.45	6.45	11.08	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	47	22.37	61.84	5.98	12.44	10.27	21.36	2	2	33.33	33.33	10.31	10.31	12.98	12.98	172.31	82.88
3	100	200	150	9	56	11.84	73.68	7.48	19.91	12.84	34.20	1	3	16.67	50.00	18.36	28.66	23.11	36.09	245.52	143.95
4	200	300	250	6	62	7.89	81.58	6.96	26.87	11.95	46.14	1	4	16.67	66.67	3.29	31.95	4.14	40.23	47.30	118.93
5	300	500	400	3	65	3.95	85.53	6.14	33.01	10.54	56.68	0	4	0.00	66.67	0.00	31.95	0.00	40.23	0.00	96.82
6	500	750	625	2	67	2.63	88.16	7.22	40.23	12.41	69.09	2	6	33.33	100.00	47.47	79.43	59.77	100.00	657.17	197.44
7	750	1,000	875	1	68	1.32	89.47	4.46	44.69	7.67	76.76	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	177.72
8	1,000	1,500	1,250	1	69	1.32	90.79	1.73	46.43	2.98	79.73	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	171.08
9	1,500	2,000	1,750	1	70	1.32	92.11	1.87	48.30	3.22	82.95	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	164.44
10	2,000	2,500	2,250	1	71	1.32	93.42	2.50	50.80	4.29	87.25	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	156.35
11	2,500	3,000	2,750	1	72	1.32	94.74	2.31	53.11	3.97	91.22	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	149.55
12	3,000	4,000	3,500	1	73	1.32	96.05	2.50	55.61	4.29	95.51	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	142.83
13	4,000	5,000	4,500	1	74	1.32	97.37	2.31	57.92	3.97	99.48	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	137.13
14	5,000	7,500	6,250	1	75	1.32	98.68	0.23	58.15	0.40	99.87	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.59
15	7,500	10,000	8,750	1	76	1.32	100.00	0.07	58.23	0.13	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41
16	10,000	20,000	15,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41
17	20,000	50,000	35,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41
18	50,000	100,000	75,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41
19	100,000	500,000	300,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41
20	500,000	UP		0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41
				76				58.23				6				79.43				136.41	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4020 TEA/TEH

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	34.00	34.00	48.43	48.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	36.20	70.20	51.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				70.20				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2014

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.02	1.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.02				0				0.00				0.00	
	GRANT TOTAL			2,009,641.0				3,462,209.07				14,843.0				4,270,989.55					

1.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,789	3,789	19.88	19.88	181.18	181.18	1.19	1.19	5	5	6.17	6.17	169.50	169.50	1.19	1.19	93.55	93.55
2	50	100	75	2,321	6,110	12.18	32.06	538.08	719.27	3.55	4.74	10	15	12.35	18.52	338.19	507.69	2.36	3.55	62.85	70.58
3	100	200	150	3,751	9,861	19.68	51.74	871.68	1,590.95	5.75	10.49	6	21	7.41	25.93	349.39	857.08	2.44	5.99	40.08	53.87
4	200	300	250	2,632	12,493	13.81	65.55	1,027.37	2,618.32	6.77	17.26	9	30	11.11	37.04	767.48	1,624.56	5.37	11.36	74.70	62.05
5	300	500	400	2,583	15,076	13.55	79.10	1,544.11	4,162.43	10.18	27.44	6	36	7.41	44.44	381.33	2,005.89	2.67	14.02	24.70	48.19
6	500	750	625	1,254	16,330	6.58	85.68	1,047.72	5,210.15	6.91	34.35	4	40	4.94	49.38	45.84	2,051.73	0.32	14.34	4.38	39.38
7	750	1,000	875	721	17,051	3.78	89.46	918.31	6,128.45	6.05	40.41	1	41	1.23	50.62	18.90	2,070.63	0.13	14.48	2.06	33.79
8	1,000	1,500	1,250	549	17,600	2.88	92.34	903.60	7,032.05	5.96	46.36	2	43	2.47	53.09	11.72	2,082.35	0.08	14.56	1.30	29.61
9	1,500	2,000	1,750	259	17,859	1.36	93.70	656.86	7,688.91	4.33	50.69	2	45	2.47	55.56	7.85	2,090.20	0.05	14.61	1.20	27.18
10	2,000	2,500	2,250	157	18,016	0.82	94.53	437.05	8,125.95	2.88	53.58	1	46	1.23	56.79	0.82	2,091.02	0.01	14.62	0.19	25.73
11	2,500	3,000	2,750	157	18,173	0.82	95.35	412.08	8,538.03	2.72	56.29	1	47	1.23	58.02	7.19	2,098.21	0.05	14.67	1.75	24.57
12	3,000	4,000	3,500	138	18,311	0.72	96.08	613.49	9,151.52	4.04	60.34	0	47	0.00	58.02	0.00	2,098.21	0.00	14.67	0.00	22.93
13	4,000	5,000	4,500	76	18,387	0.40	96.47	395.72	9,547.25	2.61	62.95	1	48	1.23	59.26	36.22	2,134.43	0.25	14.92	9.15	22.36
14	5,000	7,500	6,250	183	18,570	0.96	97.43	763.16	10,310.41	5.03	67.98	1	49	1.23	60.49	1,702.89	3,837.32	11.91	26.83	223.14	37.22
15	7,500	10,000	8,750	81	18,651	0.42	97.86	381.95	10,692.36	2.52	70.50	4	53	4.94	65.43	9,615.46	13,452.78	67.22	94.05	2517.48	125.82
16	10,000	20,000	15,000	115	18,766	0.60	98.46	1,231.84	11,924.19	8.12	78.62	16	69	19.75	85.19	312.56	13,765.34	2.19	96.24	25.37	115.44
17	20,000	50,000	35,000	154	18,920	0.81	99.27	2,188.74	14,112.94	14.43	93.05	6	75	7.41	92.59	435.65	14,200.99	3.05	99.28	19.90	100.62
18	50,000	100,000	75,000	86	19,006	0.45	99.72	803.60	14,916.54	5.30	98.35	5	80	6.17	98.77	54.50	14,255.49	0.38	99.66	6.78	95.57
19	100,000	500,000	300,000	32	19,038	0.17	99.89	134.92	15,051.46	0.89	99.24	1	81	1.23	100.00	48.10	14,303.60	0.34	100.00	35.65	95.03
20	500,000	UP		21	19,059	0.11	100.00	115.56	15,167.02	0.76	100.00	0	81	0.00	100.00	0.00	14,303.60	0.00	100.00	0.00	94.31
				19,059				15,167.02				81				14,303.60				94.31	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28,678	28,678	20.01	20.01	5,632.29	5,632.29	2.94	2.94	151	151	12.29	12.29	1,175.39	1,175.39	0.55	0.55	20.87	20.87
2	50	100	75	16,343	45,021	11.40	31.41	4,369.62	10,001.91	2.28	5.21	48	199	3.91	16.19	818.60	1,993.99	0.38	0.93	18.73	19.94
3	100	200	150	19,957	64,978	13.92	45.33	6,490.17	16,492.09	3.38	8.60	61	260	4.96	21.16	2,136.03	4,130.02	1.00	1.94	32.91	25.04
4	200	300	250	14,153	79,131	9.87	55.21	6,202.96	22,695.05	3.23	11.83	34	294	2.77	23.92	3,427.59	7,557.61	1.61	3.54	55.26	33.30
5	300	500	400	18,989	98,120	13.25	68.46	11,476.62	34,171.66	5.98	17.81	107	401	8.71	32.63	5,806.74	13,364.35	2.72	6.27	50.60	39.11
6	500	750	625	10,464	108,584	7.30	75.76	8,912.54	43,084.20	4.65	22.46	29	430	2.36	34.99	1,301.00	14,665.35	0.61	6.88	14.60	34.04
7	750	1,000	875	7,885	116,469	5.50	81.26	9,225.27	52,309.47	4.81	27.27	77	507	6.27	41.25	7,982.71	22,648.06	3.74	10.62	86.53	43.30
8	1,000	1,500	1,250	6,443	122,912	4.50	85.75	10,080.30	62,389.77	5.25	32.52	91	598	7.40	48.66	4,121.56	26,769.62	1.93	12.55	40.89	42.91
9	1,500	2,000	1,750	3,857	126,769	2.69	88.44	7,991.79	70,381.56	4.17	36.69	37	635	3.01	51.67	6,016.88	32,786.50	2.82	15.37	75.29	46.58
10	2,000	2,500	2,250	2,074	128,843	1.45	89.89	5,250.02	75,631.57	2.74	39.42	85	720	6.92	58.58	5,357.89	38,144.39	2.51	17.88	102.05	50.43
11	2,500	3,000	2,750	1,558	130,401	1.09	90.98	5,057.86	80,689.43	2.64	42.06	13	733	1.06	59.64	7,776.10	45,920.49	3.65	21.53	153.74	56.91
12	3,000	4,000	3,500	1,906	132,307	1.33	92.31	7,315.15	88,004.59	3.81	45.87	92	825	7.49	67.13	10,634.82	56,555.31	4.99	26.51	145.38	64.26
13	4,000	5,000	4,500	1,423	133,730	0.99	93.30	6,037.99	94,042.58	3.15	49.02	24	849	1.95	69.08	3,127.37	59,682.68	1.47	27.98	51.79	63.46
14	5,000	7,500	6,250	1,936	135,666	1.35	94.65	9,923.63	103,966.20	5.17	54.19	35	884	2.85	71.93	8,479.57	68,162.24	3.98	31.96	85.45	65.56
15	7,500	10,000	8,750	1,214	136,880	0.85	95.50	7,530.26	111,496.46	3.93	58.12	41	925	3.34	75.26	11,651.67	79,813.91	5.46	37.42	154.73	71.58
16	10,000	20,000	15,000	2,007	138,887	1.40	96.90	18,362.53	129,858.98	9.57	67.69	54	979	4.39	79.66	11,338.48	91,152.39	5.32	42.73	61.75	70.19
17	20,000	50,000	35,000	2,026	140,913	1.41	98.31	16,008.04	145,867.02	8.34	76.04	105	1,084	8.54	88.20	56,962.55	148,114.94	26.71	69.44	355.84	101.54
18	50,000	100,000	75,000	1,023	141,936	0.71	99.03	255.28	145,611.75	0.13	75.90	43	1,127	3.50	91.70	50,878.25	198,993.19	23.85	93.29	19930.53	136.66
19	100,000	500,000	300,000	1,044	142,980	0.73	99.76	45,339.31	190,951.06	23.63	99.54	69	1,196	5.61	97.31	8,040.69	207,033.88	3.77	97.06	17.73	108.42
20	500,000	UP		351	143,331	0.24	100.00	889.46	191,840.52	0.46	100.00	33	1,229	2.69	100.00	6,267.47	213,301.35	2.94	100.00	704.64	111.19
				143,331				191,840.52				1,229				213,301.35				111.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,073	6,073	11.14	11.14	1,310.62	1,310.62	2.53	2.53	11	11	7.97	7.97	133.10	133.10	0.69	0.69	10.16	10.16
2	50	100	75	6,103	12,176	11.20	22.34	1,235.36	2,545.97	2.38	4.91	10	21	7.25	15.22	401.94	535.04	2.07	2.75	32.54	21.02
3	100	200	150	9,422	21,598	17.29	39.63	2,351.34	4,897.31	4.53	9.44	4	25	2.90	18.12	185.09	720.13	0.95	3.71	7.87	14.70
4	200	300	250	7,508	29,106	13.78	53.41	2,655.69	7,553.00	5.12	14.55	7	32	5.07	23.19	424.60	1,144.73	2.19	5.89	15.99	15.16
5	300	500	400	9,598	38,704	17.61	71.02	5,313.06	12,866.07	10.24	24.79	14	46	10.14	33.33	847.85	1,992.58	4.37	10.26	15.96	15.49
6	500	750	625	4,818	43,522	8.84	79.86	4,153.10	17,019.16	8.00	32.79	15	61	10.87	44.20	636.33	2,628.91	3.28	13.54	15.32	15.45
7	750	1,000	875	3,629	47,151	6.66	86.52	4,555.36	21,574.53	8.78	41.57	4	65	2.90	47.10	2,553.90	5,182.81	13.15	26.69	56.06	24.02
8	1,000	1,500	1,250	2,418	49,569	4.44	90.95	4,204.67	25,779.20	8.10	49.67	3	68	2.17	49.28	264.68	5,447.49	1.36	28.05	6.29	21.13
9	1,500	2,000	1,750	1,162	50,731	2.13	93.08	2,961.03	28,740.23	5.70	55.37	4	72	2.90	52.17	25.53	5,473.02	0.13	28.18	0.86	19.04
10	2,000	2,500	2,250	668	51,399	1.23	94.31	2,278.85	31,019.08	4.39	59.76	3	75	2.17	54.35	2,263.23	7,736.25	11.65	39.83	99.31	24.94
11	2,500	3,000	2,750	460	51,859	0.84	95.15	1,680.02	32,699.10	3.24	63.00	1	76	0.72	55.07	20.10	7,756.35	0.10	39.94	1.20	23.72
12	3,000	4,000	3,500	535	52,394	0.98	96.14	2,287.28	34,986.38	4.41	67.41	4	80	2.90	57.97	385.07	8,141.41	1.98	41.92	16.84	23.27
13	4,000	5,000	4,500	363	52,757	0.67	96.80	1,869.55	36,855.93	3.60	71.01	5	85	3.62	61.59	567.78	8,709.20	2.92	44.84	30.37	23.63
14	5,000	7,500	6,250	432	53,189	0.79	97.59	2,446.44	39,302.38	4.71	75.72	0	85	0.00	61.59	0.00	8,709.20	0.00	44.84	0.00	22.16
15	7,500	10,000	8,750	230	53,419	0.42	98.02	1,833.33	41,135.71	3.53	79.26	5	90	3.62	65.22	143.24	8,852.44	0.74	45.58	7.81	21.52
16	10,000	20,000	15,000	355	53,774	0.65	98.67	3,524.63	44,660.34	6.79	86.05	4	94	2.90	68.12	896.12	9,748.56	4.61	50.20	25.42	21.83
17	20,000	50,000	35,000	250	54,024	0.46	99.13	3,356.34	48,016.69	6.47	92.51	9	103	6.52	74.64	2,187.66	11,936.22	11.26	61.46	65.18	24.86
18	50,000	100,000	75,000	166	54,190	0.30	99.43	1,745.72	49,762.41	3.36	95.88	8	111	5.80	80.43	2,390.80	14,327.02	12.31	73.77	136.95	28.79
19	100,000	500,000	300,000	273	54,463	0.50	99.93	1,924.90	51,687.30	3.71	99.59	18	129	13.04	93.48	1,449.29	15,776.31	7.46	81.23	75.29	30.52
20	500,000	UP		37	54,500	0.07	100.00	215.06	51,902.36	0.41	100.00	9	138	6.52	100.00	3,644.44	19,420.75	18.77	100.00	1694.63	37.42
				54,500				51,902.36				138				19,420.75				37.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 04 RIAU

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,106	9,106	16.37	16.37	2,358.69	2,358.69	3.90	3.90	45	45	12.36	12.36	488.68	488.68	1.17	1.17	20.72	20.72
2	50	100	75	6,608	15,714	11.88	28.25	2,346.34	4,705.03	3.88	7.78	24	69	6.59	18.96	890.87	1,379.55	2.13	3.30	37.97	29.32
3	100	200	150	8,605	24,319	15.47	43.71	3,431.62	8,136.65	5.68	13.46	15	84	4.12	23.08	567.75	1,947.30	1.36	4.66	16.54	23.93
4	200	300	250	6,039	30,358	10.86	54.57	2,847.18	10,983.83	4.71	18.17	10	94	2.75	25.82	443.52	2,390.82	1.06	5.72	15.58	21.77
5	300	500	400	8,015	38,373	14.41	68.98	5,431.05	16,414.88	8.99	27.16	22	116	6.04	31.87	1,609.53	4,000.35	3.85	9.57	29.64	24.37
6	500	750	625	4,389	42,762	7.89	76.87	4,317.20	20,732.07	7.14	34.30	13	129	3.57	35.44	1,780.74	5,781.09	4.26	13.84	41.25	27.88
7	750	1,000	875	3,233	45,995	5.81	82.68	4,178.39	24,910.47	6.91	41.22	16	145	4.40	39.84	1,269.55	7,050.64	3.04	16.87	30.38	28.30
8	1,000	1,500	1,250	2,323	48,318	4.18	86.85	3,906.28	28,816.74	6.46	47.68	12	157	3.30	43.13	1,581.49	8,632.12	3.79	20.66	40.49	29.96
9	1,500	2,000	1,750	1,384	49,702	2.49	89.34	2,987.29	31,804.03	4.94	52.62	10	167	2.75	45.88	1,975.03	10,607.15	4.73	25.39	66.11	33.35
10	2,000	2,500	2,250	724	50,426	1.30	90.64	1,913.29	33,717.32	3.17	55.79	9	176	2.47	48.35	6,699.02	17,306.17	16.03	41.42	350.13	51.33
11	2,500	3,000	2,750	510	50,936	0.92	91.56	1,772.36	35,489.68	2.93	58.72	7	183	1.92	50.27	3,138.14	20,444.31	7.51	48.93	177.06	57.61
12	3,000	4,000	3,500	634	51,570	1.14	92.70	2,474.39	37,964.07	4.09	62.81	6	189	1.65	51.92	3,706.32	24,150.64	8.87	57.80	149.79	63.61
13	4,000	5,000	4,500	435	52,005	0.78	93.48	1,892.48	39,856.55	3.13	65.94	8	197	2.20	54.12	189.04	24,339.67	0.45	58.25	9.99	61.07
14	5,000	7,500	6,250	627	52,632	1.13	94.61	3,492.69	43,349.23	5.78	71.72	18	215	4.95	59.07	7,069.97	31,409.64	16.92	75.17	202.42	72.46
15	7,500	10,000	8,750	387	53,019	0.70	95.30	2,455.76	45,804.99	4.06	75.79	16	231	4.40	63.46	270.47	31,680.11	0.65	75.82	11.01	69.16
16	10,000	20,000	15,000	771	53,790	1.39	96.69	5,768.51	51,573.50	9.54	85.33	27	258	7.42	70.88	540.83	32,220.94	1.29	77.12	9.38	62.48
17	20,000	50,000	35,000	732	54,522	1.32	98.00	5,456.35	57,029.84	9.03	94.36	12	270	3.30	74.18	375.96	32,596.90	0.90	78.01	6.89	57.16
18	50,000	100,000	75,000	411	54,933	0.74	98.74	3,514.39	60,544.23	5.81	100.17	14	284	3.85	78.02	2,907.69	35,504.59	6.96	84.97	82.74	58.64
19	100,000	500,000	300,000	558	55,491	1.00	99.75	3,623.09	64,167.33	5.99	106.17	71	355	19.51	97.53	3,845.92	39,350.51	9.20	94.18	106.15	61.32
20	500,000	UP		141	55,632	0.25	100.00	3,727.65	60,439.68	6.17	100.00	9	364	2.47	100.00	2,432.39	41,782.90	5.82	100.00	65.25	69.13
				55,632				60,439.68				364				41,782.90				69.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,775	3,775	16.02	16.02	790.87	790.87	3.04	3.04	22	22	14.77	14.77	169.35	169.35	1.62	1.62	21.41	21.41
2	50	100	75	2,442	6,217	10.36	26.38	754.57	1,545.44	2.90	5.94	6	28	4.03	18.79	49.40	218.75	0.47	2.09	6.55	14.15
3	100	200	150	4,037	10,254	17.13	43.51	1,253.82	2,799.27	4.82	10.75	3	31	2.01	20.81	306.87	525.62	2.94	5.03	24.47	18.78
4	200	300	250	2,861	13,115	12.14	55.65	1,376.99	4,176.25	5.29	16.04	7	38	4.70	25.50	489.70	1,015.32	4.68	9.71	35.56	24.31
5	300	500	400	3,597	16,712	15.26	70.91	2,334.84	6,511.09	8.97	25.02	10	48	6.71	32.21	1,335.49	2,350.81	12.77	22.49	57.20	36.10
6	500	750	625	1,777	18,489	7.54	78.45	1,701.88	8,212.97	6.54	31.55	6	54	4.03	36.24	530.46	2,881.27	5.07	27.56	31.17	35.08
7	750	1,000	875	1,311	19,800	5.56	84.02	1,538.71	9,751.68	5.91	37.47	5	59	3.36	39.60	1,501.99	4,383.26	14.37	41.93	97.61	44.95
8	1,000	1,500	1,250	1,002	20,802	4.25	88.27	1,725.47	11,477.15	6.63	44.09	16	75	10.74	50.34	366.34	4,749.60	3.50	45.43	21.23	41.38
9	1,500	2,000	1,750	513	21,315	2.18	90.44	1,149.47	12,626.61	4.42	48.51	2	77	1.34	51.68	270.31	5,019.91	2.59	48.02	23.52	39.76
10	2,000	2,500	2,250	264	21,579	1.12	91.56	664.88	13,291.49	2.55	51.07	2	79	1.34	53.02	197.77	5,217.68	1.89	49.91	29.75	39.26
11	2,500	3,000	2,750	225	21,804	0.95	92.52	819.64	14,111.13	3.15	54.21	2	81	1.34	54.36	17.63	5,235.31	0.17	50.08	2.15	37.10
12	3,000	4,000	3,500	269	22,073	1.14	93.66	1,133.23	15,244.35	4.35	58.57	1	82	0.67	55.03	29.48	5,264.79	0.28	50.36	2.60	34.54
13	4,000	5,000	4,500	175	22,248	0.74	94.40	821.40	16,065.75	3.16	61.72	2	84	1.34	56.38	92.29	5,357.08	0.88	51.24	11.24	33.34
14	5,000	7,500	6,250	233	22,481	0.99	95.39	1,357.69	17,423.44	5.22	66.94	5	89	3.36	59.73	4.84	5,361.92	0.05	51.29	0.36	30.77
15	7,500	10,000	8,750	130	22,611	0.55	95.94	927.23	18,350.67	3.56	70.50	3	92	2.01	61.74	122.93	5,484.85	1.18	52.46	13.26	29.89
16	10,000	20,000	15,000	276	22,887	1.17	97.11	2,623.40	20,974.07	10.08	80.58	9	101	6.04	67.79	80.75	5,565.59	0.77	53.24	3.08	26.54
17	20,000	50,000	35,000	326	23,213	1.38	98.50	2,485.61	23,459.68	9.55	90.13	7	108	4.70	72.48	37.26	5,602.85	0.36	53.59	1.50	23.88
18	50,000	100,000	75,000	111	23,324	0.47	98.97	1,036.06	24,495.74	3.98	94.11	20	128	13.42	85.91	4,278.02	9,880.88	40.92	94.51	412.91	40.34
19	100,000	500,000	300,000	208	23,532	0.88	99.85	1,345.42	25,841.16	5.17	99.28	20	148	13.42	99.33	513.63	10,394.51	4.91	99.43	38.18	40.22
20	500,000	UP		35	23,567	0.15	100.00	187.39	26,028.54	0.72	100.00	1	149	0.67	100.00	60.04	10,454.55	0.57	100.00	32.04	40.17
				23,567				26,028.54				149				10,454.55				40.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,174	7,174	15.33	15.33	1,896.21	1,896.21	3.32	3.32	47	47	12.02	12.02	450.19	450.19	2.06	2.06	23.74	23.74
2	50	100	75	3,349	10,523	7.15	22.48	1,348.87	3,245.08	2.36	5.69	12	59	3.07	15.09	305.51	755.70	1.40	3.45	22.65	23.29
3	100	200	150	5,998	16,521	12.81	35.30	2,097.46	5,342.54	3.68	9.36	9	68	2.30	17.39	468.48	1,224.18	2.14	5.59	22.34	22.91
4	200	300	250	4,723	21,244	10.09	45.39	1,964.55	7,307.09	3.44	12.81	14	82	3.58	20.97	1,011.80	2,235.98	4.62	10.21	51.50	30.60
5	300	500	400	7,061	28,305	15.09	60.47	4,036.67	11,343.75	7.07	19.88	24	106	6.14	27.11	739.55	2,975.53	3.38	13.59	18.32	26.23
6	500	750	625	4,604	32,909	9.84	70.31	3,629.90	14,973.66	6.36	26.24	19	125	4.86	31.97	1,951.41	4,926.94	8.91	22.50	53.76	32.90
7	750	1,000	875	3,451	36,360	7.37	77.68	3,969.06	18,942.72	6.96	33.20	39	164	9.97	41.94	1,711.99	6,638.93	7.82	30.32	43.13	35.05
8	1,000	1,500	1,250	2,552	38,912	5.45	83.13	3,705.88	22,648.60	6.49	39.69	18	182	4.60	46.55	485.01	7,123.94	2.22	32.54	13.09	31.45
9	1,500	2,000	1,750	1,423	40,335	3.04	86.17	3,147.49	25,796.09	5.52	45.21	22	204	5.63	52.17	1,021.03	8,144.96	4.66	37.20	32.44	31.57
10	2,000	2,500	2,250	908	41,243	1.94	88.11	1,478.75	27,274.84	2.59	47.80	5	209	1.28	53.45	158.87	8,303.84	0.73	37.93	10.74	30.45
11	2,500	3,000	2,750	677	41,920	1.45	89.56	1,843.24	29,118.07	3.23	51.03	6	215	1.53	54.99	530.17	8,834.00	2.42	40.35	28.76	30.34
12	3,000	4,000	3,500	764	42,684	1.63	91.19	2,753.74	31,871.81	4.83	55.85	10	225	2.56	57.54	96.64	8,930.65	0.44	40.79	3.51	28.02
13	4,000	5,000	4,500	592	43,276	1.26	92.46	2,071.22	33,943.03	3.63	59.48	9	234	2.30	59.85	627.26	9,557.91	2.86	43.65	30.28	28.16
14	5,000	7,500	6,250	648	43,924	1.38	93.84	3,126.03	37,069.06	5.48	64.96	10	244	2.56	62.40	994.30	10,552.21	4.54	48.20	31.81	28.47
15	7,500	10,000	8,750	423	44,347	0.90	94.74	2,673.29	39,742.35	4.68	69.64	9	253	2.30	64.71	3,359.01	13,911.22	15.34	63.54	125.65	35.00
16	10,000	20,000	15,000	743	45,090	1.59	96.33	5,367.37	45,109.72	9.41	79.05	25	278	6.39	71.10	4,857.42	18,768.64	22.19	85.72	90.50	41.61
17	20,000	50,000	35,000	731	45,821	1.56	97.89	5,839.77	50,949.49	10.23	89.28	36	314	9.21	80.31	1,583.07	20,351.70	7.23	92.95	27.11	39.94
18	50,000	100,000	75,000	346	46,167	0.74	98.63	2,596.86	53,546.34	4.55	93.84	9	323	2.30	82.61	182.83	20,534.54	0.84	93.79	7.04	38.35
19	100,000	500,000	300,000	457	46,624	0.98	99.61	2,587.96	56,134.30	4.54	98.37	14	337	3.58	86.19	448.94	20,983.48	2.05	95.84	17.35	37.38
20	500,000	UP		183	46,807	0.39	100.00	929.91	57,064.21	1.63	100.00	54	391	13.81	100.00	911.16	21,894.64	4.16	100.00	97.98	38.37
				46,807				57,064.21				391				21,894.64				38.37	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,221	2,221	18.74	18.74	379.47	379.47	3.13	3.13	5	5	12.20	12.20	25.57	25.57	0.44	0.44	6.74	6.74
2	50	100	75	1,485	3,706	12.53	31.27	431.67	811.14	3.56	6.68	3	8	7.32	19.51	84.50	110.07	1.47	1.91	19.58	13.57
3	100	200	150	2,146	5,852	18.11	49.38	657.79	1,468.94	5.42	12.11	2	10	4.88	24.39	265.23	375.30	4.60	6.51	40.32	25.55
4	200	300	250	1,249	7,101	10.54	59.92	575.07	2,044.01	4.74	16.84	3	13	7.32	31.71	300.63	675.93	5.22	11.73	52.28	33.07
5	300	500	400	1,622	8,723	13.69	73.61	1,130.93	3,174.93	9.32	26.16	4	17	9.76	41.46	599.56	1,275.49	10.40	22.13	53.02	40.17
6	500	750	625	835	9,558	7.05	80.65	808.20	3,983.13	6.66	32.82	4	21	9.76	51.22	260.14	1,535.63	4.51	26.65	32.19	38.55
7	750	1,000	875	677	10,235	5.71	86.36	957.34	4,940.48	7.89	40.71	4	25	9.76	60.98	705.71	2,241.35	12.25	38.90	73.72	45.37
8	1,000	1,500	1,250	474	10,709	4.00	90.36	845.34	5,785.82	6.97	47.68	0	25	0.00	60.98	0.00	2,241.35	0.00	38.90	0.00	38.74
9	1,500	2,000	1,750	258	10,967	2.18	92.54	715.91	6,501.73	5.90	53.58	1	26	2.44	63.41	57.43	2,298.77	1.00	39.89	8.02	35.36
10	2,000	2,500	2,250	138	11,105	1.16	93.71	404.05	6,905.79	3.33	56.91	1	27	2.44	65.85	2,111.37	4,410.14	36.64	76.53	522.55	63.86
11	2,500	3,000	2,750	104	11,209	0.88	94.58	437.49	7,343.28	3.61	60.51	1	28	2.44	68.29	123.79	4,533.94	2.15	78.68	28.30	61.74
12	3,000	4,000	3,500	118	11,327	1.00	95.58	612.85	7,956.13	5.05	65.57	0	28	0.00	68.29	0.00	4,533.94	0.00	78.68	0.00	56.99
13	4,000	5,000	4,500	77	11,404	0.65	96.23	325.96	8,282.09	2.69	68.25	0	28	0.00	68.29	0.00	4,533.94	0.00	78.68	0.00	54.74
14	5,000	7,500	6,250	105	11,509	0.89	97.11	429.30	8,711.38	3.54	71.79	2	30	4.88	73.17	485.10	5,019.03	8.42	87.10	113.00	57.61
15	7,500	10,000	8,750	70	11,579	0.59	97.70	288.04	8,999.42	2.37	74.16	0	30	0.00	73.17	0.00	5,019.03	0.00	87.10	0.00	55.77
16	10,000	20,000	15,000	82	11,661	0.69	98.40	741.47	9,740.89	6.11	80.27	3	33	7.32	80.49	316.30	5,335.33	5.49	92.59	42.66	54.77
17	20,000	50,000	35,000	81	11,742	0.68	99.08	1,118.85	10,859.74	9.22	89.49	4	37	9.76	90.24	157.80	5,493.13	2.74	95.33	14.10	50.58
18	50,000	100,000	75,000	57	11,799	0.48	99.56	682.62	11,542.35	5.63	95.12	1	38	2.44	92.68	0.00	5,493.13	0.00	95.33	0.00	47.59
19	100,000	500,000	300,000	41	11,840	0.35	99.91	210.95	11,753.30	1.74	96.86	3	41	7.32	100.00	269.27	5,762.41	4.67	100.00	127.65	49.03
20	500,000	UP		11	11,851	0.09	100.00	381.38	12,134.68	3.14	100.00	0	41	0.00	100.00	0.00	5,762.41	0.00	100.00	0.00	47.49
				11,851				12,134.68				41				5,762.41				47.49	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,741	5,741	15.85	15.85	1,217.85	1,217.85	2.76	2.76	16	16	7.21	7.21	97.32	97.32	0.65	0.65	7.99	7.99
2	50	100	75	3,415	9,156	9.43	25.27	1,004.77	2,222.62	2.27	5.03	14	30	6.31	13.51	583.41	680.74	3.92	4.57	58.06	30.63
3	100	200	150	5,329	14,485	14.71	39.98	1,497.35	3,719.97	3.39	8.42	6	36	2.70	16.22	574.17	1,254.91	3.86	8.43	38.35	33.73
4	200	300	250	3,654	18,139	10.09	50.07	1,471.85	5,191.81	3.33	11.75	5	41	2.25	18.47	329.62	1,584.53	2.22	10.65	22.40	30.52
5	300	500	400	4,776	22,915	13.18	63.25	2,740.60	7,932.42	6.20	17.95	14	55	6.31	24.77	260.83	1,845.36	1.75	12.40	9.52	23.26
6	500	750	625	3,223	26,138	8.90	72.15	2,649.63	10,582.05	6.00	23.95	9	64	4.05	28.83	98.01	1,943.37	0.66	13.06	3.70	18.36
7	750	1,000	875	2,637	28,775	7.28	79.43	2,482.65	13,064.70	5.62	29.57	9	73	4.05	32.88	153.86	2,097.23	1.03	14.09	6.20	16.05
8	1,000	1,500	1,250	1,675	30,450	4.62	84.05	2,674.20	15,738.91	6.05	35.62	11	84	4.95	37.84	3,201.31	5,298.54	21.51	35.61	119.71	33.67
9	1,500	2,000	1,750	938	31,388	2.59	86.64	2,524.96	18,263.86	5.71	41.33	8	92	3.60	41.44	1,856.82	7,155.36	12.48	48.08	73.54	39.18
10	2,000	2,500	2,250	504	31,892	1.39	88.03	1,619.94	19,883.80	3.67	45.00	5	97	2.25	43.69	2,243.14	9,398.50	15.07	63.16	138.47	47.27
11	2,500	3,000	2,750	435	32,327	1.20	89.23	1,351.36	21,235.16	3.06	48.06	3	100	1.35	45.05	373.22	9,771.72	2.51	65.67	27.62	46.02
12	3,000	4,000	3,500	508	32,835	1.40	90.63	2,053.68	23,288.85	4.65	52.71	5	105	2.25	47.30	378.55	10,150.28	2.54	68.21	18.43	43.58
13	4,000	5,000	4,500	310	33,145	0.86	91.49	1,622.41	24,911.26	3.67	56.38	1	106	0.45	47.75	0.00	10,150.28	0.00	68.21	0.00	40.75
14	5,000	7,500	6,250	488	33,633	1.35	92.84	2,043.27	26,954.53	4.62	61.00	10	116	4.50	52.25	275.78	10,426.06	1.85	70.06	13.50	38.68
15	7,500	10,000	8,750	346	33,979	0.96	93.79	1,973.18	28,927.71	4.47	65.47	2	118	0.90	53.15	95.73	10,521.79	0.64	70.71	4.85	36.37
16	10,000	20,000	15,000	624	34,603	1.72	95.51	5,069.80	33,997.51	11.47	76.94	14	132	6.31	59.46	2,148.38	12,670.18	14.44	85.14	42.38	37.27
17	20,000	50,000	35,000	556	35,159	1.53	97.05	4,196.52	38,194.03	9.50	86.44	16	148	7.21	66.67	557.98	13,228.16	3.75	88.89	13.30	34.63
18	50,000	100,000	75,000	354	35,513	0.98	98.03	2,605.21	40,799.24	5.90	92.34	22	170	9.91	76.58	364.11	13,592.27	2.45	91.34	13.98	33.31
19	100,000	500,000	300,000	562	36,075	1.55	99.58	2,809.89	43,609.13	6.36	98.70	45	215	20.27	96.85	1,273.39	14,865.66	8.56	99.90	45.32	34.09
20	500,000	UP		153	36,228	0.42	100.00	576.08	44,185.22	1.30	100.00	7	222	3.15	100.00	15.23	14,880.89	0.10	100.00	2.64	33.68
				36,228				44,185.22				222				14,880.89				33.68	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60,456	60,456	15.69	15.69	15,316.14	15,316.14	2.07	2.07	291	291	7.66	7.66	2,920.33	2,920.33	0.52	0.52	19.07	19.07
2	50	100	75	23,146	83,602	6.01	21.69	15,373.77	30,689.91	2.08	4.14	137	428	3.61	11.27	3,604.20	6,524.53	0.64	1.16	23.44	21.26
3	100	200	150	34,374	117,976	8.92	30.61	21,218.14	51,908.05	2.86	7.01	149	577	3.92	15.19	7,733.75	14,258.28	1.38	2.54	36.45	27.47
4	200	300	250	29,774	147,750	7.73	38.34	16,990.26	68,898.31	2.29	9.30	132	709	3.48	18.67	7,845.61	22,103.89	1.40	3.94	46.18	32.08
5	300	500	400	50,442	198,192	13.09	51.43	25,953.90	94,852.22	3.50	12.81	250	959	6.58	25.25	13,648.00	35,751.89	2.43	6.38	52.59	37.69
6	500	750	625	36,859	235,051	9.56	60.99	24,570.19	119,422.41	3.32	16.12	119	1,078	3.13	28.38	11,215.63	46,967.52	2.00	8.38	45.65	39.33
7	750	1,000	875	33,607	268,658	8.72	69.71	32,947.22	152,369.62	4.45	20.57	159	1,237	4.19	32.57	11,795.02	58,762.54	2.10	10.48	35.80	38.57
8	1,000	1,500	1,250	29,089	297,747	7.55	77.26	40,256.19	192,625.81	5.44	26.01	205	1,442	5.40	37.97	19,871.52	78,634.06	3.54	14.02	49.36	40.82
9	1,500	2,000	1,750	17,645	315,392	4.58	81.84	33,686.16	226,311.98	4.55	30.55	126	1,568	3.32	41.28	12,309.59	90,943.64	2.20	16.22	36.54	40.19
10	2,000	2,500	2,250	9,606	324,998	2.49	84.33	24,156.10	250,468.08	3.26	33.82	68	1,636	1.79	43.08	12,570.18	103,513.83	2.24	18.46	52.04	41.33
11	2,500	3,000	2,750	7,906	332,904	2.05	86.39	23,774.93	274,243.00	3.21	37.03	64	1,700	1.69	44.76	15,258.79	118,772.61	2.72	21.18	64.18	43.31
12	3,000	4,000	3,500	8,860	341,764	2.30	88.68	32,656.03	306,899.03	4.41	41.43	69	1,769	1.82	46.58	13,702.51	132,475.12	2.44	23.63	41.96	43.17
13	4,000	5,000	4,500	6,280	348,044	1.63	90.31	29,511.00	336,410.03	3.98	45.42	51	1,820	1.34	47.92	9,266.76	141,741.88	1.65	25.28	31.40	42.13
14	5,000	7,500	6,250	7,997	356,041	2.08	92.39	46,141.27	382,551.30	6.23	51.65	100	1,920	2.63	50.55	18,300.52	160,042.39	3.26	28.54	39.66	41.84
15	7,500	10,000	8,750	4,868	360,909	1.26	93.65	36,809.80	419,361.10	4.97	56.62	51	1,971	1.34	51.90	12,944.74	172,987.14	2.31	30.85	35.17	41.25
16	10,000	20,000	15,000	7,374	368,283	1.91	95.57	76,010.09	495,371.19	10.26	66.88	178	2,149	4.69	56.58	48,271.41	221,258.55	8.61	39.46	63.51	44.67
17	20,000	50,000	35,000	6,590	374,873	1.71	97.28	75,324.68	570,695.87	10.17	77.05	267	2,416	7.03	63.61	72,061.48	293,320.03	12.85	52.32	95.67	51.40
18	50,000	100,000	75,000	3,401	378,274	0.88	98.16	30,212.87	600,908.74	4.08	81.13	215	2,631	5.66	69.27	27,663.82	320,983.85	4.93	57.25	91.56	53.42
19	100,000	500,000	300,000	4,899	383,173	1.27	99.43	33,345.79	634,254.54	4.50	85.63	485	3,116	12.77	82.04	51,885.17	372,869.02	9.25	66.50	155.60	58.79
20	500,000	UP		2,196	385,369	0.57	100.00	106,424.55	740,679.09	14.37	100.00	682	3,798	17.96	100.00	187,804.81	560,673.83	33.50	100.00	176.47	75.70
				385,369				740,679.09				3,798				560,673.83				75.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51,081	51,081	16.31	16.31	9,966.14	9,966.14	1.11	1.11	266	266	9.09	9.09	2,635.27	2,635.27	0.29	0.29	26.44	26.44
2	50	100	75	31,695	82,776	10.12	26.44	10,421.24	20,387.38	1.16	2.26	153	419	5.23	14.32	2,871.21	5,506.48	0.32	0.61	27.55	27.01
3	100	200	150	42,202	124,978	13.48	39.92	16,691.54	37,078.92	1.85	4.11	116	535	3.96	18.28	6,192.41	11,698.89	0.68	1.29	37.10	31.55
4	200	300	250	26,679	151,657	8.52	48.44	14,721.38	51,800.30	1.63	5.74	77	612	2.63	20.92	6,261.64	17,960.53	0.69	1.98	42.53	34.67
5	300	500	400	35,845	187,502	11.45	59.89	22,693.68	74,493.98	2.52	8.26	190	802	6.49	27.41	11,736.24	29,696.77	1.30	3.28	51.72	39.86
6	500	750	625	24,752	212,254	7.91	67.79	18,902.53	93,396.50	2.10	10.36	98	900	3.35	30.76	7,902.60	37,599.37	0.87	4.15	41.81	40.26
7	750	1,000	875	21,170	233,424	6.76	74.55	20,474.64	113,871.14	2.27	12.63	159	1,059	5.43	36.19	7,129.39	44,728.76	0.79	4.94	34.82	39.28
8	1,000	1,500	1,250	15,953	249,377	5.10	79.65	23,237.10	137,108.24	2.58	15.21	105	1,164	3.59	39.78	8,376.69	53,105.45	0.92	5.86	36.05	38.73
9	1,500	2,000	1,750	10,219	259,596	3.26	82.91	19,116.52	156,224.77	2.12	17.33	72	1,236	2.46	42.24	7,915.95	61,021.40	0.87	6.73	41.41	39.06
10	2,000	2,500	2,250	5,413	265,009	1.73	84.64	13,846.44	170,071.20	1.54	18.86	47	1,283	1.61	43.85	5,127.84	66,149.24	0.57	7.30	37.03	38.90
11	2,500	3,000	2,750	4,000	269,009	1.28	85.92	12,955.14	183,026.34	1.44	20.30	34	1,317	1.16	45.01	4,997.30	71,146.54	0.55	7.85	38.57	38.87
12	3,000	4,000	3,500	5,026	274,035	1.61	87.52	19,473.84	202,500.19	2.16	22.46	31	1,348	1.06	46.07	2,220.61	73,367.15	0.25	8.10	11.40	36.23
13	4,000	5,000	4,500	4,039	278,074	1.29	88.81	18,064.09	220,564.28	2.00	24.46	41	1,389	1.40	47.47	3,805.53	77,172.68	0.42	8.52	21.07	34.99
14	5,000	7,500	6,250	5,736	283,810	1.83	90.64	31,714.25	252,278.53	3.52	27.98	90	1,479	3.08	50.55	27,088.71	104,261.40	2.99	11.51	85.41	41.33
15	7,500	10,000	8,750	3,612	287,422	1.15	91.80	25,656.03	277,934.55	2.85	30.82	38	1,517	1.30	51.85	22,766.52	127,027.91	2.51	14.02	88.74	45.70
16	10,000	20,000	15,000	6,941	294,363	2.22	94.02	62,850.77	340,785.32	6.97	37.79	108	1,625	3.69	55.54	56,123.98	183,151.89	6.19	20.21	89.30	53.74
17	20,000	50,000	35,000	7,344	301,707	2.35	96.36	79,528.99	420,314.32	8.82	46.62	200	1,825	6.84	62.37	35,561.78	218,713.68	3.92	24.14	44.72	52.04
18	50,000	100,000	75,000	4,112	305,819	1.31	97.67	28,931.91	449,246.23	3.21	49.82	133	1,958	4.55	66.92	318,895.99	537,609.67	35.19	59.33	1102.23	119.67
19	100,000	500,000	300,000	5,100	310,919	1.63	99.30	91,425.22	540,671.45	10.14	59.96	261	2,219	8.92	75.84	248,824.92	786,434.59	27.46	86.78	272.16	145.46
20	500,000	UP		2,182	313,101	0.70	100.00	360,999.02	901,670.47	40.04	100.00	707	2,926	24.16	100.00	119,752.74	906,187.33	13.22	100.00	33.17	100.50
				313,101				901,670.47				2,926				906,187.33				100.50	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38,536	38,536	22.54	22.54	5,721.88	5,721.88	2.98	2.98	93	93	10.98	10.98	1,005.52	1,005.52	0.24	0.24	17.57	17.57
2	50	100	75	23,539	62,075	13.77	36.30	4,469.47	10,191.35	2.33	5.31	30	123	3.54	14.52	806.87	1,812.39	0.20	0.44	18.05	17.78
3	100	200	150	25,929	88,004	15.16	51.46	7,357.77	17,549.12	3.83	9.14	29	152	3.42	17.95	1,684.25	3,496.64	0.41	0.85	22.89	19.92
4	200	300	250	13,349	101,353	7.81	59.27	6,086.81	23,635.93	3.17	12.31	18	170	2.13	20.07	1,017.16	4,513.81	0.25	1.10	16.71	19.10
5	300	500	400	16,010	117,363	9.36	68.63	9,535.02	33,170.94	4.97	17.28	61	231	7.20	27.27	4,620.15	9,133.95	1.12	2.22	48.45	27.54
6	500	750	625	11,263	128,626	6.59	75.22	8,841.64	42,012.59	4.61	21.89	30	261	3.54	30.81	873.13	10,007.08	0.21	2.43	9.88	23.82
7	750	1,000	875	8,667	137,293	5.07	80.29	9,066.76	51,079.35	4.72	26.61	56	317	6.61	37.43	4,072.17	14,079.25	0.99	3.42	44.91	27.56
8	1,000	1,500	1,250	7,007	144,300	4.10	84.39	11,097.31	62,176.65	5.78	32.39	41	358	4.84	42.27	2,083.80	16,163.05	0.51	3.93	18.78	26.00
9	1,500	2,000	1,750	4,653	148,953	2.72	87.11	9,069.61	71,246.26	4.73	37.12	44	402	5.19	47.46	4,761.71	20,924.76	1.16	5.09	52.50	29.37
10	2,000	2,500	2,250	2,475	151,428	1.45	88.55	6,592.83	77,839.09	3.43	40.55	17	419	2.01	49.47	582.39	21,507.15	0.14	5.23	8.83	27.63
11	2,500	3,000	2,750	1,948	153,376	1.14	89.69	6,455.55	84,294.64	3.36	43.92	20	439	2.36	51.83	6,447.78	27,954.93	1.57	6.79	99.88	33.16
12	3,000	4,000	3,500	2,198	155,574	1.29	90.98	9,065.43	93,360.07	4.72	48.64	16	455	1.89	53.72	236.27	28,191.20	0.06	6.85	2.61	30.20
13	4,000	5,000	4,500	1,683	157,257	0.98	91.96	8,046.69	101,406.76	4.19	52.83	14	469	1.65	55.37	683.39	28,874.59	0.17	7.02	8.49	28.47
14	5,000	7,500	6,250	2,709	159,966	1.58	93.55	13,549.80	114,956.55	7.06	59.89	54	523	6.38	61.75	11,398.97	40,273.55	2.77	9.79	84.13	35.03
15	7,500	10,000	8,750	1,618	161,584	0.95	94.49	10,181.41	125,137.96	5.30	65.20	40	563	4.72	66.47	35,517.97	75,791.52	8.63	18.42	348.85	60.57
16	10,000	20,000	15,000	2,888	164,472	1.69	96.18	24,383.56	149,521.52	12.70	77.90	48	611	5.67	72.14	39,954.84	115,746.36	9.71	28.13	163.86	77.41
17	20,000	50,000	35,000	2,659	167,131	1.55	97.74	21,165.62	170,687.15	11.03	88.93	65	676	7.67	79.81	19,734.79	135,481.16	4.80	32.93	93.24	79.37
18	50,000	100,000	75,000	1,356	168,487	0.79	98.53	7,923.88	178,611.02	4.13	93.06	40	716	4.72	84.53	1,788.72	137,269.88	0.43	33.37	22.57	76.85
19	100,000	500,000	300,000	1,709	170,196	1.00	99.53	10,282.28	188,893.31	5.36	98.41	67	783	7.91	92.44	5,890.14	143,160.02	1.43	34.80	57.28	75.79
20	500,000	UP		805	171,001	0.47	100.00	3,046.08	191,939.38	1.59	100.00	64	847	7.56	100.00	268,254.41	411,414.42	65.20	100.00	8806.55	214.35
				171,001				191,939.38				847				411,414.42				214.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,851	4,851	21.43	21.43	839.57	839.57	3.00	3.00	9	9	8.18	8.18	53.68	53.68	1.06	1.06	6.39	6.39
2	50	100	75	2,244	7,095	9.92	31.35	656.09	1,495.66	2.35	5.35	3	12	2.73	10.91	78.51	132.19	1.55	2.60	11.97	8.84
3	100	200	150	2,886	9,981	12.75	44.10	1,216.57	2,712.23	4.35	9.71	6	18	5.45	16.36	147.68	279.87	2.91	5.51	12.14	10.32
4	200	300	250	1,796	11,777	7.94	52.04	946.02	3,658.26	3.39	13.09	4	22	3.64	20.00	94.79	374.66	1.87	7.38	10.02	10.24
5	300	500	400	2,544	14,321	11.24	63.28	1,525.55	5,183.80	5.46	18.55	4	26	3.64	23.64	71.35	446.00	1.40	8.78	4.68	8.60
6	500	750	625	1,936	16,257	8.55	71.83	844.83	6,028.63	3.02	21.58	7	33	6.36	30.00	421.62	867.62	8.30	17.08	49.91	14.39
7	750	1,000	875	1,326	17,583	5.86	77.69	1,598.23	7,626.86	5.72	27.30	3	36	2.73	32.73	21.10	888.72	0.42	17.50	1.32	11.65
8	1,000	1,500	1,250	1,157	18,740	5.11	82.80	1,860.91	9,487.77	6.66	33.96	4	40	3.64	36.36	47.38	936.10	0.93	18.43	2.55	9.87
9	1,500	2,000	1,750	747	19,487	3.30	86.10	1,529.12	11,016.89	5.47	39.43	8	48	7.27	43.64	35.29	971.38	0.69	19.13	2.31	8.82
10	2,000	2,500	2,250	465	19,952	2.05	88.16	1,201.64	12,218.53	4.30	43.73	3	51	2.73	46.36	2,200.58	3,171.96	43.33	62.45	183.13	25.96
11	2,500	3,000	2,750	340	20,292	1.50	89.66	1,215.67	13,434.20	4.35	48.08	3	54	2.73	49.09	260.24	3,432.20	5.12	67.58	21.41	25.55
12	3,000	4,000	3,500	445	20,737	1.97	91.63	1,562.31	14,996.51	5.59	53.67	6	60	5.45	54.55	326.07	3,758.27	6.42	74.00	20.87	25.06
13	4,000	5,000	4,500	342	21,079	1.51	93.14	1,608.96	16,605.47	5.76	59.43	0	60	0.00	54.55	0.00	3,758.27	0.00	74.00	0.00	22.63
14	5,000	7,500	6,250	405	21,484	1.79	94.93	2,018.31	18,623.78	7.22	66.65	1	61	0.91	55.45	6.37	3,764.64	0.13	74.12	0.32	20.21
15	7,500	10,000	8,750	217	21,701	0.96	95.89	1,528.19	20,151.98	5.47	72.12	7	68	6.36	61.82	58.76	3,823.40	1.16	75.28	3.85	18.97
16	10,000	20,000	15,000	312	22,013	1.38	97.26	2,894.75	23,046.72	10.36	82.48	4	72	3.64	65.45	83.19	3,906.59	1.64	76.92	2.87	16.95
17	20,000	50,000	35,000	324	22,337	1.43	98.70	2,711.45	25,758.17	9.70	92.18	7	79	6.36	71.82	263.26	4,169.85	5.18	82.10	9.71	16.19
18	50,000	100,000	75,000	158	22,495	0.70	99.39	1,319.43	27,077.60	4.72	96.91	3	82	2.73	74.55	692.18	4,862.03	13.63	95.73	52.46	17.96
19	100,000	500,000	300,000	103	22,598	0.46	99.85	751.06	27,828.66	2.69	99.59	20	102	18.18	92.73	130.93	4,992.96	2.58	98.31	17.43	17.94
20	500,000	UP		34	22,632	0.15	100.00	113.18	27,941.84	0.41	100.00	8	110	7.27	100.00	86.08	5,079.04	1.69	100.00	76.05	18.18
				22,632				27,941.84				110				5,079.04				18.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40,792	40,792	17.41	17.41	8,763.47	8,763.47	2.59	2.59	132	132	8.42	8.42	1,504.65	1,504.65	0.18	0.18	17.17	17.17
2	50	100	75	22,721	63,513	9.70	27.11	7,786.60	16,550.08	2.30	4.90	47	179	3.00	11.42	1,134.64	2,639.29	0.13	0.31	14.57	15.95
3	100	200	150	30,795	94,308	13.15	40.26	11,701.89	28,251.96	3.46	8.36	56	235	3.57	14.99	3,264.69	5,903.97	0.39	0.70	27.90	20.90
4	200	300	250	19,080	113,388	8.15	48.40	9,224.92	37,476.88	2.73	11.09	32	267	2.04	17.03	2,301.36	8,205.33	0.27	0.97	24.95	21.89
5	300	500	400	24,837	138,225	10.60	59.01	14,939.92	52,416.80	4.42	15.51	90	357	5.74	22.77	8,688.58	16,893.90	1.03	2.00	58.16	32.23
6	500	750	625	18,648	156,873	7.96	66.97	16,110.55	68,527.35	4.77	20.27	59	416	3.76	26.53	5,391.85	22,285.75	0.64	2.64	33.47	32.52
7	750	1,000	875	14,376	171,249	6.14	73.11	16,310.62	84,837.96	4.83	25.10	53	469	3.38	29.91	8,275.12	30,560.87	0.98	3.62	50.73	36.02
8	1,000	1,500	1,250	12,385	183,634	5.29	78.39	17,972.31	102,810.28	5.32	30.42	65	534	4.15	34.06	11,320.43	41,881.30	1.34	4.96	62.99	40.74
9	1,500	2,000	1,750	8,084	191,718	3.45	81.84	15,176.15	117,986.43	4.49	34.91	51	585	3.25	37.31	10,529.87	52,411.17	1.25	6.20	69.38	44.42
10	2,000	2,500	2,250	4,624	196,342	1.97	83.82	10,918.16	128,904.59	3.23	38.14	23	608	1.47	38.78	2,546.24	54,957.40	0.30	6.50	23.32	42.63
11	2,500	3,000	2,750	3,569	199,911	1.52	85.34	10,924.56	139,829.16	3.23	41.37	29	637	1.85	40.63	13,858.76	68,816.17	1.64	8.14	126.86	49.21
12	3,000	4,000	3,500	4,548	204,459	1.94	87.28	16,113.79	155,942.95	4.77	46.14	36	673	2.30	42.92	13,676.76	82,492.93	1.62	9.76	84.88	52.90
13	4,000	5,000	4,500	3,209	207,668	1.37	88.65	14,267.38	170,210.33	4.22	50.36	41	714	2.61	45.54	14,233.12	96,726.05	1.68	11.45	99.76	56.83
14	5,000	7,500	6,250	5,028	212,696	2.15	90.80	24,329.05	194,539.38	7.20	57.55	49	763	3.13	48.66	29,234.98	125,961.03	3.46	14.91	120.16	64.75
15	7,500	10,000	8,750	3,033	215,729	1.29	92.09	18,815.21	213,354.59	5.57	63.12	34	797	2.17	50.83	31,979.42	157,940.45	3.78	18.69	169.97	74.03
16	10,000	20,000	15,000	5,426	221,155	2.32	94.41	40,949.48	254,304.08	12.11	75.23	121	918	7.72	58.55	88,645.28	246,585.73	10.49	29.18	216.47	96.96
17	20,000	50,000	35,000	5,416	226,571	2.31	96.72	40,960.35	295,264.43	12.12	87.35	171	1,089	10.91	69.45	129,576.90	376,162.63	15.33	44.52	316.35	127.40
18	50,000	100,000	75,000	2,738	229,309	1.17	97.89	18,480.44	313,744.86	5.47	92.82	128	1,217	8.16	77.61	31,339.50	407,502.13	3.71	48.23	169.58	129.88
19	100,000	500,000	300,000	3,359	232,668	1.43	99.33	15,370.95	329,115.81	4.55	97.37	179	1,396	11.42	89.03	140,967.70	548,469.83	16.68	64.91	917.10	166.65
20	500,000	UP		1,581	234,249	0.67	100.00	8,898.49	338,014.31	2.63	100.00	172	1,568	10.97	100.00	296,513.84	844,983.67	35.09	100.00	3332.18	249.98
				234,249				338,014.31				1,568				844,983.67				249.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,556	9,556	17.49	17.49	2,768.29	2,768.29	4.86	4.86	18	18	6.10	6.10	488.42	488.42	0.80	0.80	17.64	17.64
2	50	100	75	7,767	17,323	14.22	31.71	2,833.28	5,601.57	4.97	9.83	17	35	5.76	11.86	1,036.30	1,524.73	1.70	2.51	36.58	27.22
3	100	200	150	12,732	30,055	23.30	55.01	6,687.93	12,289.50	11.73	21.56	61	96	20.68	32.54	7,576.91	9,101.64	12.46	14.97	113.29	74.06
4	200	300	250	7,111	37,166	13.02	68.03	5,724.35	18,013.85	10.04	31.60	31	127	10.51	43.05	5,741.42	14,843.05	9.45	24.42	100.30	82.40
5	300	500	400	6,762	43,928	12.38	80.40	8,153.26	26,167.11	14.30	45.91	36	163	12.20	55.25	9,538.57	24,381.62	15.69	40.11	116.99	93.18
6	500	750	625	2,950	46,878	5.40	85.80	4,761.77	30,928.87	8.35	54.26	17	180	5.76	61.02	6,123.47	30,505.10	10.07	50.18	128.60	98.63
7	750	1,000	875	2,114	48,992	3.87	89.67	4,469.87	35,398.74	7.84	62.10	17	197	5.76	66.78	5,008.32	35,513.41	8.24	58.42	112.05	100.32
8	1,000	1,500	1,250	1,382	50,374	2.53	92.20	3,182.59	38,581.33	5.58	67.69	12	209	4.07	70.85	4,955.80	40,469.21	8.15	66.58	155.72	104.89
9	1,500	2,000	1,750	786	51,160	1.44	93.64	2,414.92	40,996.25	4.24	71.92	3	212	1.02	71.86	1,911.23	42,380.45	3.14	69.72	79.14	103.38
10	2,000	2,500	2,250	443	51,603	0.81	94.45	1,311.81	42,308.06	2.30	74.22	5	217	1.69	73.56	3,613.77	45,994.22	5.95	75.67	275.48	108.71
11	2,500	3,000	2,750	409	52,012	0.75	95.20	1,457.65	43,765.72	2.56	76.78	3	220	1.02	74.58	1,309.36	47,303.58	2.15	77.82	89.83	108.08
12	3,000	4,000	3,500	399	52,411	0.73	95.93	1,746.17	45,511.89	3.06	79.85	3	223	1.02	75.59	15.89	47,319.46	0.03	77.85	0.91	103.97
13	4,000	5,000	4,500	232	52,643	0.42	96.35	1,074.84	46,586.73	1.89	81.73	3	226	1.02	76.61	1,100.31	48,419.77	1.81	79.66	102.37	103.93
14	5,000	7,500	6,250	398	53,041	0.73	97.08	1,676.48	48,263.22	2.94	84.67	12	238	4.07	80.68	1,791.37	50,211.14	2.95	82.60	106.85	104.04
15	7,500	10,000	8,750	255	53,296	0.47	97.55	1,175.09	49,438.30	2.06	86.73	5	243	1.69	82.37	2,186.76	52,397.90	3.60	86.20	186.09	105.99
16	10,000	20,000	15,000	390	53,686	0.71	98.26	2,516.28	51,954.58	4.41	91.15	10	253	3.39	85.76	2,230.51	54,628.41	3.67	89.87	88.64	105.15
17	20,000	50,000	35,000	311	53,997	0.57	98.83	2,161.56	54,116.14	3.79	94.94	8	261	2.71	88.47	401.02	55,029.44	0.66	90.53	18.55	101.69
18	50,000	100,000	75,000	210	54,207	0.38	99.22	1,434.49	55,550.63	2.52	97.46	1	262	0.34	88.81	2.01	55,031.45	0.00	90.53	0.14	99.07
19	100,000	500,000	300,000	326	54,533	0.60	99.81	1,197.68	56,748.31	2.10	99.56	25	287	8.47	97.29	3,495.32	58,526.77	5.75	96.28	291.84	103.13
20	500,000	UP		102	54,635	0.19	100.00	251.62	56,999.93	0.44	100.00	8	295	2.71	100.00	2,259.16	60,785.92	3.72	100.00	897.83	106.64
				54,635				56,999.93				295				60,785.92				106.64	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,059	2,059	15.90	15.90	246.92	246.92	1.42	1.42	8	8	6.96	6.96	187.51	187.51	0.32	0.32	75.94	75.94
2	50	100	75	1,328	3,387	10.25	26.15	386.49	633.41	2.23	3.65	2	10	1.74	8.70	153.23	340.74	0.27	0.59	39.65	53.79
3	100	200	150	2,150	5,537	16.60	42.75	741.87	1,375.28	4.28	7.93	5	15	4.35	13.04	246.04	586.78	0.43	1.02	33.16	42.67
4	200	300	250	1,320	6,857	10.19	52.94	627.63	2,002.92	3.62	11.56	2	17	1.74	14.78	263.66	850.44	0.46	1.47	42.01	42.46
5	300	500	400	1,648	8,505	12.72	65.66	1,173.91	3,176.83	6.77	18.33	5	22	4.35	19.13	261.41	1,111.84	0.45	1.92	22.27	35.00
6	500	750	625	916	9,421	7.07	72.73	1,044.58	4,221.41	6.03	24.36	3	25	2.61	21.74	739.99	1,851.83	1.28	3.20	70.84	43.87
7	750	1,000	875	737	10,158	5.69	78.42	883.30	5,104.71	5.10	29.45	1	26	0.87	22.61	752.20	2,604.03	1.30	4.51	85.16	51.01
8	1,000	1,500	1,250	528	10,686	4.08	82.50	922.60	6,027.31	5.32	34.78	0	26	0.00	22.61	0.00	2,604.03	0.00	4.51	0.00	43.20
9	1,500	2,000	1,750	325	11,011	2.51	85.01	877.93	6,905.24	5.07	39.84	3	29	2.61	25.22	1,651.90	4,255.93	2.86	7.36	188.16	61.63
10	2,000	2,500	2,250	223	11,234	1.72	86.73	476.39	7,381.63	2.75	42.59	0	29	0.00	25.22	0.00	4,255.93	0.00	7.36	0.00	57.66
11	2,500	3,000	2,750	141	11,375	1.09	87.82	408.67	7,790.30	2.36	44.95	1	30	0.87	26.09	5.55	4,261.48	0.01	7.37	1.36	54.70
12	3,000	4,000	3,500	174	11,549	1.34	89.16	806.11	8,596.41	4.65	49.60	1	31	0.87	26.96	69.45	4,330.93	0.12	7.49	8.62	50.38
13	4,000	5,000	4,500	137	11,686	1.06	90.22	467.08	9,063.49	2.69	52.29	0	31	0.00	26.96	0.00	4,330.93	0.00	7.49	0.00	47.78
14	5,000	7,500	6,250	226	11,912	1.74	91.96	992.37	10,055.87	5.73	58.02	2	33	1.74	28.70	57.43	4,388.36	0.10	7.59	5.79	43.64
15	7,500	10,000	8,750	129	12,041	1.00	92.96	480.18	10,536.05	2.77	60.79	1	34	0.87	29.57	6.84	4,395.19	0.01	7.60	1.42	41.72
16	10,000	20,000	15,000	228	12,269	1.76	94.72	1,703.29	12,239.34	9.83	70.62	11	45	9.57	39.13	299.12	4,694.31	0.52	8.12	17.56	38.35
17	20,000	50,000	35,000	244	12,513	1.88	96.60	2,410.71	14,650.05	13.91	84.52	11	56	9.57	48.70	6,007.87	10,702.18	10.39	18.52	249.22	73.05
18	50,000	100,000	75,000	121	12,634	0.93	97.54	850.29	15,500.34	4.91	89.43	7	63	6.09	54.78	1,044.47	11,746.65	1.81	20.32	122.84	75.78
19	100,000	500,000	300,000	275	12,909	2.12	99.66	1,702.47	17,202.81	9.82	99.25	42	105	36.52	91.30	1,888.55	13,635.20	3.27	23.59	110.93	79.26
20	500,000	UP		44	12,953	0.34	100.00	129.40	17,332.21	0.75	100.00	10	115	8.70	100.00	44,163.16	57,798.36	76.41	100.00	34128.67	333.47
				12,953				17,332.21				115				57,798.36				333.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,532	4,532	16.70	16.70	1,037.37	1,037.37	3.39	3.39	14	14	6.51	6.51	97.78	97.78	0.03	0.03	9.43	9.43
2	50	100	75	3,064	7,596	11.29	27.99	912.85	1,950.23	2.99	6.38	2	16	0.93	7.44	26.75	124.53	0.01	0.04	2.93	6.39
3	100	200	150	4,761	12,357	17.54	45.54	1,403.59	3,353.81	4.59	10.97	2	18	0.93	8.37	109.75	234.28	0.03	0.07	7.82	6.99
4	200	300	250	2,753	15,110	10.14	55.68	1,157.83	4,511.64	3.79	14.76	5	23	2.33	10.70	447.19	681.47	0.14	0.21	38.62	15.10
5	300	500	400	3,129	18,239	11.53	67.21	1,721.00	6,232.64	5.63	20.39	14	37	6.51	17.21	416.88	1,098.35	0.13	0.34	24.22	17.62
6	500	750	625	2,010	20,249	7.41	74.62	1,528.31	7,760.95	5.00	25.39	14	51	6.51	23.72	360.68	1,459.03	0.11	0.46	23.60	18.80
7	750	1,000	875	1,336	21,585	4.92	79.54	1,544.89	9,305.84	5.05	30.45	3	54	1.40	25.12	6.23	1,465.26	0.00	0.46	0.40	15.75
8	1,000	1,500	1,250	1,165	22,750	4.29	83.83	2,015.85	11,321.68	6.60	37.04	5	59	2.33	27.44	253.96	1,719.22	0.08	0.54	12.60	15.19
9	1,500	2,000	1,750	771	23,521	2.84	86.68	1,465.50	12,787.19	4.79	41.84	7	66	3.26	30.70	154.35	1,873.57	0.05	0.58	10.53	14.65
10	2,000	2,500	2,250	439	23,960	1.62	88.29	1,017.25	13,804.43	3.33	45.17	0	66	0.00	30.70	0.00	1,873.57	0.00	0.58	0.00	13.57
11	2,500	3,000	2,750	288	24,248	1.06	89.35	742.81	14,547.25	2.43	47.60	1	67	0.47	31.16	496.07	2,369.64	0.15	0.74	66.78	16.29
12	3,000	4,000	3,500	341	24,589	1.26	90.61	1,260.79	15,808.03	4.13	51.72	6	73	2.79	33.95	31.85	2,401.49	0.01	0.75	2.53	15.19
13	4,000	5,000	4,500	247	24,836	0.91	91.52	1,140.00	16,948.03	3.73	55.45	3	76	1.40	35.35	7.36	2,408.85	0.00	0.75	0.65	14.21
14	5,000	7,500	6,250	410	25,246	1.51	93.03	1,795.31	18,743.34	5.87	61.32	1	77	0.47	35.81	438.27	2,847.12	0.14	0.89	24.41	15.19
15	7,500	10,000	8,750	200	25,446	0.74	93.77	1,211.85	19,955.19	3.96	65.29	3	80	1.40	37.21	284.02	3,131.14	0.09	0.98	23.44	15.69
16	10,000	20,000	15,000	471	25,917	1.74	95.50	3,194.26	23,149.45	10.45	75.74	11	91	5.12	42.33	882.83	4,013.97	0.28	1.25	27.64	17.34
17	20,000	50,000	35,000	472	26,389	1.74	97.24	3,298.16	26,447.61	10.79	86.53	19	110	8.84	51.16	3,369.13	7,383.09	1.05	2.30	102.15	27.92
18	50,000	100,000	75,000	228	26,617	0.84	98.08	2,002.49	28,450.11	6.55	93.08	50	160	23.26	74.42	3,693.46	11,076.55	1.15	3.45	184.44	38.93
19	100,000	500,000	300,000	342	26,959	1.26	99.34	1,816.22	30,266.32	5.94	99.03	26	186	12.09	86.51	289,465.17	300,541.73	90.27	93.73	15937.82	992.99
20	500,000	UP		178	27,137	0.66	100.00	297.78	30,564.10	0.97	100.00	29	215	13.49	100.00	20,119.65	320,661.38	6.27	100.00	6756.64	1049.14
				27,137				30,564.10				215				320,661.38				1049.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,933	6,933	17.39	17.39	1,516.93	1,516.93	2.29	2.29	23	23	7.69	7.69	246.42	246.42	0.49	0.49	16.24	16.24
2	50	100	75	2,796	9,729	7.01	24.40	1,293.85	2,810.78	1.95	4.24	11	34	3.68	11.37	419.31	665.74	0.83	1.32	32.41	23.69
3	100	200	150	4,895	14,624	12.27	36.67	1,336.77	4,147.55	2.02	6.26	14	48	4.68	16.05	900.00	1,565.73	1.78	3.10	67.33	37.75
4	200	300	250	3,823	18,447	9.59	46.26	1,926.62	6,074.17	2.91	9.17	11	59	3.68	19.73	1,101.56	2,667.29	2.18	5.28	57.18	43.91
5	300	500	400	5,337	23,784	13.38	59.64	3,944.35	10,018.52	5.96	15.13	19	78	6.35	26.09	2,011.43	4,678.72	3.99	9.27	51.00	46.70
6	500	750	625	3,421	27,205	8.58	68.22	3,239.59	13,258.11	4.89	20.02	7	85	2.34	28.43	1,502.40	6,181.12	2.98	12.25	46.38	46.62
7	750	1,000	875	2,646	29,851	6.64	74.86	3,689.51	16,947.62	5.57	25.59	8	93	2.68	31.10	1,042.17	7,223.28	2.06	14.31	28.25	42.62
8	1,000	1,500	1,250	2,387	32,238	5.99	80.84	4,504.45	21,452.07	6.80	32.39	23	116	7.69	38.80	3,032.83	10,256.12	6.01	20.32	67.33	47.81
9	1,500	2,000	1,750	1,348	33,586	3.38	84.22	3,383.69	24,835.76	5.11	37.50	5	121	1.67	40.47	8.14	10,264.26	0.02	20.34	0.24	41.33
10	2,000	2,500	2,250	750	34,336	1.88	86.10	2,387.35	27,223.11	3.61	41.11	5	126	1.67	42.14	333.34	10,597.60	0.66	21.00	13.96	38.93
11	2,500	3,000	2,750	681	35,017	1.71	87.81	2,234.68	29,457.79	3.37	44.48	8	134	2.68	44.82	4,511.96	15,109.56	8.94	29.94	201.91	51.29
12	3,000	4,000	3,500	674	35,691	1.69	89.50	2,788.63	32,246.42	4.21	48.69	9	143	3.01	47.83	1,850.50	16,960.06	3.67	33.60	66.36	52.60
13	4,000	5,000	4,500	584	36,275	1.46	90.96	2,976.55	35,222.97	4.49	53.19	4	147	1.34	49.16	4,712.26	21,672.32	9.34	42.94	158.31	61.53
14	5,000	7,500	6,250	666	36,941	1.67	92.64	4,181.15	39,404.12	6.31	59.50	9	156	3.01	52.17	5,267.83	26,940.15	10.44	53.38	125.99	68.37
15	7,500	10,000	8,750	411	37,352	1.03	93.67	2,657.23	42,061.35	4.01	63.52	5	161	1.67	53.85	312.21	27,252.36	0.62	54.00	11.75	64.79
16	10,000	20,000	15,000	690	38,042	1.73	95.40	7,940.86	50,002.20	11.99	75.51	13	174	4.35	58.19	992.52	28,244.87	1.97	55.96	12.50	56.49
17	20,000	50,000	35,000	709	38,751	1.78	97.17	8,023.90	58,026.10	12.12	87.62	29	203	9.70	67.89	10,380.67	38,625.54	20.57	76.53	129.37	66.57
18	50,000	100,000	75,000	361	39,112	0.91	98.08	3,099.59	61,125.69	4.68	92.30	18	221	6.02	73.91	1,938.25	40,563.79	3.84	80.37	62.53	66.36
19	100,000	500,000	300,000	501	39,613	1.26	99.34	3,525.14	64,650.83	5.32	97.63	42	263	14.05	87.96	6,708.68	47,272.47	13.29	93.67	190.31	73.12
20	500,000	UP		265	39,878	0.66	100.00	1,571.34	66,222.17	2.37	100.00	36	299	12.04	100.00	3,197.00	50,469.47	6.33	100.00	203.46	76.21
				39,878				66,222.17				299				50,469.47				76.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,665	2,665	13.69	13.69	775.96	775.96	2.39	2.39	6	6	6.32	6.32	81.20	81.20	0.24	0.24	10.46	10.46
2	50	100	75	1,563	4,228	8.03	21.72	837.20	1,613.17	2.58	4.97	5	11	5.26	11.58	259.23	340.43	0.78	1.03	30.96	21.10
3	100	200	150	2,599	6,827	13.35	35.07	1,288.66	2,901.83	3.97	8.94	3	14	3.16	14.74	96.72	437.14	0.29	1.32	7.51	15.06
4	200	300	250	1,847	8,674	9.49	44.56	877.06	3,778.89	2.70	11.64	1	15	1.05	15.79	82.75	519.89	0.25	1.57	9.43	13.76
5	300	500	400	2,666	11,340	13.69	58.25	2,006.42	5,785.31	6.18	17.83	5	20	5.26	21.05	803.11	1,323.00	2.42	3.99	40.03	22.87
6	500	750	625	1,814	13,154	9.32	67.57	1,575.01	7,360.32	4.85	22.68	10	30	10.53	31.58	778.28	2,101.28	2.35	6.33	49.41	28.55
7	750	1,000	875	1,455	14,609	7.47	75.04	1,870.34	9,230.66	5.76	28.44	7	37	7.37	38.95	1,592.74	3,694.01	4.80	11.13	85.16	40.02
8	1,000	1,500	1,250	1,303	15,912	6.69	81.74	2,199.31	11,429.98	6.78	35.22	3	40	3.16	42.11	1,572.59	5,266.60	4.74	15.87	71.50	46.08
9	1,500	2,000	1,750	785	16,697	4.03	85.77	2,113.71	13,543.68	6.51	41.73	4	44	4.21	46.32	1,858.01	7,124.61	5.60	21.47	87.90	52.60
10	2,000	2,500	2,250	450	17,147	2.31	88.08	1,286.01	14,829.69	3.96	45.69	4	48	4.21	50.53	2,544.64	9,669.25	7.67	29.14	197.87	65.20
11	2,500	3,000	2,750	331	17,478	1.70	89.78	1,261.26	16,090.95	3.89	49.58	1	49	1.05	51.58	2,865.20	12,534.45	8.64	37.78	227.17	77.90
12	3,000	4,000	3,500	496	17,974	2.55	92.33	2,269.18	18,360.13	6.99	56.57	5	54	5.26	56.84	788.89	13,323.34	2.38	40.16	34.77	72.57
13	4,000	5,000	4,500	247	18,221	1.27	93.60	1,216.09	19,576.22	3.75	60.32	0	54	0.00	56.84	0.00	13,323.34	0.00	40.16	0.00	68.06
14	5,000	7,500	6,250	332	18,553	1.71	95.30	2,448.91	22,025.13	7.55	67.87	6	60	6.32	63.16	9,444.61	22,767.95	28.47	68.63	385.67	103.37
15	7,500	10,000	8,750	214	18,767	1.10	96.40	2,083.55	24,108.68	6.42	74.29	3	63	3.16	66.32	19.02	22,786.98	0.06	68.68	0.91	94.52
16	10,000	20,000	15,000	325	19,092	1.67	98.07	3,739.24	27,847.92	11.52	85.81	6	69	6.32	72.63	7,930.86	30,717.83	23.91	92.59	212.10	110.31
17	20,000	50,000	35,000	185	19,277	0.95	99.02	3,180.77	31,028.69	9.80	95.61	2	71	2.11	74.74	149.54	30,867.38	0.45	93.04	4.70	99.48
18	50,000	100,000	75,000	72	19,349	0.37	99.39	729.34	31,758.04	2.25	97.86	6	77	6.32	81.05	221.46	31,088.84	0.67	93.71	30.37	97.89
19	100,000	500,000	300,000	65	19,414	0.33	99.73	456.23	32,214.27	1.41	99.26	15	92	15.79	96.84	2,087.16	33,176.00	6.29	100.00	457.48	102.99
20	500,000	UP		53	19,467	0.27	100.00	239.75	32,454.02	0.74	100.00	3	95	3.16	100.00	0.52	33,176.52	0.00	100.00	0.22	102.23
				19,467				32,454.02				95				33,176.52				102.23	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,422	3,422	22.21	22.21	578.22	578.22	3.28	3.28	2	2	8.00	8.00	31.00	31.00	0.27	0.27	5.36	5.36
2	50	100	75	1,865	5,287	12.10	34.32	610.09	1,188.31	3.46	6.73	1	3	4.00	12.00	0.64	31.64	0.01	0.27	0.10	2.66
3	100	200	150	2,475	7,762	16.06	50.38	1,003.76	2,192.07	5.69	12.42	1	4	4.00	16.00	107.77	139.42	0.93	1.21	10.74	6.36
4	200	300	250	1,373	9,135	8.91	59.29	764.48	2,956.54	4.33	16.75	3	7	12.00	28.00	395.84	535.26	3.43	4.64	51.78	18.10
5	300	500	400	1,938	11,073	12.58	71.87	1,694.64	4,651.18	9.60	26.35	5	12	20.00	48.00	666.08	1,201.34	5.78	10.42	39.31	25.83
6	500	750	625	1,109	12,182	7.20	79.07	1,391.56	6,042.74	7.88	34.23	1	13	4.00	52.00	115.97	1,317.31	1.01	11.42	8.33	21.80
7	750	1,000	875	828	13,010	5.37	84.44	1,406.49	7,449.23	7.97	42.20	1	14	4.00	56.00	600.73	1,918.04	5.21	16.63	42.71	25.75
8	1,000	1,500	1,250	637	13,647	4.13	88.58	1,438.31	8,887.55	8.15	50.35	2	16	8.00	64.00	1,501.51	3,419.55	13.02	29.65	104.39	38.48
9	1,500	2,000	1,750	413	14,060	2.68	91.26	1,230.32	10,117.87	6.97	57.32	1	17	4.00	68.00	257.39	3,676.94	2.23	31.88	20.92	36.34
10	2,000	2,500	2,250	266	14,326	1.73	92.98	803.57	10,921.45	4.55	61.87	2	19	8.00	76.00	18.92	3,695.87	0.16	32.05	2.35	33.84
11	2,500	3,000	2,750	196	14,522	1.27	94.26	866.17	11,787.61	4.91	66.78	1	20	4.00	80.00	1,557.78	5,253.64	13.51	45.55	179.85	44.57
12	3,000	4,000	3,500	201	14,723	1.30	95.56	764.92	12,552.53	4.33	71.11	1	21	4.00	84.00	60.00	5,313.64	0.52	46.07	7.84	42.33
13	4,000	5,000	4,500	137	14,860	0.89	96.45	682.92	13,235.45	3.87	74.98	1	22	4.00	88.00	54.38	5,368.03	0.47	46.54	7.96	40.56
14	5,000	7,500	6,250	128	14,988	0.83	97.28	1,214.57	14,450.03	6.88	81.86	1	23	4.00	92.00	6,094.73	11,462.76	52.84	99.39	501.80	79.33
15	7,500	10,000	8,750	77	15,065	0.50	97.78	464.52	14,914.55	2.63	84.49	0	23	0.00	92.00	0.00	11,462.76	0.00	99.39	0.00	76.86
16	10,000	20,000	15,000	137	15,202	0.89	98.67	1,096.79	16,011.34	6.21	90.71	1	24	4.00	96.00	7.34	11,470.10	0.06	99.45	0.67	71.64
17	20,000	50,000	35,000	90	15,292	0.58	99.25	837.73	16,849.07	4.75	95.45	1	25	4.00	100.00	63.24	11,533.34	0.55	100.00	7.55	68.45
18	50,000	100,000	75,000	26	15,318	0.17	99.42	241.38	17,090.45	1.37	96.82	0	25	0.00	100.00	0.00	11,533.34	0.00	100.00	0.00	67.48
19	100,000	500,000	300,000	75	15,393	0.49	99.91	540.92	17,631.37	3.06	99.88	0	25	0.00	100.00	0.00	11,533.34	0.00	100.00	0.00	65.41
20	500,000	UP		14	15,407	0.09	100.00	20.61	17,651.98	0.12	100.00	0	25	0.00	100.00	0.00	11,533.34	0.00	100.00	0.00	65.34
				15,407				17,651.98				25				11,533.34				65.34	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12,375	12,375	22.02	22.02	3,363.55	3,363.55	5.26	5.26	22	22	10.19	10.19	249.71	249.71	0.86	0.86	7.42	7.42
2	50	100	75	5,311	17,686	9.45	31.47	2,315.28	5,678.83	3.62	8.88	7	29	3.24	13.43	176.40	426.11	0.61	1.47	7.62	7.50
3	100	200	150	8,776	26,462	15.62	47.09	2,941.21	8,620.04	4.60	13.48	18	47	8.33	21.76	998.09	1,424.19	3.44	4.90	33.93	16.52
4	200	300	250	5,180	31,642	9.22	56.31	2,466.51	11,086.55	3.86	17.33	10	57	4.63	26.39	1,182.43	2,606.63	4.07	8.97	47.94	23.51
5	300	500	400	6,355	37,997	11.31	67.62	4,412.83	15,499.38	6.90	24.23	6	63	2.78	29.17	238.85	2,845.47	0.82	9.79	5.41	18.36
6	500	750	625	4,809	42,806	8.56	76.18	4,183.21	19,682.59	6.54	30.77	8	71	3.70	32.87	346.61	3,192.08	1.19	10.99	8.29	16.22
7	750	1,000	875	3,058	45,864	5.44	81.62	3,611.10	23,293.69	5.64	36.41	18	89	8.33	41.20	905.91	4,097.99	3.12	14.10	25.09	17.59
8	1,000	1,500	1,250	2,581	48,445	4.59	86.21	3,997.08	27,290.77	6.25	42.66	9	98	4.17	45.37	14.79	4,112.78	0.05	14.15	0.37	15.07
9	1,500	2,000	1,750	1,626	50,071	2.89	89.11	3,465.96	30,756.73	5.42	48.08	14	112	6.48	51.85	4,116.18	8,228.95	14.17	28.32	118.76	26.75
10	2,000	2,500	2,250	892	50,963	1.59	90.69	2,285.62	33,042.35	3.57	51.65	9	121	4.17	56.02	2,422.79	10,651.75	8.34	36.66	106.00	32.24
11	2,500	3,000	2,750	707	51,670	1.26	91.95	2,004.38	35,046.73	3.13	54.79	8	129	3.70	59.72	3,821.27	14,473.01	13.15	49.81	190.65	41.30
12	3,000	4,000	3,500	731	52,401	1.30	93.25	3,070.90	38,117.62	4.80	59.59	1	130	0.46	60.19	3,721.66	18,194.67	12.81	62.62	121.19	47.73
13	4,000	5,000	4,500	583	52,984	1.04	94.29	2,804.76	40,922.39	4.38	63.97	2	132	0.93	61.11	4,105.90	22,300.57	14.13	76.75	146.39	54.49
14	5,000	7,500	6,250	800	53,784	1.42	95.71	4,080.17	45,002.56	6.38	70.35	6	138	2.78	63.89	174.15	22,474.72	0.60	77.35	4.27	49.94
15	7,500	10,000	8,750	451	54,235	0.80	96.52	4,146.12	49,148.68	6.48	76.83	12	150	5.56	69.44	347.63	22,822.36	1.20	78.55	8.38	46.44
16	10,000	20,000	15,000	677	54,912	1.20	97.72	5,871.04	55,019.72	9.18	86.01	2	152	0.93	70.37	150.30	22,972.66	0.52	79.06	2.56	41.75
17	20,000	50,000	35,000	598	55,510	1.06	98.79	4,915.71	59,935.43	7.68	93.69	39	191	18.06	88.43	1,231.37	24,204.03	4.24	83.30	25.05	40.38
18	50,000	100,000	75,000	275	55,785	0.49	99.28	1,669.64	61,605.06	2.61	96.30	4	195	1.85	90.28	447.37	24,651.40	1.54	84.84	26.79	40.02
19	100,000	500,000	300,000	256	56,041	0.46	99.73	1,457.64	63,062.70	2.28	98.58	5	200	2.31	92.59	2,110.30	26,761.69	7.26	92.11	144.78	42.44
20	500,000	UP		151	56,192	0.27	100.00	907.41	63,970.11	1.42	100.00	16	216	7.41	100.00	2,293.88	29,055.58	7.89	100.00	252.79	45.42
				56,192				63,970.11				216				29,055.58				45.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,814	1,814	19.74	19.74	630.67	630.67	5.57	5.57	1	1	3.45	3.45	12.71	12.71	0.01	0.01	2.02	2.02
2	50	100	75	993	2,807	10.80	30.54	459.54	1,090.22	4.06	9.62	1	2	3.45	6.90	6.34	19.06	0.00	0.01	1.38	1.75
3	100	200	150	1,366	4,173	14.86	45.40	536.34	1,626.56	4.73	14.36	4	6	13.79	20.69	198.45	217.51	0.11	0.12	37.00	13.37
4	200	300	250	961	5,134	10.46	55.86	481.64	2,108.20	4.25	18.61	1	7	3.45	24.14	250.00	467.51	0.14	0.25	51.91	22.18
5	300	500	400	1,213	6,347	13.20	69.06	1,099.16	3,207.36	9.70	28.31	0	7	0.00	24.14	0.00	467.51	0.00	0.25	0.00	14.58
6	500	750	625	807	7,154	8.78	77.84	980.11	4,187.47	8.65	36.97	2	9	6.90	31.03	11.25	478.76	0.01	0.26	1.15	11.43
7	750	1,000	875	531	7,685	5.78	83.61	850.49	5,037.96	7.51	44.47	1	10	3.45	34.48	54.32	533.08	0.03	0.29	6.39	10.58
8	1,000	1,500	1,250	446	8,131	4.85	88.47	1,065.11	6,103.07	9.40	53.88	0	10	0.00	34.48	0.00	533.08	0.00	0.29	0.00	8.73
9	1,500	2,000	1,750	268	8,399	2.92	91.38	603.44	6,706.51	5.33	59.20	1	11	3.45	37.93	5.09	538.17	0.00	0.29	0.84	8.02
10	2,000	2,500	2,250	154	8,553	1.68	93.06	458.25	7,164.76	4.05	63.25	1	12	3.45	41.38	9.17	547.33	0.00	0.30	2.00	7.64
11	2,500	3,000	2,750	89	8,642	0.97	94.03	336.99	7,501.75	2.97	66.22	0	12	0.00	41.38	0.00	547.33	0.00	0.30	0.00	7.30
12	3,000	4,000	3,500	117	8,759	1.27	95.30	418.15	7,919.89	3.69	69.92	1	13	3.45	44.83	84.12	631.45	0.05	0.34	20.12	7.97
13	4,000	5,000	4,500	86	8,845	0.94	96.24	288.01	8,207.91	2.54	72.46	0	13	0.00	44.83	0.00	631.45	0.00	0.34	0.00	7.69
14	5,000	7,500	6,250	74	8,919	0.81	97.04	498.10	8,706.01	4.40	76.86	1	14	3.45	48.28	4.70	636.15	0.00	0.35	0.94	7.31
15	7,500	10,000	8,750	65	8,984	0.71	97.75	562.45	9,268.47	4.97	81.82	1	15	3.45	51.72	0.00	636.15	0.00	0.35	0.00	6.86
16	10,000	20,000	15,000	61	9,045	0.66	98.41	635.73	9,904.19	5.61	87.43	0	15	0.00	51.72	0.00	636.15	0.00	0.35	0.00	6.42
17	20,000	50,000	35,000	70	9,115	0.76	99.17	742.14	10,646.33	6.55	93.98	1	16	3.45	55.17	23,865.24	24,501.39	13.00	13.34	3215.73	230.14
18	50,000	100,000	75,000	21	9,136	0.23	99.40	321.97	10,968.31	2.84	96.83	3	19	10.34	65.52	56.62	24,558.01	0.03	13.37	17.59	223.90
19	100,000	500,000	300,000	26	9,162	0.28	99.68	186.27	11,154.58	1.64	98.47	0	19	0.00	65.52	0.00	24,558.01	0.00	13.37	0.00	220.16
20	500,000	UP		29	9,191	0.32	100.00	173.19	11,327.77	1.53	100.00	10	29	34.48	100.00	159,087.74	183,645.75	86.63	100.00	91856.39	1621.20
				9,191				11,327.77				29				183,645.75				1621.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 22 BALI

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,404	8,404	15.24	15.24	2,157.29	2,157.29	1.30	1.30	42	42	10.45	10.45	580.77	580.77	1.19	1.19	26.92	26.92
2	50	100	75	4,890	13,294	8.87	24.11	1,633.95	3,791.25	0.99	2.29	10	52	2.49	12.94	136.21	716.99	0.28	1.47	8.34	18.91
3	100	200	150	6,802	20,096	12.34	36.45	2,928.14	6,719.38	1.77	4.06	18	70	4.48	17.41	1,526.35	2,243.34	3.12	4.59	52.13	33.39
4	200	300	250	4,571	24,667	8.29	44.74	3,192.44	9,911.82	1.93	5.99	3	73	0.75	18.16	44.49	2,287.83	0.09	4.68	1.39	23.08
5	300	500	400	6,002	30,669	10.89	55.62	4,199.77	14,111.59	2.54	8.53	11	84	2.74	20.90	710.86	2,998.68	1.46	6.14	16.93	21.25
6	500	750	625	4,340	35,009	7.87	63.49	3,797.93	17,909.51	2.30	10.82	13	97	3.23	24.13	205.56	3,204.24	0.42	6.56	5.41	17.89
7	750	1,000	875	3,843	38,852	6.97	70.46	4,308.76	22,218.27	2.60	13.43	20	117	4.98	29.10	2,490.02	5,694.26	5.10	11.66	57.79	25.63
8	1,000	1,500	1,250	3,647	42,499	6.61	77.08	6,051.28	28,269.55	3.66	17.08	22	139	5.47	34.58	4,033.92	9,728.18	8.26	19.92	66.66	34.41
9	1,500	2,000	1,750	2,232	44,731	4.05	81.12	5,033.50	33,303.05	3.04	20.13	16	155	3.98	38.56	171.08	9,899.26	0.35	20.27	3.40	29.72
10	2,000	2,500	2,250	1,557	46,288	2.82	83.95	4,804.56	38,107.62	2.90	23.03	11	166	2.74	41.29	1,635.20	11,534.47	3.35	23.61	34.03	30.27
11	2,500	3,000	2,750	1,109	47,397	2.01	85.96	4,090.30	42,197.91	2.47	25.50	14	180	3.48	44.78	808.76	12,343.23	1.66	25.27	19.77	29.25
12	3,000	4,000	3,500	1,335	48,732	2.42	88.38	6,571.18	48,769.09	3.97	29.47	11	191	2.74	47.51	542.91	12,886.14	1.11	26.38	8.26	26.42
13	4,000	5,000	4,500	1,022	49,754	1.85	90.23	5,542.14	54,311.23	3.35	32.82	11	202	2.74	50.25	4,897.89	17,784.03	10.03	36.41	88.38	32.74
14	5,000	7,500	6,250	1,279	51,033	2.32	92.55	8,926.15	63,237.38	5.39	38.21	21	223	5.22	55.47	836.70	18,620.73	1.71	38.12	9.37	29.45
15	7,500	10,000	8,750	761	51,794	1.38	93.93	6,196.23	69,433.61	3.74	41.96	10	233	2.49	57.96	1,716.72	20,337.44	3.51	41.64	27.71	29.29
16	10,000	20,000	15,000	1,232	53,026	2.23	96.17	15,837.54	85,271.15	9.57	51.53	42	275	10.45	68.41	983.48	21,320.93	2.01	43.65	6.21	25.00
17	20,000	50,000	35,000	942	53,968	1.71	97.88	13,821.50	99,092.65	8.35	59.88	41	316	10.20	78.61	23,197.61	44,518.54	47.49	91.14	167.84	44.93
18	50,000	100,000	75,000	439	54,407	0.80	98.67	5,359.98	104,452.63	3.24	63.12	20	336	4.98	83.58	1,154.13	45,672.68	2.36	93.50	21.53	43.73
19	100,000	500,000	300,000	474	54,881	0.86	99.53	59,307.28	163,759.90	35.84	98.96	38	374	9.45	93.03	966.35	46,639.03	1.98	95.48	1.63	28.48
20	500,000	UP		258	55,139	0.47	100.00	1,719.54	165,479.44	1.04	100.00	28	402	6.97	100.00	2,206.68	48,845.71	4.52	100.00	128.33	29.52
				55,139				165,479.44				402				48,845.71				29.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,497	3,497	22.11	22.11	1,048.31	1,048.31	5.39	5.39	11	11	16.67	16.67	75.46	75.46	2.40	2.40	7.20	7.20
2	50	100	75	1,431	4,928	9.05	31.16	437.98	1,486.29	2.25	7.65	3	14	4.55	21.21	17.93	93.39	0.57	2.96	4.09	6.28
3	100	200	150	2,451	7,379	15.50	46.66	830.62	2,316.91	4.27	11.92	2	16	3.03	24.24	16.09	109.48	0.51	3.47	1.94	4.73
4	200	300	250	1,503	8,882	9.50	56.17	744.34	3,061.25	3.83	15.75	3	19	4.55	28.79	632.62	742.10	20.08	23.55	84.99	24.24
5	300	500	400	2,080	10,962	13.15	69.32	1,584.45	4,645.70	8.15	23.90	5	24	7.58	36.36	310.70	1,052.80	9.86	33.41	19.61	22.66
6	500	750	625	1,235	12,197	7.81	77.13	1,051.71	5,697.41	5.41	29.32	8	32	12.12	48.48	717.44	1,770.24	22.77	56.19	68.22	31.07
7	750	1,000	875	793	12,990	5.01	82.14	1,155.55	6,852.96	5.95	35.26	3	35	4.55	53.03	233.39	2,003.63	7.41	63.59	20.20	29.24
8	1,000	1,500	1,250	675	13,665	4.27	86.41	1,298.76	8,151.72	6.68	41.94	6	41	9.09	62.12	847.95	2,851.57	26.91	90.51	65.29	34.98
9	1,500	2,000	1,750	618	14,283	3.91	90.32	1,126.38	9,278.10	5.80	47.74	3	44	4.55	66.67	0.62	2,852.20	0.02	90.52	0.06	30.74
10	2,000	2,500	2,250	280	14,563	1.77	92.09	802.00	10,080.11	4.13	51.87	1	45	1.52	68.18	24.57	2,876.77	0.78	91.30	3.06	28.54
11	2,500	3,000	2,750	200	14,763	1.26	93.35	868.82	10,948.92	4.47	56.34	0	45	0.00	68.18	0.00	2,876.77	0.00	91.30	0.00	26.27
12	3,000	4,000	3,500	213	14,976	1.35	94.70	840.74	11,789.66	4.33	60.66	0	45	0.00	68.18	0.00	2,876.77	0.00	91.30	0.00	24.40
13	4,000	5,000	4,500	165	15,141	1.04	95.74	974.27	12,763.93	5.01	65.68	1	46	1.52	69.70	89.92	2,966.69	2.85	94.16	9.23	23.24
14	5,000	7,500	6,250	193	15,334	1.22	96.96	1,193.72	13,957.65	6.14	71.82	3	49	4.55	74.24	117.31	3,084.00	3.72	97.88	9.83	22.10
15	7,500	10,000	8,750	105	15,439	0.66	97.63	991.81	14,949.46	5.10	76.92	0	49	0.00	74.24	0.00	3,084.00	0.00	97.88	0.00	20.63
16	10,000	20,000	15,000	174	15,613	1.10	98.73	1,948.45	16,897.91	10.03	86.95	8	57	12.12	86.36	11.67	3,095.66	0.37	98.25	0.60	18.32
17	20,000	50,000	35,000	110	15,723	0.70	99.42	1,786.30	18,684.21	9.19	96.14	0	57	0.00	86.36	0.00	3,095.66	0.00	98.25	0.00	16.57
18	50,000	100,000	75,000	36	15,759	0.23	99.65	518.29	19,202.50	2.67	98.81	1	58	1.52	87.88	0.56	3,096.22	0.02	98.27	0.11	16.12
19	100,000	500,000	300,000	44	15,803	0.28	99.93	156.18	19,358.67	0.80	99.61	7	65	10.61	98.48	24.61	3,120.83	0.78	99.05	15.76	16.12
20	500,000	UP		11	15,814	0.07	100.00	75.89	19,434.56	0.39	100.00	1	66	1.52	100.00	29.90	3,150.73	0.95	100.00	39.40	16.21
				15,814				19,434.56				66				3,150.73				16.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,540	1,540	17.56	17.56	273.69	273.69	2.16	2.16	1	1	5.00	5.00	6.34	6.34	0.05	0.05	2.32	2.32
2	50	100	75	618	2,158	7.05	24.61	238.29	511.97	1.88	4.03	2	3	10.00	15.00	136.93	143.28	1.07	1.12	57.47	27.99
3	100	200	150	1,118	3,276	12.75	37.35	374.50	886.48	2.95	6.99	3	6	15.00	30.00	3,834.66	3,977.94	30.08	31.21	1023.93	448.74
4	200	300	250	916	4,192	10.44	47.80	423.40	1,309.87	3.34	10.32	0	6	0.00	30.00	0.00	3,977.94	0.00	31.21	0.00	303.69
5	300	500	400	1,168	5,360	13.32	61.12	759.65	2,069.52	5.99	16.31	5	11	25.00	55.00	617.88	4,595.82	4.85	36.05	81.34	222.07
6	500	750	625	758	6,118	8.64	69.76	707.52	2,777.04	5.58	21.88	1	12	5.00	60.00	626.83	5,222.65	4.92	40.97	88.60	188.07
7	750	1,000	875	561	6,679	6.40	76.16	897.88	3,674.93	7.08	28.96	0	12	0.00	60.00	0.00	5,222.65	0.00	40.97	0.00	142.12
8	1,000	1,500	1,250	626	7,305	7.14	83.30	1,314.95	4,989.87	10.36	39.32	1	13	5.00	65.00	1,305.13	6,527.78	10.24	51.21	99.25	130.82
9	1,500	2,000	1,750	331	7,636	3.77	87.07	977.67	5,967.54	7.70	47.03	2	15	10.00	75.00	284.20	6,811.98	2.23	53.44	29.07	114.15
10	2,000	2,500	2,250	228	7,864	2.60	89.67	753.25	6,720.79	5.94	52.96	2	17	10.00	85.00	2,144.82	8,956.80	16.83	70.26	284.74	133.27
11	2,500	3,000	2,750	164	8,028	1.87	91.54	627.76	7,348.56	4.95	57.91	0	17	0.00	85.00	0.00	8,956.80	0.00	70.26	0.00	121.89
12	3,000	4,000	3,500	160	8,188	1.82	93.36	945.08	8,293.63	7.45	65.36	1	18	5.00	90.00	3,705.00	12,661.80	29.07	99.33	392.03	152.67
13	4,000	5,000	4,500	157	8,345	1.79	95.15	779.38	9,073.01	6.14	71.50	0	18	0.00	90.00	0.00	12,661.80	0.00	99.33	0.00	139.55
14	5,000	7,500	6,250	129	8,474	1.47	96.62	963.50	10,036.50	7.59	79.09	1	19	5.00	95.00	2.62	12,664.43	0.02	99.35	0.27	126.18
15	7,500	10,000	8,750	69	8,543	0.79	97.41	466.27	10,502.77	3.67	82.77	0	19	0.00	95.00	0.00	12,664.43	0.00	99.35	0.00	120.58
16	10,000	20,000	15,000	139	8,682	1.58	99.00	1,080.20	11,582.97	8.51	91.28	0	19	0.00	95.00	0.00	12,664.43	0.00	99.35	0.00	109.34
17	20,000	50,000	35,000	64	8,746	0.73	99.73	699.11	12,282.08	5.51	96.79	0	19	0.00	95.00	0.00	12,664.43	0.00	99.35	0.00	103.11
18	50,000	100,000	75,000	11	8,757	0.13	99.85	166.04	12,448.12	1.31	98.10	0	19	0.00	95.00	0.00	12,664.43	0.00	99.35	0.00	101.74
19	100,000	500,000	300,000	7	8,764	0.08	99.93	189.66	12,637.78	1.49	99.59	0	19	0.00	95.00	0.00	12,664.43	0.00	99.35	0.00	100.21
20	500,000	UP		6	8,770	0.07	100.00	51.75	12,689.53	0.41	100.00	1	20	5.00	100.00	82.85	12,747.28	0.65	100.00	160.08	100.46
					8,770				12,689.53				20				12,747.28				100.46

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,498	1,498	19.87	19.87	274.41	274.41	2.73	2.73	4	4	26.67	26.67	72.79	72.79	6.81	6.81	26.53	26.53
2	50	100	75	817	2,315	10.84	30.71	317.39	591.80	3.16	5.89	2	6	13.33	40.00	228.77	301.57	21.40	28.21	72.08	50.96
3	100	200	150	1,203	3,518	15.96	46.67	414.06	1,005.86	4.12	10.00	0	6	0.00	40.00	0.00	301.57	0.00	28.21	0.00	29.98
4	200	300	250	676	4,194	8.97	55.64	364.98	1,370.84	3.63	13.63	2	8	13.33	53.33	195.98	497.54	18.33	46.54	53.69	36.29
5	300	500	400	857	5,051	11.37	67.01	550.43	1,921.27	5.47	19.11	1	9	6.67	60.00	438.49	936.03	41.02	87.55	79.66	48.72
6	500	750	625	534	5,585	7.08	74.09	471.09	2,392.36	4.68	23.79	0	9	0.00	60.00	0.00	936.03	0.00	87.55	0.00	39.13
7	750	1,000	875	459	6,044	6.09	80.18	697.74	3,090.10	6.94	30.73	1	10	6.67	66.67	0.00	936.03	0.00	87.55	0.00	30.29
8	1,000	1,500	1,250	463	6,507	6.14	86.32	888.43	3,978.53	8.83	39.56	1	11	6.67	73.33	0.00	936.03	0.00	87.55	0.00	23.53
9	1,500	2,000	1,750	226	6,733	3.00	89.32	642.04	4,620.57	6.38	45.95	1	12	6.67	80.00	6.20	942.22	0.58	88.13	0.96	20.39
10	2,000	2,500	2,250	128	6,861	1.70	91.02	387.53	5,008.10	3.85	49.80	0	12	0.00	80.00	0.00	942.22	0.00	88.13	0.00	18.81
11	2,500	3,000	2,750	124	6,985	1.64	92.66	491.15	5,499.25	4.88	54.69	0	12	0.00	80.00	0.00	942.22	0.00	88.13	0.00	17.13
12	3,000	4,000	3,500	126	7,111	1.67	94.34	545.27	6,044.51	5.42	60.11	1	13	6.67	86.67	41.42	983.64	3.87	92.01	7.60	16.27
13	4,000	5,000	4,500	96	7,207	1.27	95.61	485.21	6,529.73	4.83	64.93	0	13	0.00	86.67	0.00	983.64	0.00	92.01	0.00	15.06
14	5,000	7,500	6,250	122	7,329	1.62	97.23	831.20	7,360.93	8.27	73.20	0	13	0.00	86.67	0.00	983.64	0.00	92.01	0.00	13.36
15	7,500	10,000	8,750	48	7,377	0.64	97.86	451.34	7,812.27	4.49	77.69	0	13	0.00	86.67	0.00	983.64	0.00	92.01	0.00	12.59
16	10,000	20,000	15,000	70	7,447	0.93	98.79	846.15	8,658.41	8.41	86.10	1	14	6.67	93.33	72.60	1,056.24	6.79	98.80	8.58	12.20
17	20,000	50,000	35,000	36	7,483	0.48	99.27	894.28	9,552.70	8.89	95.00	1	15	6.67	100.00	12.84	1,069.08	1.20	100.00	1.44	11.19
18	50,000	100,000	75,000	20	7,503	0.27	99.54	210.81	9,763.50	2.10	97.09	0	15	0.00	100.00	0.00	1,069.08	0.00	100.00	0.00	10.95
19	100,000	500,000	300,000	21	7,524	0.28	99.81	208.91	9,972.41	2.08	99.17	0	15	0.00	100.00	0.00	1,069.08	0.00	100.00	0.00	10.72
20	500,000	UP		14	7,538	0.19	100.00	83.53	10,055.94	0.83	100.00	0	15	0.00	100.00	0.00	1,069.08	0.00	100.00	0.00	10.63
				7,538				10,055.94				15				1,069.08				10.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,573	1,573	11.51	11.51	390.74	390.74	1.63	1.63	3	3	6.12	6.12	68.27	68.27	1.37	1.37	17.47	17.47
2	50	100	75	897	2,470	6.56	18.08	605.31	996.05	2.52	4.15	2	5	4.08	10.20	80.90	149.17	1.63	3.00	13.36	14.98
3	100	200	150	1,902	4,372	13.92	31.99	1,192.09	2,188.14	4.97	9.13	11	16	22.45	32.65	477.97	627.14	9.62	12.62	40.10	28.66
4	200	300	250	1,375	5,747	10.06	42.06	738.57	2,926.71	3.08	12.21	2	18	4.08	36.73	418.41	1,045.55	8.42	21.04	56.65	35.72
5	300	500	400	1,978	7,725	14.47	56.53	1,479.97	4,406.68	6.17	18.38	3	21	6.12	42.86	746.92	1,792.47	15.03	36.07	50.47	40.68
6	500	750	625	1,451	9,176	10.62	67.15	1,478.24	5,884.92	6.17	24.55	0	21	0.00	42.86	0.00	1,792.47	0.00	36.07	0.00	30.46
7	750	1,000	875	1,074	10,250	7.86	75.01	1,527.40	7,412.32	6.37	30.92	3	24	6.12	48.98	917.64	2,710.11	18.47	54.54	60.08	36.56
8	1,000	1,500	1,250	978	11,228	7.16	82.17	1,766.02	9,178.34	7.37	38.29	1	25	2.04	51.02	47.28	2,757.39	0.95	55.49	2.68	30.04
9	1,500	2,000	1,750	577	11,805	4.22	86.39	1,724.85	10,903.19	7.19	45.48	3	28	6.12	57.14	104.58	2,861.96	2.10	57.59	6.06	26.25
10	2,000	2,500	2,250	338	12,143	2.47	88.86	1,024.47	11,927.66	4.27	49.75	0	28	0.00	57.14	0.00	2,861.96	0.00	57.59	0.00	23.99
11	2,500	3,000	2,750	244	12,387	1.79	90.65	1,185.75	13,113.41	4.95	54.70	2	30	4.08	61.22	83.06	2,945.03	1.67	59.27	7.01	22.46
12	3,000	4,000	3,500	295	12,682	2.16	92.81	1,578.90	14,692.32	6.59	61.29	2	32	4.08	65.31	1.36	2,946.39	0.03	59.29	0.09	20.05
13	4,000	5,000	4,500	230	12,912	1.68	94.49	1,382.67	16,074.99	5.77	67.05	2	34	4.08	69.39	600.37	3,546.76	12.08	71.37	43.42	22.06
14	5,000	7,500	6,250	228	13,140	1.67	96.16	1,959.38	18,034.37	8.17	75.23	6	40	12.24	81.63	594.50	4,141.26	11.96	83.34	30.34	22.96
15	7,500	10,000	8,750	112	13,252	0.82	96.98	1,492.06	19,526.43	6.22	81.45	0	40	0.00	81.63	0.00	4,141.26	0.00	83.34	0.00	21.21
16	10,000	20,000	15,000	203	13,455	1.49	98.46	1,998.65	21,525.08	8.34	89.79	1	41	2.04	83.67	11.41	4,152.67	0.23	83.57	0.57	19.29
17	20,000	50,000	35,000	106	13,561	0.78	99.24	1,949.99	23,475.07	8.13	97.92	1	42	2.04	85.71	77.93	4,230.60	1.57	85.14	4.00	18.02
18	50,000	100,000	75,000	53	13,614	0.39	99.63	361.91	23,836.99	1.51	99.43	6	48	12.24	97.96	373.22	4,603.82	7.51	92.65	103.12	19.31
19	100,000	500,000	300,000	32	13,646	0.23	99.86	102.80	23,939.79	0.43	99.86	0	48	0.00	97.96	0.00	4,603.82	0.00	92.65	0.00	19.23
20	500,000	UP		19	13,665	0.14	100.00	33.44	23,973.23	0.14	100.00	1	49	2.04	100.00	365.39	4,969.22	7.35	100.00	1092.60	20.73
				13,665				23,973.23				49				4,969.22				20.73	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	191	191	10.27	10.27	39.18	39.18	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	166	357	8.93	19.20	42.33	81.51	1.30	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	384	741	20.66	39.86	109.87	191.39	3.38	5.89	2	2	33.33	33.33	197.38	197.38	20.41	20.41	179.64	103.13
4	200	300	250	160	901	8.61	48.47	122.73	314.12	3.78	9.67	0	2	0.00	33.33	0.00	197.38	0.00	20.41	0.00	62.83
5	300	500	400	196	1,097	10.54	59.01	131.55	445.67	4.05	13.73	2	4	33.33	66.67	400.86	598.23	41.46	61.87	304.72	134.23
6	500	750	625	131	1,228	7.05	66.06	189.11	634.79	5.82	19.55	1	5	16.67	83.33	357.96	956.19	37.02	98.90	189.28	150.63
7	750	1,000	875	120	1,348	6.46	72.51	206.68	841.46	6.37	25.92	0	5	0.00	83.33	0.00	956.19	0.00	98.90	0.00	113.63
8	1,000	1,500	1,250	134	1,482	7.21	79.72	349.20	1,190.67	10.76	36.67	1	6	16.67	100.00	10.67	966.86	1.10	100.00	3.06	81.20
9	1,500	2,000	1,750	86	1,568	4.63	84.35	334.48	1,525.15	10.30	46.97	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	63.39
10	2,000	2,500	2,250	42	1,610	2.26	86.61	170.86	1,696.01	5.26	52.24	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	57.01
11	2,500	3,000	2,750	67	1,677	3.60	90.21	134.65	1,830.67	4.15	56.38	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	52.81
12	3,000	4,000	3,500	43	1,720	2.31	92.52	204.81	2,035.47	6.31	62.69	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	47.50
13	4,000	5,000	4,500	16	1,736	0.86	93.38	116.37	2,151.84	3.58	66.28	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	44.93
14	5,000	7,500	6,250	57	1,793	3.07	96.45	460.84	2,612.68	14.19	80.47	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	37.01
15	7,500	10,000	8,750	10	1,803	0.54	96.99	44.47	2,657.15	1.37	81.84	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	36.39
16	10,000	20,000	15,000	13	1,816	0.70	97.69	171.52	2,828.67	5.28	87.12	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	34.18
17	20,000	50,000	35,000	20	1,836	1.08	98.76	248.64	3,077.32	7.66	94.78	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	31.42
18	50,000	100,000	75,000	17	1,853	0.91	99.68	119.12	3,196.43	3.67	98.45	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	30.25
19	100,000	500,000	300,000	3	1,856	0.16	99.84	9.74	3,206.17	0.30	98.75	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	30.16
20	500,000	UP		3	1,859	0.16	100.00	40.60	3,246.77	1.25	100.00	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	29.78
				1,859				3,246.77				6				966.86				29.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	489	489	10.46	10.46	80.30	80.30	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	242	731	5.18	15.64	139.32	219.62	1.93	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	765	1,496	16.37	32.01	266.78	486.40	3.69	6.73	2	2	8.70	8.70	185.95	185.95	15.40	15.40	69.70	38.23
4	200	300	250	553	2,049	11.83	43.84	271.30	757.70	3.75	10.48	2	4	8.70	17.39	5.67	191.62	0.47	15.87	2.09	25.29
5	300	500	400	763	2,812	16.32	60.16	511.31	1,269.01	7.07	17.56	0	4	0.00	17.39	0.00	191.62	0.00	15.87	0.00	15.10
6	500	750	625	391	3,203	8.37	68.53	360.96	1,629.97	4.99	22.55	0	4	0.00	17.39	0.00	191.62	0.00	15.87	0.00	11.76
7	750	1,000	875	354	3,557	7.57	76.10	481.17	2,111.14	6.66	29.21	1	5	4.35	21.74	773.28	964.90	64.06	79.94	160.71	45.71
8	1,000	1,500	1,250	319	3,876	6.82	82.93	553.28	2,664.41	7.65	36.86	0	5	0.00	21.74	0.00	964.90	0.00	79.94	0.00	36.21
9	1,500	2,000	1,750	197	4,073	4.21	87.14	599.91	3,264.32	8.30	45.16	8	13	34.78	56.52	42.47	1,007.37	3.52	83.45	7.08	30.86
10	2,000	2,500	2,250	101	4,174	2.16	89.30	273.60	3,537.92	3.78	48.94	2	15	8.70	65.22	0.70	1,008.07	0.06	83.51	0.26	28.49
11	2,500	3,000	2,750	86	4,260	1.84	91.14	306.37	3,844.29	4.24	53.18	1	16	4.35	69.57	0.31	1,008.38	0.03	83.54	0.10	26.23
12	3,000	4,000	3,500	97	4,357	2.08	93.22	458.00	4,302.29	6.34	59.52	1	17	4.35	73.91	1.02	1,009.40	0.08	83.62	0.22	23.46
13	4,000	5,000	4,500	70	4,427	1.50	94.72	398.07	4,700.36	5.51	65.02	1	18	4.35	78.26	0.00	1,009.40	0.00	83.62	0.00	21.47
14	5,000	7,500	6,250	65	4,492	1.39	96.11	513.52	5,213.88	7.10	72.13	0	18	0.00	78.26	0.00	1,009.40	0.00	83.62	0.00	19.36
15	7,500	10,000	8,750	41	4,533	0.88	96.98	311.84	5,525.72	4.31	76.44	0	18	0.00	78.26	0.00	1,009.40	0.00	83.62	0.00	18.27
16	10,000	20,000	15,000	64	4,597	1.37	98.35	794.49	6,320.21	10.99	87.43	0	18	0.00	78.26	0.00	1,009.40	0.00	83.62	0.00	15.97
17	20,000	50,000	35,000	30	4,627	0.64	98.99	406.79	6,727.00	5.63	93.06	3	21	13.04	91.30	105.79	1,115.19	8.76	92.39	26.01	16.58
18	50,000	100,000	75,000	20	4,647	0.43	99.42	207.50	6,934.50	2.87	95.93	1	22	4.35	95.65	87.46	1,202.65	7.25	99.63	42.15	17.34
19	100,000	500,000	300,000	19	4,666	0.41	99.83	290.80	7,225.30	4.02	99.95	1	23	4.35	100.00	4.43	1,207.08	0.37	100.00	1.52	16.71
20	500,000	UP		8	4,674	0.17	100.00	3.33	7,228.62	0.05	100.00	0	23	0.00	100.00	0.00	1,207.08	0.00	100.00	0.00	16.70
				4,674				7,228.62				23				1,207.08				16.70	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,706	17,706	16.32	16.32	5,099.91	5,099.91	2.49	2.49	97	97	10.35	10.35	883.69	883.69	0.24	0.24	17.33	17.33
2	50	100	75	8,154	25,860	7.52	23.84	4,338.05	9,437.96	2.12	4.61	41	138	4.38	14.73	1,148.66	2,032.35	0.32	0.56	26.48	21.53
3	100	200	150	12,891	38,751	11.88	35.72	7,066.60	16,504.56	3.45	8.07	35	173	3.74	18.46	1,247.63	3,279.98	0.35	0.91	17.66	19.87
4	200	300	250	8,637	47,388	7.96	43.68	6,277.55	22,782.11	3.07	11.13	34	207	3.63	22.09	1,972.70	5,252.69	0.55	1.45	31.42	23.06
5	300	500	400	12,631	60,019	11.64	55.33	8,504.79	31,286.90	4.16	15.29	72	279	7.68	29.78	4,224.18	9,476.87	1.17	2.62	49.67	30.29
6	500	750	625	9,469	69,488	8.73	64.06	7,802.81	39,089.70	3.81	19.10	49	328	5.23	35.01	6,181.46	15,658.33	1.71	4.33	79.22	40.06
7	750	1,000	875	8,213	77,701	7.57	71.63	9,266.27	48,355.97	4.53	23.63	122	450	13.02	48.03	9,526.12	25,184.44	2.63	6.96	102.80	52.08
8	1,000	1,500	1,250	6,252	83,953	5.76	77.39	8,801.42	57,157.39	4.30	27.93	49	499	5.23	53.26	8,985.57	34,170.01	2.48	9.45	102.09	59.78
9	1,500	2,000	1,750	3,781	87,734	3.49	80.88	7,557.20	64,714.59	3.69	31.62	28	527	2.99	56.24	4,435.63	38,605.64	1.23	10.68	58.69	59.66
10	2,000	2,500	2,250	2,131	89,865	1.96	82.84	5,916.19	70,630.78	2.89	34.52	17	544	1.81	58.06	2,795.97	41,401.61	0.77	11.45	47.26	58.62
11	2,500	3,000	2,750	1,611	91,476	1.49	84.33	5,110.32	75,741.10	2.50	37.01	5	549	0.53	58.59	7,295.61	48,697.22	2.02	13.47	142.76	64.29
12	3,000	4,000	3,500	1,863	93,339	1.72	86.04	7,645.83	83,386.94	3.74	40.75	12	561	1.28	59.87	5,502.91	54,200.13	1.52	14.99	71.97	65.00
13	4,000	5,000	4,500	1,426	94,765	1.31	87.36	7,965.33	91,352.27	3.89	44.64	12	573	1.28	61.15	10,393.46	64,593.59	2.87	17.86	130.48	70.71
14	5,000	7,500	6,250	2,191	96,956	2.02	89.38	13,637.47	104,989.74	6.66	51.31	51	624	5.44	66.60	13,943.59	78,537.18	3.86	21.72	102.24	74.80
15	7,500	10,000	8,750	1,395	98,351	1.29	90.66	10,905.53	115,895.26	5.33	56.64	22	646	2.35	68.94	4,397.63	82,934.81	1.22	22.94	40.32	71.56
16	10,000	20,000	15,000	2,787	101,138	2.57	93.23	25,184.48	141,079.74	12.31	68.94	43	689	4.59	73.53	39,638.03	122,572.84	10.96	33.90	157.39	86.88
17	20,000	50,000	35,000	2,841	103,979	2.62	95.85	30,026.95	171,106.69	14.67	83.62	51	740	5.44	78.98	83,037.68	205,610.53	22.96	56.86	276.54	120.17
18	50,000	100,000	75,000	1,866	105,845	1.72	97.57	12,906.18	184,012.87	6.31	89.92	35	775	3.74	82.71	2,390.54	208,001.07	0.66	57.52	18.52	113.04
19	100,000	500,000	300,000	1,930	107,775	1.78	99.35	15,308.19	199,321.06	7.48	97.40	108	883	11.53	94.24	45,364.33	253,365.40	12.55	70.07	296.34	127.11
20	500,000	UP		703	108,478	0.65	100.00	5,312.78	204,633.84	2.60	100.00	54	937	5.76	100.00	108,242.30	361,607.70	29.93	100.00	2037.40	176.71
				108,478				204,633.84				937				361,607.70				176.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,126	1,126	17.47	17.47	217.57	217.57	2.44	2.44	5	5	13.89	13.89	36.34	36.34	2.66	2.66	16.70	16.70
2	50	100	75	554	1,680	8.59	26.06	170.00	387.57	1.91	4.35	1	6	2.78	16.67	1.62	37.96	0.12	2.78	0.95	9.79
3	100	200	150	900	2,580	13.96	40.02	258.45	646.03	2.90	7.25	0	6	0.00	16.67	0.00	37.96	0.00	2.78	0.00	5.88
4	200	300	250	570	3,150	8.84	48.87	337.16	983.18	3.78	11.03	1	7	2.78	19.44	8.86	46.81	0.65	3.42	2.63	4.76
5	300	500	400	938	4,088	14.55	63.42	644.62	1,627.80	7.23	18.27	3	10	8.33	27.78	33.27	80.08	2.43	5.85	5.16	4.92
6	500	750	625	517	4,605	8.02	71.44	554.12	2,181.92	6.22	24.49	0	10	0.00	27.78	0.00	80.08	0.00	5.85	0.00	3.67
7	750	1,000	875	331	4,936	5.13	76.57	405.76	2,587.68	4.55	29.04	0	10	0.00	27.78	0.00	80.08	0.00	5.85	0.00	3.09
8	1,000	1,500	1,250	299	5,235	4.64	81.21	582.38	3,170.06	6.54	35.58	1	11	2.78	30.56	23.27	103.35	1.70	7.56	4.00	3.26
9	1,500	2,000	1,750	196	5,431	3.04	84.25	471.39	3,641.45	5.29	40.87	1	12	2.78	33.33	5.40	108.75	0.39	7.95	1.15	2.99
10	2,000	2,500	2,250	131	5,562	2.03	86.29	312.06	3,953.52	3.50	44.37	2	14	5.56	38.89	53.78	162.52	3.93	11.88	17.23	4.11
11	2,500	3,000	2,750	89	5,651	1.38	87.67	311.07	4,264.59	3.49	47.86	0	14	0.00	38.89	0.00	162.52	0.00	11.88	0.00	3.81
12	3,000	4,000	3,500	134	5,785	2.08	89.75	368.28	4,632.87	4.13	52.00	1	15	2.78	41.67	15.14	177.67	1.11	12.99	4.11	3.83
13	4,000	5,000	4,500	74	5,859	1.15	90.89	489.48	5,122.34	5.49	57.49	0	15	0.00	41.67	0.00	177.67	0.00	12.99	0.00	3.47
14	5,000	7,500	6,250	116	5,975	1.80	92.69	407.73	5,530.07	4.58	62.06	0	15	0.00	41.67	0.00	177.67	0.00	12.99	0.00	3.21
15	7,500	10,000	8,750	49	6,024	0.76	93.45	279.39	5,809.46	3.14	65.20	1	16	2.78	44.44	345.22	522.89	25.24	38.23	123.56	9.00
16	10,000	20,000	15,000	101	6,125	1.57	95.02	603.06	6,412.52	6.77	71.97	4	20	11.11	55.56	639.04	1,161.93	46.72	84.95	105.97	18.12
17	20,000	50,000	35,000	150	6,275	2.33	97.35	991.72	7,404.24	11.13	83.10	11	31	30.56	86.11	148.55	1,310.48	10.86	95.81	14.98	17.70
18	50,000	100,000	75,000	67	6,342	1.04	98.39	410.18	7,814.42	4.60	87.70	0	31	0.00	86.11	0.00	1,310.48	0.00	95.81	0.00	16.77
19	100,000	500,000	300,000	86	6,428	1.33	99.72	940.01	8,754.43	10.55	98.25	4	35	11.11	97.22	57.34	1,367.82	4.19	100.00	6.10	15.62
20	500,000	UP		18	6,446	0.28	100.00	155.77	8,910.20	1.75	100.00	1	36	2.78	100.00	0.00	1,367.82	0.00	100.00	0.00	15.35
				6,446				8,910.20				36				1,367.82				15.35	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	525	525	18.40	18.40	167.01	167.01	4.32	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	314	839	11.01	29.41	122.94	289.96	3.18	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	419	1,258	14.69	44.09	140.95	430.90	3.65	11.16	2	2	9.09	9.09	107.76	107.76	2.72	2.72	76.45	25.01
4	200	300	250	322	1,580	11.29	55.38	85.61	516.51	2.22	13.37	0	2	0.00	9.09	0.00	107.76	0.00	2.72	0.00	20.86
5	300	500	400	319	1,899	11.18	66.56	304.79	821.30	7.89	21.26	3	5	13.64	22.73	994.89	1,102.64	25.08	27.79	326.42	134.26
6	500	750	625	236	2,135	8.27	74.83	221.16	1,042.46	5.73	26.99	2	7	9.09	31.82	204.42	1,307.06	5.15	32.95	92.43	125.38
7	750	1,000	875	149	2,284	5.22	80.06	166.01	1,208.47	4.30	31.29	0	7	0.00	31.82	0.00	1,307.06	0.00	32.95	0.00	108.16
8	1,000	1,500	1,250	122	2,406	4.28	84.33	169.13	1,377.60	4.38	35.67	1	8	4.55	36.36	9.00	1,316.06	0.23	33.17	5.32	95.53
9	1,500	2,000	1,750	105	2,511	3.68	88.01	162.07	1,539.67	4.20	39.86	3	11	13.64	50.00	19.34	1,335.40	0.49	33.66	11.94	86.73
10	2,000	2,500	2,250	65	2,576	2.28	90.29	197.98	1,737.65	5.13	44.99	0	11	0.00	50.00	0.00	1,335.40	0.00	33.66	0.00	76.85
11	2,500	3,000	2,750	33	2,609	1.16	91.45	99.40	1,837.05	2.57	47.56	0	11	0.00	50.00	0.00	1,335.40	0.00	33.66	0.00	72.69
12	3,000	4,000	3,500	54	2,663	1.89	93.34	249.84	2,086.89	6.47	54.03	1	12	4.55	54.55	2,284.61	3,620.01	57.59	91.25	914.41	173.46
13	4,000	5,000	4,500	31	2,694	1.09	94.43	366.73	2,453.62	9.49	63.53	0	12	0.00	54.55	0.00	3,620.01	0.00	91.25	0.00	147.54
14	5,000	7,500	6,250	40	2,734	1.40	95.83	270.69	2,724.31	7.01	70.53	0	12	0.00	54.55	0.00	3,620.01	0.00	91.25	0.00	132.88
15	7,500	10,000	8,750	15	2,749	0.53	96.35	133.05	2,857.37	3.44	73.98	0	12	0.00	54.55	0.00	3,620.01	0.00	91.25	0.00	126.69
16	10,000	20,000	15,000	68	2,817	2.38	98.74	552.91	3,410.28	14.32	88.29	8	20	36.36	90.91	25.19	3,645.20	0.64	91.88	4.56	106.89
17	20,000	50,000	35,000	19	2,836	0.67	99.40	337.96	3,748.24	8.75	97.04	0	20	0.00	90.91	0.00	3,645.20	0.00	91.88	0.00	97.25
18	50,000	100,000	75,000	7	2,843	0.25	99.65	23.69	3,771.93	0.61	97.66	0	20	0.00	90.91	0.00	3,645.20	0.00	91.88	0.00	96.64
19	100,000	500,000	300,000	7	2,850	0.25	99.89	18.32	3,790.25	0.47	98.13	2	22	9.09	100.00	322.01	3,967.21	8.12	100.00	1757.84	104.67
20	500,000	UP		3	2,853	0.11	100.00	72.17	3,862.42	1.87	100.00	0	22	0.00	100.00	0.00	3,967.21	0.00	100.00	0.00	102.71
				2,853				3,862.42				22				3,967.21				102.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2014

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,627	6,627	20.57	20.57	1,905.82	1,905.82	4.04	4.04	14	14	12.28	12.28	449.82	449.82	3.25	3.25	23.60	23.60
2	50	100	75	3,464	10,091	10.75	31.32	1,459.15	3,364.97	3.09	7.13	3	17	2.63	14.91	115.30	565.12	0.83	4.09	7.90	16.79
3	100	200	150	4,400	14,491	13.66	44.98	2,235.10	5,600.07	4.74	11.87	6	23	5.26	20.18	296.75	861.87	2.15	6.23	13.28	15.39
4	200	300	250	2,931	17,422	9.10	54.08	1,837.40	7,437.47	3.90	15.77	7	30	6.14	26.32	534.51	1,396.38	3.87	10.10	29.09	18.77
5	300	500	400	4,482	21,904	13.91	67.99	4,340.31	11,777.79	9.20	24.97	10	40	8.77	35.09	833.33	2,229.71	6.03	16.13	19.20	18.93
6	500	750	625	2,577	24,481	8.00	75.99	2,693.42	14,471.21	5.71	30.68	9	49	7.89	42.98	784.33	3,014.04	5.67	21.80	29.12	20.83
7	750	1,000	875	1,824	26,305	5.66	81.65	2,661.32	17,132.53	5.64	36.33	5	54	4.39	47.37	556.44	3,570.49	4.02	25.83	20.91	20.84
8	1,000	1,500	1,250	1,306	27,611	4.05	85.70	2,652.83	19,785.35	5.62	41.95	3	57	2.63	50.00	93.62	3,664.11	0.68	26.50	3.53	18.52
9	1,500	2,000	1,750	835	28,446	2.59	88.29	2,209.36	21,994.72	4.68	46.63	3	60	2.63	52.63	1,847.61	5,511.72	13.36	39.87	83.63	25.06
10	2,000	2,500	2,250	444	28,890	1.38	89.67	1,277.41	23,272.13	2.71	49.34	2	62	1.75	54.39	10.95	5,522.67	0.08	39.95	0.86	23.73
11	2,500	3,000	2,750	373	29,263	1.16	90.83	1,541.27	24,813.40	3.27	52.61	1	63	0.88	55.26	3,001.79	8,524.45	21.71	61.66	194.76	34.35
12	3,000	4,000	3,500	366	29,629	1.14	91.96	1,738.47	26,551.87	3.69	56.30	2	65	1.75	57.02	181.06	8,705.52	1.31	62.97	10.42	32.79
13	4,000	5,000	4,500	271	29,900	0.84	92.81	1,773.60	28,325.47	3.76	60.06	2	67	1.75	58.77	101.86	8,807.38	0.74	63.71	5.74	31.09
14	5,000	7,500	6,250	399	30,299	1.24	94.04	2,601.61	30,927.08	5.52	65.57	2	69	1.75	60.53	36.13	8,843.51	0.26	63.97	1.39	28.59
15	7,500	10,000	8,750	228	30,527	0.71	94.75	1,592.29	32,519.37	3.38	68.95	7	76	6.14	66.67	175.49	9,019.00	1.27	65.24	11.02	27.73
16	10,000	20,000	15,000	433	30,960	1.34	96.10	3,704.41	36,223.78	7.85	76.80	7	83	6.14	72.81	27.25	9,046.25	0.20	65.43	0.74	24.97
17	20,000	50,000	35,000	414	31,374	1.28	97.38	4,140.77	40,364.55	8.78	85.58	6	89	5.26	78.07	1,477.99	10,524.24	10.69	76.13	35.69	26.07
18	50,000	100,000	75,000	275	31,649	0.85	98.23	2,799.72	43,164.27	5.94	91.52	5	94	4.39	82.46	2,155.34	12,679.58	15.59	91.72	76.98	29.38
19	100,000	500,000	300,000	378	32,027	1.17	99.41	3,062.27	46,226.54	6.49	98.01	9	103	7.89	90.35	696.67	13,376.26	5.04	96.75	22.75	28.94
20	500,000	UP		191	32,218	0.59	100.00	937.68	47,164.22	1.99	100.00	11	114	9.65	100.00	448.63	13,824.88	3.25	100.00	47.84	29.31
				32,218				47,164.22				114				13,824.88				29.31	
GRANT TOTAL				2,009,641				3,462,208.41				14,843				4,270,989.30					

RISK AND LOSS PROFILE 2015

2.1 ALL CLASS OF BUSINESS

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	358,853	358,853	17.13	17.13	64,779.30	64,779.30	2.20	2.20	636	636	4.43	4.43	7,960.21	7,960.21	0.19	0.19	12.29	12.29
2	50	100	75	178,382	537,235	8.52	25.65	58,360.61	6,418.69	1.99	0.22	339	975	2.36	6.79	12,707.85	20,668.06	0.30	0.50	21.77	322.00
3	100	200	150	249,780	787,015	11.93	37.58	92,623.47	86,204.78	3.15	2.93	511	1,486	3.56	10.35	28,515.26	49,183.32	0.68	1.18	30.79	57.05
4	200	300	250	197,277	984,292	9.42	47.00	89,503.80	175,708.57	3.04	5.98	550	2,036	3.83	14.19	32,102.78	81,286.10	0.77	1.95	35.87	46.26
5	300	500	400	251,853	1,236,145	12.03	59.02	141,111.80	316,820.38	4.80	10.78	834	2,870	5.81	20.00	50,279.67	131,565.77	1.20	3.15	35.63	41.53
6	500	750	625	177,906	1,414,051	8.49	67.52	132,033.22	448,853.60	4.49	15.27	692	3,562	4.82	24.82	55,113.30	186,679.07	1.32	4.47	41.74	41.59
7	750	1,000	875	144,162	1,558,213	6.88	74.40	145,180.81	594,034.41	4.94	20.21	843	4,405	5.87	30.69	57,012.56	243,691.63	1.37	5.84	39.27	41.02
8	1,000	1,500	1,250	120,460	1,678,673	5.75	80.15	174,962.31	768,996.73	5.95	26.16	737	5,142	5.14	35.83	66,854.43	310,546.05	1.60	7.44	38.21	40.38
9	1,500	2,000	1,750	68,942	1,747,615	3.29	83.44	140,448.26	909,444.99	4.78	30.93	360	5,502	2.51	38.34	54,837.15	365,383.21	1.31	8.75	39.04	40.18
10	2,000	2,500	2,250	42,060	1,789,675	2.01	85.45	103,710.39	1,013,155.37	3.53	34.46	235	5,737	1.64	39.97	63,577.01	428,960.22	1.52	10.28	61.30	42.34
11	2,500	3,000	2,750	32,770	1,822,445	1.56	87.02	100,257.74	1,113,413.11	3.41	37.87	263	6,000	1.83	41.81	43,072.20	472,032.42	1.03	11.31	42.96	42.40
12	3,000	4,000	3,500	38,854	1,861,299	1.86	88.87	147,046.39	1,260,459.51	5.00	42.87	421	6,421	2.93	44.74	91,086.91	563,119.33	2.18	13.49	61.94	44.68
13	4,000	5,000	4,500	28,119	1,889,418	1.34	90.21	121,578.82	1,382,038.33	4.14	47.01	309	6,730	2.15	46.89	62,677.10	625,796.42	1.50	14.99	51.55	45.28
14	5,000	7,500	6,250	39,025	1,928,443	1.86	92.08	204,469.42	1,586,507.75	6.95	53.96	520	7,250	3.62	50.52	89,803.69	715,600.11	2.15	17.14	43.92	45.11
15	7,500	10,000	8,750	25,455	1,953,898	1.22	93.29	163,818.77	1,750,326.52	5.57	59.54	500	7,750	3.48	54.00	88,827.96	804,428.07	2.13	19.27	54.22	45.96
16	10,000	20,000	15,000	43,567	1,997,465	2.08	95.37	345,201.11	2,095,527.63	11.74	71.28	992	8,742	6.91	60.91	289,446.36	1,093,874.43	6.93	26.20	83.85	52.20
17	20,000	50,000	35,000	38,180	2,035,645	1.82	97.20	348,659.66	2,444,187.29	11.86	83.14	1218	9,960	8.49	69.40	404,156.73	1,498,031.16	9.68	35.88	115.92	61.29
18	50,000	100,000	75,000	20,843	2,056,488	1.00	98.19	161,071.03	2,605,258.32	5.48	88.62	928	10,888	6.47	75.86	244,640.19	1,742,671.35	5.86	41.74	151.88	66.89
19	100,000	500,000	300,000	26,386	2,082,874	1.26	99.45	179,561.43	2,784,819.75	6.11	94.72	1726	12,614	12.03	87.89	1,079,468.80	2,822,140.15	25.86	67.60	601.17	101.34
20	500,000	UP		11,491	2,094,365	0.55	100.00	155,138.72	2,939,958.47	5.28	100.00	1738	14,352	12.11	100.00	1,352,541.33	4,174,681.48	32.40	100.00	871.83	142.00
TOTAL				2,094,365				2,939,958.46				14,352				4,174,681.49				142.00	

2.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56,145	56,145	19.50	19.50	8,630.25	8,630.25	1.78	1.78	2	2	2.63	2.63	27.93	27.93	0.41	0.41	0.32	0.32
2	50	100	75	14,880	71,025	5.17	24.66	6,639.06	15,269.30	1.37	3.15	1	3	1.32	3.95	90.00	117.93	1.33	1.75	1.36	0.77
3	100	200	150	19,169	90,194	6.66	31.32	10,311.25	25,580.55	2.13	5.28	7	10	9.21	13.16	58.27	176.20	0.86	2.61	0.57	0.69
4	200	300	250	24,828	115,022	8.62	39.94	13,316.37	38,896.92	2.75	8.03	2	12	2.63	15.79	8.74	184.94	0.13	2.74	0.07	0.48
5	300	500	400	27,752	142,774	9.64	49.58	12,729.81	51,626.73	2.63	10.65	4	16	5.26	21.05	461.52	646.46	6.84	9.58	3.63	1.25
6	500	750	625	20,941	163,715	7.27	56.85	10,498.41	62,125.14	2.17	12.82	3	19	3.95	25.00	86.92	733.38	1.29	10.86	0.83	1.18
7	750	1,000	875	21,112	184,827	7.33	64.18	15,388.63	77,513.78	3.18	16.00	1	20	1.32	26.32	61.38	794.76	0.91	11.77	0.40	1.03
8	1,000	1,500	1,250	18,245	203,072	6.34	70.52	21,164.22	98,678.00	4.37	20.36	3	23	3.95	30.26	170.63	965.39	2.53	14.30	0.81	0.98
9	1,500	2,000	1,750	10,162	213,234	3.53	74.05	17,030.96	115,708.96	3.51	23.88	1	24	1.32	31.58	1.81	967.20	0.03	14.33	0.01	0.84
10	2,000	2,500	2,250	7,207	220,441	2.50	76.55	13,639.70	129,348.65	2.81	26.69	2	26	2.63	34.21	40.27	1,007.47	0.60	14.92	0.30	0.78
11	2,500	3,000	2,750	5,314	225,755	1.85	78.39	12,830.64	142,179.30	2.65	29.34	1	27	1.32	35.53	810.00	1,817.47	12.00	26.92	6.31	1.28
12	3,000	4,000	3,500	7,070	232,825	2.46	80.85	21,156.99	163,336.29	4.37	33.71	2	29	2.63	38.16	7.00	1,824.47	0.10	27.03	0.03	1.12
13	4,000	5,000	4,500	5,406	238,231	1.88	82.73	18,736.75	182,073.04	3.87	37.58	2	31	2.63	40.79	301.70	2,126.17	4.47	31.49	1.61	1.17
14	5,000	7,500	6,250	8,307	246,538	2.88	85.61	32,559.70	214,632.74	6.72	44.30	4	35	5.26	46.05	1,839.82	3,965.98	27.25	58.75	5.65	1.85
15	7,500	10,000	8,750	5,501	252,039	1.91	87.52	27,422.72	242,055.46	5.66	49.95	0	35	0.00	46.05	0.00	3,965.98	0.00	58.75	0.00	1.64
16	10,000	20,000	15,000	10,157	262,196	3.53	91.05	65,402.66	307,458.12	13.50	63.45	4	39	5.26	51.32	16.22	3,982.20	0.24	58.99	0.02	1.30
17	20,000	50,000	35,000	9,242	271,438	3.21	94.26	73,286.70	380,744.82	15.12	78.58	13	52	17.11	68.42	680.94	4,663.14	10.09	69.08	0.93	1.22
18	50,000	100,000	75,000	5,360	276,798	1.86	96.12	40,271.01	421,015.83	8.31	86.89	4	56	5.26	73.68	893.31	5,556.46	13.23	82.31	2.22	1.32
19	100,000	500,000	300,000	7,393	284,191	2.57	98.68	49,273.41	470,289.23	10.17	97.06	9	65	11.84	85.53	549.86	6,106.32	8.15	90.45	1.12	1.30
20	500,000	UP		3,787	287,978	1.32	100.00	14,262.00	484,551.24	2.94	100.00	11	76	14.47	100.00	644.51	6,750.83	9.55	100.00	4.52	1.39
				287,978				484,551.24				76				6,750.83				1.39	

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

RISK AND LOSS PROFILE
DESEMBER 2018

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	223,191	223,191	17.12	17.12	58,313.40	58,313.40	4.93	4.93	130	130	5.05	5.05	1,839.98	1,839.98	0.30	0.30	3.16	3.16
2	50	100	75	141,027	364,218	10.82	27.93	36,331.07	21,982.32	3.07	1.86	131	261	5.09	10.14	5,247.95	7,087.92	0.85	1.14	14.44	32.24
3	100	200	150	201,386	565,604	15.44	43.38	59,354.32	37,372.00	5.02	3.16	248	509	9.63	19.77	19,677.58	26,765.50	3.18	4.32	33.15	71.62
4	200	300	250	138,779	704,383	10.64	54.02	54,742.23	92,114.22	4.63	7.79	169	678	6.57	26.34	19,558.08	46,323.59	3.16	7.48	35.73	50.29
5	300	500	400	180,329	884,712	13.83	67.85	97,025.77	189,139.99	8.21	16.00	205	883	7.96	34.30	29,611.29	75,934.87	4.78	12.26	30.52	40.15
6	500	750	625	117,267	1,001,979	8.99	76.84	89,225.35	278,365.34	7.55	23.54	148	1,031	5.75	40.05	30,643.27	106,578.15	4.95	17.21	34.34	38.29
7	750	1,000	875	85,819	1,087,798	6.58	83.42	90,667.91	369,033.25	7.67	31.21	124	1,155	4.82	44.87	25,380.75	131,958.90	4.10	21.31	27.99	35.76
8	1,000	1,500	1,250	67,400	1,155,198	5.17	88.59	100,033.38	469,066.63	8.46	39.67	122	1,277	4.74	49.61	32,833.94	164,792.84	5.30	26.62	32.82	35.13
9	1,500	2,000	1,750	37,210	1,192,408	2.85	91.45	75,354.99	544,421.62	6.37	46.05	95	1,372	3.69	53.30	24,284.19	189,077.02	3.92	30.54	32.23	34.73
10	2,000	2,500	2,250	19,568	1,211,976	1.50	92.95	48,943.25	593,364.88	4.14	50.19	59	1,431	2.29	55.59	25,693.66	214,770.69	4.15	34.69	52.50	36.20
11	2,500	3,000	2,750	15,018	1,226,994	1.15	94.10	48,286.90	641,651.77	4.08	54.27	66	1,497	2.56	58.16	19,582.24	234,352.93	3.16	37.85	40.55	36.52
12	3,000	4,000	3,500	16,233	1,243,227	1.24	95.34	66,343.58	707,995.35	5.61	59.88	91	1,588	3.54	61.69	35,271.93	269,624.86	5.70	43.55	53.17	38.08
13	4,000	5,000	4,500	10,891	1,254,118	0.84	96.18	47,770.59	755,765.94	4.04	63.92	51	1,639	1.98	63.68	28,162.83	297,787.70	4.55	48.09	58.95	39.40
14	5,000	7,500	6,250	12,770	1,266,888	0.98	97.16	74,975.28	830,741.22	6.34	70.27	98	1,737	3.81	67.48	10,809.36	308,597.05	1.75	49.84	14.42	37.15
15	7,500	10,000	8,750	7,510	1,274,398	0.58	97.73	53,650.82	884,392.04	4.54	74.80	185	1,922	7.19	74.67	43,689.03	352,286.08	7.06	56.90	81.43	39.83
16	10,000	20,000	15,000	11,146	1,285,544	0.85	98.59	94,305.68	978,697.72	7.98	82.78	195	2,117	7.58	82.25	76,378.61	428,664.69	12.34	69.23	80.99	43.80
17	20,000	50,000	35,000	8,560	1,294,104	0.66	99.25	66,621.61	1,045,319.32	5.63	88.41	131	2,248	5.09	87.33	85,151.93	513,816.62	13.75	82.98	127.81	49.15
18	50,000	100,000	75,000	4,021	1,298,125	0.31	99.55	19,771.66	1,065,090.99	1.67	90.09	108	2,356	4.20	91.53	14,376.45	528,193.07	2.32	85.31	72.71	49.59
19	100,000	500,000	300,000	4,073	1,302,198	0.31	99.87	17,568.95	1,082,659.94	1.49	91.57	174	2,530	6.76	98.29	53,468.08	581,661.14	8.64	93.94	304.33	53.73
20	500,000	UP		1,735	1,303,933	0.13	100.00	99,632.48	1,182,292.42	8.43	100.00	44	2,574	1.71	100.00	37,508.58	619,169.73	6.06	100.00	37.65	52.37
				1,303,933				1,182,292.42				2,574				619,169.73				52.37	

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

RISK AND LOSS PROFILE
DESEMBER 2018

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79,516	79,516	15.83	15.83	15,096.15	15,096.15	1.19	1.19	504	504	4.31	4.31	6,092.30	6,092.30	0.17	0.17	40.36	40.36
2	50	100	75	22,475	101,991	4.47	20.30	15,390.48	294.32	1.21	0.02	207	711	1.77	6.08	7,369.91	13,462.20	0.21	0.38	47.89	4573.95
3	100	200	150	29,225	131,216	5.82	26.12	22,957.90	23,252.23	1.80	1.83	256	967	2.19	8.26	8,779.41	22,241.61	0.25	0.63	38.24	95.65
4	200	300	250	33,670	164,886	6.70	32.82	21,445.20	44,697.42	1.68	3.51	379	1,346	3.24	11.50	12,535.96	34,777.57	0.35	0.98	58.46	77.81
5	300	500	400	43,771	208,657	8.71	41.53	31,356.11	76,053.54	2.46	5.97	625	1,971	5.34	16.84	20,206.86	54,984.43	0.57	1.55	64.44	72.30
6	500	750	625	39,698	248,355	7.90	49.43	32,309.47	108,363.01	2.54	8.51	541	2,512	4.62	21.47	24,383.11	79,367.54	0.69	2.24	75.47	73.24
7	750	1,000	875	37,231	285,586	7.41	56.84	39,124.26	147,487.27	3.07	11.59	718	3,230	6.14	27.60	31,570.42	110,937.97	0.89	3.13	80.69	75.22
8	1,000	1,500	1,250	34,811	320,397	6.93	63.77	53,763.43	201,250.70	4.22	15.81	612	3,842	5.23	32.83	33,849.86	144,787.83	0.95	4.08	62.96	71.94
9	1,500	2,000	1,750	21,570	341,967	4.29	68.06	48,062.31	249,313.01	3.78	19.58	264	4,106	2.26	35.09	30,551.15	175,338.99	0.86	4.94	63.57	70.33
10	2,000	2,500	2,250	15,285	357,252	3.04	71.10	41,127.43	290,440.45	3.23	22.82	174	4,280	1.49	36.57	37,843.07	213,182.06	1.07	6.01	92.01	73.40
11	2,500	3,000	2,750	12,437	369,689	2.48	73.58	39,138.49	329,578.94	3.07	25.89	196	4,476	1.67	38.25	22,679.96	235,862.02	0.64	6.65	57.95	71.56
12	3,000	4,000	3,500	15,549	385,238	3.09	76.67	59,533.39	389,112.33	4.68	30.57	328	4,804	2.80	41.05	55,807.98	291,670.00	1.57	8.22	93.74	74.96
13	4,000	5,000	4,500	11,822	397,060	2.35	79.03	55,071.49	444,183.82	4.33	34.89	256	5,060	2.19	43.24	34,212.56	325,882.56	0.96	9.18	62.12	73.37
14	5,000	7,500	6,250	17,946	415,006	3.57	82.60	96,916.22	541,100.04	7.61	42.51	418	5,478	3.57	46.81	77,154.52	403,037.08	2.17	11.36	79.61	74.48
15	7,500	10,000	8,750	12,441	427,447	2.48	85.08	82,737.20	623,837.23	6.50	49.00	315	5,793	2.69	49.50	45,138.93	448,176.01	1.27	12.63	54.56	71.84
16	10,000	20,000	15,000	22,259	449,706	4.43	89.51	185,483.94	809,321.17	14.57	63.57	793	6,586	6.78	56.28	213,051.52	661,227.53	6.00	18.63	114.86	81.70
17	20,000	50,000	35,000	20,376	470,082	4.06	93.56	208,710.17	1,018,031.34	16.39	79.97	1,074	7,660	9.18	65.46	318,323.86	979,551.39	8.97	27.60	152.52	96.22
18	50,000	100,000	75,000	11,461	481,543	2.28	95.84	101,026.36	1,119,057.70	7.94	87.91	816	8,476	6.97	72.43	229,370.43	1,208,921.82	6.46	34.07	227.04	108.03
19	100,000	500,000	300,000	14,920	496,463	2.97	98.81	112,719.07	1,231,776.77	8.85	96.76	1,543	10,019	13.19	85.62	1,025,450.86	2,234,372.68	28.90	62.96	909.74	181.39
20	500,000	UP		5,969	502,432	1.19	100.00	41,244.24	1,273,021.00	3.24	100.00	1,683	11,702	14.38	100.00	1,314,388.24	3,548,760.92	37.04	100.00	3186.84	278.77
				502,432				1,273,021.00				11,702				3,548,760.92				278.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.55	9.09	0.11	0.11	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.55	13.64	0.73	0.84	0.77	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.55	18.18	0.05	0.89	0.05	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.55	22.73	0.51	1.40	0.54	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.55	27.27	0.00	1.40	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.55	31.82	1.71	3.11	1.82	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.55	36.36	3.52	6.63	3.75	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.55	40.91	8.90	15.53	9.49	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.55	45.45	12.52	28.05	13.34	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.55	50.00	5.71	33.75	6.09	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.55	54.55	2.96	36.71	3.15	39.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.55	59.09	5.04	41.75	5.37	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.55	63.64	0.04	41.79	0.04	44.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.55	68.18	0.49	42.28	0.53	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	19	18.18	86.36	8.34	50.62	8.89	53.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	21	9.09	95.45	41.19	91.81	43.91	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	750,000	1	22	4.55	100.00	2.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	4.55	100.00	0.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	4.55	100.00	0.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				93.81				0				0.00				0.00	
	GRANT TOTAL			2,094,365				2,939,958.49				14,352				4,174,681.47					

2.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,121	1,121	20.79	20.79	160.30	160.30	1.00	1.00	13	13	6.81	6.81	43.04	43.04	0.05	0.05	26.85	26.85
2	50	100	75	258	1,379	4.78	25.57	101.11	261.41	0.63	1.63	7	20	3.66	10.47	99.66	142.70	0.12	0.17	98.57	54.59
3	100	200	150	166	1,545	3.08	28.65	245.02	506.43	1.52	3.15	0	20	0.00	10.47	0.00	142.70	0.00	0.17	0.00	28.18
4	200	300	250	94	1,639	1.74	30.39	158.22	664.65	0.98	4.13	3	23	1.57	12.04	107.55	250.26	0.12	0.29	67.97	37.65
5	300	500	400	133	1,772	2.47	32.86	179.53	844.19	1.12	5.25	1	24	0.52	12.57	7.81	258.06	0.01	0.30	4.35	30.57
6	500	750	625	96	1,868	1.78	34.64	77.21	921.39	0.48	5.73	0	24	0.00	12.57	0.00	258.06	0.00	0.30	0.00	28.01
7	750	1,000	875	94	1,962	1.74	36.38	87.07	1,008.46	0.54	6.27	1	25	0.52	13.09	38.72	296.78	0.04	0.34	44.47	29.43
8	1,000	1,500	1,250	111	2,073	2.06	38.44	172.75	1,181.20	1.07	7.35	2	27	1.05	14.14	147.20	443.98	0.17	0.52	85.21	37.59
9	1,500	2,000	1,750	102	2,175	1.89	40.33	230.10	1,411.30	1.43	8.78	1	28	0.52	14.66	1,846.00	2,289.99	2.14	2.66	802.27	162.26
10	2,000	2,500	2,250	92	2,267	1.71	42.04	123.54	1,534.84	0.77	9.55	0	28	0.00	14.66	0.00	2,289.99	0.00	2.66	0.00	149.20
11	2,500	3,000	2,750	72	2,339	1.34	43.37	245.80	1,780.64	1.53	11.07	3	31	1.57	16.23	2,958.74	5,248.73	3.43	6.09	1203.73	294.77
12	3,000	4,000	3,500	110	2,449	2.04	45.41	390.93	2,171.57	2.43	13.51	4	35	2.09	18.32	3,713.93	8,962.67	4.31	10.40	950.03	412.73
13	4,000	5,000	4,500	82	2,531	1.52	46.93	337.22	2,508.79	2.10	15.60	2	37	1.05	19.37	33.12	8,995.78	0.04	10.44	9.82	358.57
14	5,000	7,500	6,250	191	2,722	3.54	50.47	770.04	3,278.83	4.79	20.39	6	43	3.14	22.51	3,449.81	12,445.59	4.00	14.44	448.00	379.57
15	7,500	10,000	8,750	143	2,865	2.65	53.12	958.96	4,237.79	5.96	26.36	15	58	7.85	30.37	1,268.22	13,713.81	1.47	15.92	132.25	323.61
16	10,000	20,000	15,000	375	3,240	6.95	60.08	2,240.67	6,478.46	13.93	40.29	15	73	7.85	38.22	18,157.72	31,871.53	21.07	36.99	810.37	491.96
17	20,000	50,000	35,000	473	3,713	8.77	68.85	1,787.66	8,266.11	11.12	51.41	6	79	3.14	41.36	10,679.74	42,551.27	12.39	49.38	597.42	514.77
18	50,000	100,000	75,000	336	4,049	6.23	75.08	2,132.00	10,398.11	13.26	64.67	13	92	6.81	48.17	9,799.98	52,351.25	11.37	60.76	459.66	503.47
19	100,000	500,000	300,000	685	4,734	12.70	87.78	3,133.88	13,531.99	19.49	84.16	43	135	22.51	70.68	24,925.35	77,276.60	28.93	89.68	795.35	571.07
20	500,000	UP		659	5,393	12.22	100.00	2,547.49	16,079.48	15.84	100.00	56	191	29.32	100.00	8,888.64	86,165.25	10.32	100.00	348.92	535.87
				5,393				16,079.48				191				86,165.25				535.87	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	561	561	10.67	10.67	70.85	70.85	0.34	0.34	1	1	0.63	0.63	1.18	1.18	0.00	0.00	1.66	1.66
2	50	100	75	130	691	2.47	13.15	222.41	293.27	1.08	1.42	1	2	0.63	1.26	13.77	14.95	0.03	0.03	6.19	5.10
3	100	200	150	188	879	3.58	16.72	343.64	636.91	1.66	3.08	1	3	0.63	1.89	183.75	198.70	0.38	0.41	53.47	31.20
4	200	300	250	149	1,028	2.83	19.56	394.21	1,031.12	1.91	4.99	1	4	0.63	2.52	98.07	296.77	0.20	0.62	24.88	28.78
5	300	500	400	211	1,239	4.01	23.57	235.25	1,266.37	1.14	6.12	1	5	0.63	3.14	12.42	309.19	0.03	0.64	5.28	24.42
6	500	750	625	172	1,411	3.27	26.85	189.96	1,456.33	0.92	7.04	0	5	0.00	3.14	0.00	309.19	0.00	0.64	0.00	21.23
7	750	1,000	875	164	1,575	3.12	29.97	282.27	1,738.60	1.37	8.41	1	6	0.63	3.77	878.07	1,187.26	1.83	2.47	311.07	68.29
8	1,000	1,500	1,250	258	1,833	4.91	34.87	418.40	2,157.00	2.02	10.43	2	8	1.26	5.03	12.65	1,199.91	0.03	2.50	3.02	55.63
9	1,500	2,000	1,750	172	2,005	3.27	38.15	382.36	2,539.36	1.85	12.28	0	8	0.00	5.03	0.00	1,199.91	0.00	2.50	0.00	47.25
10	2,000	2,500	2,250	146	2,151	2.78	40.92	378.54	2,917.90	1.83	14.11	3	11	1.89	6.92	2,100.78	3,300.69	4.37	6.87	554.97	113.12
11	2,500	3,000	2,750	118	2,269	2.25	43.17	334.10	3,252.00	1.62	15.73	0	11	0.00	6.92	0.00	3,300.69	0.00	6.87	0.00	101.50
12	3,000	4,000	3,500	188	2,457	3.58	46.75	748.74	4,000.74	3.62	19.35	0	11	0.00	6.92	0.00	3,300.69	0.00	6.87	0.00	82.50
13	4,000	5,000	4,500	158	2,615	3.01	49.75	615.22	4,615.96	2.98	22.32	4	15	2.52	9.43	1,733.85	5,034.54	3.61	10.47	281.82	109.07
14	5,000	7,500	6,250	245	2,860	4.66	54.41	1,145.65	5,761.62	5.54	27.86	1	16	0.63	10.06	107.04	5,141.58	0.22	10.69	9.34	89.24
15	7,500	10,000	8,750	167	3,027	3.18	57.59	1,068.84	6,830.45	5.17	33.03	0	16	0.00	10.06	0.00	5,141.58	0.00	10.69	0.00	75.27
16	10,000	20,000	15,000	340	3,367	6.47	64.06	2,823.83	9,654.28	13.66	46.69	8	24	5.03	15.09	926.91	6,068.49	1.93	12.62	32.82	62.86
17	20,000	50,000	35,000	496	3,863	9.44	73.50	4,058.10	13,712.39	19.63	66.32	23	47	14.47	29.56	1,466.05	7,534.54	3.05	15.67	36.13	54.95
18	50,000	100,000	75,000	472	4,335	8.98	82.48	3,069.67	16,782.06	14.85	81.16	7	54	4.40	33.96	34.12	7,568.66	0.07	15.74	1.11	45.10
19	100,000	500,000	300,000	629	4,964	11.97	94.44	2,658.97	19,441.03	12.86	94.02	16	70	10.06	44.03	9,195.39	16,764.05	19.13	34.87	345.83	86.23
20	500,000	UP		292	5,256	5.56	100.00	1,236.49	20,677.53	5.98	100.00	89	159	55.97	100.00	31,313.86	48,077.91	65.13	100.00	2532.47	232.51
				5,256				20,677.53				159				48,077.91				232.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,106	3,106	14.24	14.24	638.52	638.52	0.71	0.71	7	7	2.14	2.14	59.94	59.94	0.01	0.01	9.39	9.39
2	50	100	75	568	3,674	2.60	16.85	870.01	1,508.53	0.97	1.69	4	11	1.22	3.36	66.35	126.29	0.01	0.01	7.63	8.37
3	100	200	150	754	4,428	3.46	20.31	1,271.94	2,780.47	1.42	3.11	3	14	0.92	4.28	167.77	294.06	0.02	0.03	13.19	10.58
4	200	300	250	664	5,092	3.04	23.35	1,112.51	3,892.99	1.25	4.36	0	14	0.00	4.28	0.00	294.06	0.00	0.03	0.00	7.55
5	300	500	400	970	6,062	4.45	27.80	1,005.12	4,898.10	1.13	5.48	3	17	0.92	5.20	105.56	399.62	0.01	0.04	10.50	8.16
6	500	750	625	866	6,928	3.97	31.77	1,010.97	5,909.07	1.13	6.62	1	18	0.31	5.50	663.23	1,062.85	0.07	0.11	65.60	17.99
7	750	1,000	875	982	7,910	4.50	36.27	1,152.75	7,061.82	1.29	7.91	5	23	1.53	7.03	69.42	1,132.27	0.01	0.12	6.02	16.03
8	1,000	1,500	1,250	1,005	8,915	4.61	40.88	1,320.05	8,381.88	1.48	9.39	2	25	0.61	7.65	1,158.24	2,290.51	0.12	0.24	87.74	27.33
9	1,500	2,000	1,750	803	9,718	3.68	44.56	1,590.22	9,972.10	1.78	11.17	3	28	0.92	8.56	1,943.89	4,234.40	0.21	0.45	122.24	42.46
10	2,000	2,500	2,250	617	10,335	2.83	47.39	1,444.61	11,416.71	1.62	12.78	4	32	1.22	9.79	4,846.93	9,081.32	0.52	0.97	335.52	79.54
11	2,500	3,000	2,750	550	10,885	2.52	49.92	1,456.52	12,873.23	1.63	14.41	4	36	1.22	11.01	61.04	9,142.37	0.01	0.97	4.19	71.02
12	3,000	4,000	3,500	754	11,639	3.46	53.37	2,596.95	15,470.18	2.91	17.32	5	41	1.53	12.54	1,307.04	10,449.41	0.14	1.11	50.33	67.55
13	4,000	5,000	4,500	719	12,358	3.30	56.67	2,891.29	18,361.47	3.24	20.56	3	44	0.92	13.46	3,136.10	13,585.51	0.33	1.45	108.47	73.99
14	5,000	7,500	6,250	1,025	13,383	4.70	61.37	4,468.38	22,829.85	5.00	25.56	12	56	3.67	17.13	696.69	14,282.20	0.07	1.52	15.59	62.56
15	7,500	10,000	8,750	857	14,240	3.93	65.30	5,239.59	28,069.44	5.87	31.43	13	69	3.98	21.10	1,519.76	15,801.95	0.16	1.68	29.01	56.30
16	10,000	20,000	15,000	1,686	15,926	7.73	73.03	13,445.47	41,514.91	15.06	46.49	23	92	7.03	28.13	36,921.87	52,723.83	3.94	5.62	274.60	127.00
17	20,000	50,000	35,000	1,825	17,751	8.37	81.40	18,434.74	59,949.65	20.64	67.13	40	132	12.23	40.37	8,968.03	61,691.85	0.96	6.58	48.65	102.91
18	50,000	100,000	75,000	1,181	18,932	5.42	86.82	9,844.53	69,794.18	11.02	78.15	37	169	11.31	51.68	5,804.28	67,496.13	0.62	7.20	58.96	96.71
19	100,000	500,000	300,000	1,959	20,891	8.98	95.80	13,215.48	83,009.66	14.80	92.95	78	247	23.85	75.54	203,343.83	270,839.96	21.68	28.88	1538.68	326.28
20	500,000	UP		916	21,807	4.20	100.00	6,296.66	89,306.32	7.05	100.00	80	327	24.46	100.00	667,017.50	937,857.47	71.12	100.00	10593.19	1050.16
				21,807				89,306.32				327				937,857.47				1050.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,391	5,391	13.36	13.36	2,096.86	2,096.86	0.96	0.96	16	16	3.11	3.11	297.49	297.49	0.10	0.10	14.19	14.19
2	50	100	75	1,340	6,731	3.32	16.68	2,592.06	4,688.91	1.18	2.14	11	27	2.14	5.24	545.36	842.85	0.18	0.27	21.04	17.98
3	100	200	150	1,491	8,222	3.70	20.38	4,130.94	8,819.85	1.89	4.03	12	39	2.33	7.57	633.88	1,476.73	0.21	0.48	15.34	16.74
4	200	300	250	980	9,202	2.43	22.81	2,658.84	11,478.69	1.22	5.25	8	47	1.55	9.13	1,213.95	2,690.67	0.39	0.87	45.66	23.44
5	300	500	400	1,612	10,814	4.00	26.80	3,062.49	14,541.18	1.40	6.65	9	56	1.75	10.87	915.86	3,606.53	0.30	1.17	29.91	24.80
6	500	750	625	1,421	12,235	3.52	30.33	3,700.18	18,241.36	1.69	8.34	13	69	2.52	13.40	3,293.90	6,900.43	1.07	2.24	89.02	37.83
7	750	1,000	875	1,405	13,640	3.48	33.81	2,911.31	21,152.68	1.33	9.67	8	77	1.55	14.95	3,490.78	10,391.21	1.13	3.38	119.90	49.12
8	1,000	1,500	1,250	1,880	15,520	4.66	38.47	4,265.84	25,418.52	1.95	11.62	16	93	3.11	18.06	3,885.31	14,276.52	1.26	4.64	91.08	56.17
9	1,500	2,000	1,750	1,545	17,065	3.83	42.30	4,417.71	29,836.23	2.02	13.64	7	100	1.36	19.42	2,247.64	16,524.16	0.73	5.37	50.88	55.38
10	2,000	2,500	2,250	1,195	18,260	2.96	45.26	4,389.20	34,225.44	2.01	15.64	9	109	1.75	21.17	5,560.57	22,084.73	1.81	7.18	126.69	64.53
11	2,500	3,000	2,750	1,245	19,505	3.09	48.35	4,395.91	38,621.35	2.01	17.65	11	120	2.14	23.30	2,177.50	24,262.23	0.71	7.88	49.53	62.82
12	3,000	4,000	3,500	1,572	21,077	3.90	52.24	7,997.21	46,618.55	3.66	21.31	12	132	2.33	25.63	9,472.64	33,734.88	3.08	10.96	118.45	72.36
13	4,000	5,000	4,500	1,455	22,532	3.61	55.85	7,700.79	54,319.35	3.52	24.83	17	149	3.30	28.93	2,103.83	35,838.70	0.68	11.64	27.32	65.98
14	5,000	7,500	6,250	2,515	25,047	6.23	62.08	16,214.28	70,533.63	7.41	32.24	28	177	5.44	34.37	8,483.76	44,322.46	2.76	14.40	52.32	62.84
15	7,500	10,000	8,750	1,800	26,847	4.46	66.55	14,129.35	84,662.98	6.46	38.70	28	205	5.44	39.81	13,371.03	57,693.49	4.34	18.75	94.63	68.14
16	10,000	20,000	15,000	3,705	30,552	9.18	75.73	36,866.36	121,529.34	16.85	55.55	65	270	12.62	52.43	37,089.36	94,782.85	12.05	30.80	100.60	77.99
17	20,000	50,000	35,000	4,000	34,552	9.91	85.64	46,317.91	167,847.25	21.17	76.73	85	355	16.50	68.93	55,223.12	150,005.97	17.94	48.74	119.23	89.37
18	50,000	100,000	75,000	2,308	36,860	5.72	91.36	21,946.12	189,793.36	10.03	86.76	47	402	9.13	78.06	18,744.27	168,750.23	6.09	54.83	85.41	88.91
19	100,000	500,000	300,000	2,343	39,203	5.81	97.17	21,549.47	211,342.84	9.85	96.61	74	476	14.37	92.43	90,726.47	259,476.71	29.48	84.31	421.01	122.78
20	500,000	UP		1,141	40,344	2.83	100.00	7,420.13	218,762.97	3.39	100.00	39	515	7.57	100.00	48,285.56	307,762.27	15.69	100.00	650.74	140.68
				40,344				218,762.97				515				307,762.27				140.68	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,965	2,965	9.73	9.73	14,095.40	14,095.40	11.02	11.02	19	19	2.98	2.98	1,192.41	1,192.41	0.19	0.19	8.46	8.46
2	50	100	75	884	3,849	2.90	12.63	1,413.25	12,682.15	1.11	9.92	2	21	0.31	3.29	92.17	1,284.58	0.01	0.21	6.52	10.13
3	100	200	150	1,657	5,506	5.44	18.06	2,349.70	10,332.45	1.84	8.08	8	29	1.25	4.55	762.39	2,046.98	0.12	0.33	32.45	19.81
4	200	300	250	1,493	6,999	4.90	22.96	1,930.40	8,402.05	1.51	6.57	5	34	0.78	5.33	1,764.66	3,811.64	0.28	0.61	91.41	45.37
5	300	500	400	1,839	8,838	6.03	29.00	2,963.08	5,438.97	2.32	4.25	5	39	0.78	6.11	1,017.00	4,828.64	0.16	0.78	34.32	88.78
6	500	750	625	1,633	10,471	5.36	34.35	2,791.29	2,647.69	2.18	2.07	6	45	0.94	7.05	380.98	5,209.62	0.06	0.84	13.65	196.76
7	750	1,000	875	1,458	11,929	4.78	39.14	2,966.86	319.17	2.32	0.25	3	48	0.47	7.52	163.25	5,372.87	0.03	0.87	5.50	1683.38
8	1,000	1,500	1,250	1,765	13,694	5.79	44.93	4,191.75	4,510.92	3.28	3.53	2	50	0.31	7.84	379.48	5,752.35	0.06	0.93	9.05	127.52
9	1,500	2,000	1,750	1,237	14,931	4.06	48.99	4,334.14	8,845.05	3.39	6.92	6	56	0.94	8.78	2,101.23	7,853.58	0.34	1.26	48.48	88.79
10	2,000	2,500	2,250	802	15,733	2.63	51.62	3,054.87	11,899.92	2.39	9.31	15	71	2.35	11.13	1,031.33	8,884.91	0.17	1.43	33.76	74.66
11	2,500	3,000	2,750	752	16,485	2.47	54.09	3,262.69	15,162.62	2.55	11.86	13	84	2.04	13.17	6,274.37	15,159.28	1.01	2.44	192.31	99.98
12	3,000	4,000	3,500	1,001	17,486	3.28	57.37	5,101.21	20,263.83	3.99	15.85	22	106	3.45	16.61	6,679.77	21,839.05	1.08	3.52	130.94	107.77
13	4,000	5,000	4,500	802	18,288	2.63	60.00	4,671.41	24,935.23	3.65	19.50	10	116	1.57	18.18	3,677.46	25,516.51	0.59	4.11	78.72	102.33
14	5,000	7,500	6,250	1,258	19,546	4.13	64.13	8,548.44	33,483.67	6.69	26.19	21	137	3.29	21.47	9,590.96	35,107.47	1.54	5.65	112.20	104.85
15	7,500	10,000	8,750	860	20,406	2.82	66.95	6,997.36	40,481.03	5.47	31.66	22	159	3.45	24.92	1,737.75	36,845.22	0.28	5.93	24.83	91.02
16	10,000	20,000	15,000	2,051	22,457	6.73	73.68	17,794.20	58,275.23	13.92	45.58	75	234	11.76	36.68	18,101.73	54,946.95	2.92	8.85	101.73	94.29
17	20,000	50,000	35,000	2,460	24,917	8.07	81.75	22,233.48	80,508.71	17.39	62.97	102	336	15.99	52.66	46,181.33	101,128.28	7.44	16.29	207.71	125.61
18	50,000	100,000	75,000	1,464	26,381	4.80	86.55	13,931.57	94,440.28	10.90	73.86	70	406	10.97	63.64	59,171.52	160,299.80	9.53	25.81	424.73	169.74
19	100,000	500,000	300,000	2,539	28,920	8.33	94.89	15,412.00	109,852.27	12.05	85.91	111	517	17.40	81.03	304,757.75	465,057.56	49.08	74.89	1977.41	423.35
20	500,000	UP		1,559	30,479	5.11	100.00	18,010.08	127,862.36	14.09	100.00	121	638	18.97	100.00	155,900.23	620,957.79	25.11	100.00	865.63	485.65
				30,479				127,862.36				638				620,957.79				485.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,073	2,073	8.75	8.75	674.06	674.06	0.58	0.58	13	13	3.67	3.67	209.29	209.29	0.04	0.04	31.05	31.05
2	50	100	75	588	2,661	2.48	11.23	1,157.73	1,831.80	1.00	1.57	4	17	1.13	4.80	169.91	379.20	0.04	0.08	14.68	20.70
3	100	200	150	937	3,598	3.96	15.19	1,855.14	3,686.94	1.59	3.17	3	20	0.85	5.65	181.85	561.06	0.04	0.12	9.80	15.22
4	200	300	250	827	4,425	3.49	18.68	1,679.88	5,366.82	1.44	4.61	3	23	0.85	6.50	242.25	803.30	0.05	0.17	14.42	14.97
5	300	500	400	1,351	5,776	5.70	24.38	1,240.85	6,607.67	1.07	5.68	6	29	1.69	8.19	3,111.76	3,915.07	0.65	0.82	250.78	59.25
6	500	750	625	1,105	6,881	4.67	29.05	2,325.18	8,932.85	2.00	7.68	5	34	1.41	9.60	272.12	4,187.18	0.06	0.88	11.70	46.87
7	750	1,000	875	1,098	7,979	4.64	33.69	1,806.22	10,739.07	1.55	9.23	3	37	0.85	10.45	43.78	4,230.96	0.01	0.89	2.42	39.40
8	1,000	1,500	1,250	1,528	9,507	6.45	40.14	3,496.69	14,235.77	3.01	12.24	4	41	1.13	11.58	73.25	4,304.20	0.02	0.90	2.09	30.24
9	1,500	2,000	1,750	1,123	10,630	4.74	44.88	3,149.26	17,385.03	2.71	14.94	10	51	2.82	14.41	2,371.89	6,676.09	0.50	1.40	75.32	38.40
10	2,000	2,500	2,250	820	11,450	3.46	48.34	2,964.89	20,349.92	2.55	17.49	4	55	1.13	15.54	7,006.26	13,682.35	1.47	2.87	236.31	67.24
11	2,500	3,000	2,750	637	12,087	2.69	51.03	2,682.00	23,031.92	2.31	19.80	5	60	1.41	16.95	2,736.62	16,418.97	0.57	3.45	102.04	71.29
12	3,000	4,000	3,500	1,041	13,128	4.39	55.42	5,251.17	28,283.09	4.51	24.31	7	67	1.98	18.93	6,420.09	22,839.06	1.35	4.80	122.26	80.75
13	4,000	5,000	4,500	782	13,910	3.30	58.72	4,226.37	32,509.46	3.63	27.95	14	81	3.95	22.88	2,898.38	25,737.44	0.61	5.40	68.58	79.17
14	5,000	7,500	6,250	1,376	15,286	5.81	64.53	8,785.65	41,295.11	7.55	35.50	16	97	4.52	27.40	1,449.02	27,186.46	0.30	5.71	16.49	65.83
15	7,500	10,000	8,750	939	16,225	3.96	68.50	6,707.14	48,002.25	5.77	41.26	10	107	2.82	30.23	1,499.37	28,685.83	0.31	6.02	22.35	59.76
16	10,000	20,000	15,000	2,036	18,261	8.60	77.09	19,224.88	67,227.13	16.53	57.79	50	157	14.12	44.35	30,491.38	59,177.22	6.40	12.43	158.60	88.03
17	20,000	50,000	35,000	2,149	20,410	9.07	86.17	21,115.04	88,342.17	18.15	75.94	57	214	16.10	60.45	86,944.65	146,121.87	18.26	30.68	411.77	165.40
18	50,000	100,000	75,000	1,283	21,693	5.42	91.58	11,067.94	99,410.11	9.51	85.45	42	256	11.86	72.32	48,221.10	194,342.97	10.13	40.81	435.68	195.50
19	100,000	500,000	300,000	1,395	23,088	5.89	97.47	11,754.29	111,164.40	10.10	95.56	52	308	14.69	87.01	258,028.17	452,371.14	54.18	94.99	2195.18	406.94
20	500,000	UP		599	23,687	2.53	100.00	5,167.62	116,332.02	4.44	100.00	46	354	12.99	100.00	23,849.90	476,221.04	5.01	100.00	461.53	409.36
				23,687				116,332.02				354				476,221.04				409.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,452	1,452	10.16	10.16	513.34	513.34	0.57	0.57	5	5	1.57	1.57	23.60	23.60	0.03	0.03	4.60	4.60
2	50	100	75	496	1,948	3.47	13.63	942.05	1,455.40	1.05	1.62	3	8	0.94	2.51	159.64	183.24	0.22	0.25	16.95	12.59
3	100	200	150	624	2,572	4.37	18.00	1,478.78	2,934.17	1.65	3.27	13	21	4.08	6.58	786.21	969.44	1.07	1.32	53.17	33.04
4	200	300	250	480	3,052	3.36	21.35	1,396.69	4,330.86	1.56	4.83	9	30	2.82	9.40	1,306.63	2,276.08	1.78	3.11	93.55	52.55
5	300	500	400	712	3,764	4.98	26.34	2,926.48	7,257.34	3.26	8.09	8	38	2.51	11.91	1,563.15	3,839.22	2.13	5.24	53.41	52.90
6	500	750	625	618	4,382	4.32	30.66	2,209.47	9,466.81	2.46	10.56	9	47	2.82	14.73	1,440.99	5,280.21	1.97	7.20	65.22	55.78
7	750	1,000	875	609	4,991	4.26	34.92	2,473.19	11,940.00	2.76	13.32	12	59	3.76	18.50	2,759.63	8,039.84	3.77	10.97	111.58	67.34
8	1,000	1,500	1,250	752	5,743	5.26	40.18	3,288.34	15,228.34	3.67	16.98	9	68	2.82	21.32	987.06	9,026.90	1.35	12.32	30.02	59.28
9	1,500	2,000	1,750	644	6,387	4.51	44.69	3,179.63	18,407.97	3.55	20.53	9	77	2.82	24.14	2,374.42	11,401.33	3.24	15.56	74.68	61.94
10	2,000	2,500	2,250	442	6,829	3.09	47.78	2,449.05	20,857.01	2.73	23.26	4	81	1.25	25.39	1,511.73	12,913.05	2.06	17.62	61.73	61.91
11	2,500	3,000	2,750	403	7,232	2.82	50.60	2,444.28	23,301.30	2.73	25.99	5	86	1.57	26.96	130.68	13,043.74	0.18	17.80	5.35	55.98
12	3,000	4,000	3,500	648	7,880	4.53	55.14	4,114.80	27,416.10	4.59	30.58	5	91	1.57	28.53	203.62	13,247.36	0.28	18.07	4.95	48.32
13	4,000	5,000	4,500	550	8,430	3.85	58.98	4,120.65	31,536.74	4.60	35.17	8	99	2.51	31.03	1,270.71	14,518.07	1.73	19.81	30.84	46.04
14	5,000	7,500	6,250	839	9,269	5.87	64.85	6,457.25	37,993.99	7.20	42.37	25	124	7.84	38.87	1,496.66	16,014.73	2.04	21.85	23.18	42.15
15	7,500	10,000	8,750	612	9,881	4.28	69.14	5,432.40	43,426.39	6.06	48.43	29	153	9.09	47.96	4,709.30	20,724.03	6.43	28.28	86.69	47.72
16	10,000	20,000	15,000	1,424	11,305	9.96	79.10	13,480.77	56,907.16	15.04	63.47	44	197	13.79	61.76	18,069.04	38,793.07	24.65	52.93	134.04	68.17
17	20,000	50,000	35,000	1,409	12,714	9.86	88.96	20,295.70	77,202.86	22.64	86.10	45	242	14.11	75.86	15,117.92	53,910.99	20.63	73.56	74.49	69.83
18	50,000	100,000	75,000	730	13,444	5.11	94.07	6,386.88	83,589.74	7.12	93.23	40	282	12.54	88.40	11,263.80	65,174.79	15.37	88.92	176.36	77.97
19	100,000	500,000	300,000	706	14,150	4.94	99.01	6,265.61	89,855.35	6.99	100.22	34	316	10.66	99.06	7,514.48	72,689.27	10.25	99.18	119.93	80.90
20	500,000	UP		142	14,292	0.99	100.00	193.66	89,661.70	0.22	100.00	3	319	0.94	100.00	602.63	73,291.90	0.82	100.00	311.19	81.74
				14,292				89,661.70				319				73,291.90				81.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,960	9,960	14.56	14.56	12,111.43	12,111.43	8.88	8.88	49	49	2.80	2.80	508.03	508.03	0.13	0.13	4.19	4.19
2	50	100	75	3,650	13,610	5.34	19.90	4,205.04	7,906.39	3.08	5.80	23	72	1.31	4.11	738.35	1,246.38	0.19	0.32	17.56	15.76
3	100	200	150	4,155	17,765	6.07	25.97	3,096.26	4,810.14	2.27	3.53	36	108	2.06	6.17	1,090.84	2,337.21	0.28	0.59	35.23	48.59
4	200	300	250	2,733	20,498	4.00	29.97	2,636.05	2,174.08	1.93	1.59	15	123	0.86	7.02	936.40	3,273.62	0.24	0.83	35.52	150.57
5	300	500	400	3,464	23,962	5.06	35.03	3,327.25	1,153.17	2.44	0.85	13	136	0.74	7.77	923.31	4,196.93	0.23	1.06	27.75	363.95
6	500	750	625	3,393	27,355	4.96	39.99	5,673.08	6,826.25	4.16	5.01	18	154	1.03	8.79	3,130.92	7,327.85	0.79	1.86	55.19	107.35
7	750	1,000	875	2,171	29,526	3.17	43.17	3,625.60	10,451.85	2.66	7.67	17	171	0.97	9.77	2,104.71	9,432.56	0.53	2.39	58.05	90.25
8	1,000	1,500	1,250	2,722	32,248	3.98	47.15	3,710.53	14,162.38	2.72	10.39	19	190	1.09	10.85	4,421.48	13,854.04	1.12	3.51	119.16	97.82
9	1,500	2,000	1,750	1,922	34,170	2.81	49.96	3,260.30	17,422.68	2.39	12.78	27	217	1.54	12.39	2,664.35	16,518.39	0.67	4.18	81.72	94.81
10	2,000	2,500	2,250	1,313	35,483	1.92	51.88	2,428.17	19,850.85	1.78	14.56	17	234	0.97	13.36	733.57	17,251.96	0.19	4.37	30.21	86.91
11	2,500	3,000	2,750	1,237	36,720	1.81	53.69	2,526.69	22,377.53	1.85	16.42	35	269	2.00	15.36	2,216.75	19,468.71	0.56	4.93	87.73	87.00
12	3,000	4,000	3,500	1,921	38,641	2.81	56.50	5,049.10	27,426.63	3.70	20.12	45	314	2.57	17.93	557.18	20,025.89	0.14	5.07	11.04	73.02
13	4,000	5,000	4,500	1,513	40,154	2.21	58.71	4,404.14	31,830.77	3.23	23.35	34	348	1.94	19.87	9,312.17	29,338.07	2.36	7.43	211.44	92.17
14	5,000	7,500	6,250	3,136	43,290	4.58	63.29	9,056.95	40,887.72	6.64	29.99	96	444	5.48	25.36	7,926.76	37,264.83	2.01	9.43	87.52	91.14
15	7,500	10,000	8,750	2,469	45,759	3.61	66.90	8,189.76	49,077.48	6.01	36.00	150	594	8.57	33.92	11,608.25	48,873.08	2.94	12.37	141.74	99.58
16	10,000	20,000	15,000	5,012	50,771	7.33	74.23	18,715.68	67,793.16	13.73	49.73	197	791	11.25	45.17	54,148.04	103,021.13	13.71	26.08	289.32	151.96
17	20,000	50,000	35,000	6,123	56,894	8.95	83.18	27,064.89	94,858.05	19.85	69.59	242	1,033	13.82	58.99	71,971.85	174,992.98	18.22	44.30	265.92	184.48
18	50,000	100,000	75,000	3,905	60,799	5.71	88.89	16,980.16	111,838.21	12.46	82.04	156	1,189	8.91	67.90	21,665.67	196,658.65	5.49	49.79	127.59	175.84
19	100,000	500,000	300,000	5,653	66,452	8.26	97.16	19,070.24	130,908.45	13.99	96.03	386	1,575	22.04	89.95	75,476.83	272,135.48	19.11	68.90	395.78	207.88
20	500,000	UP		1,945	68,397	2.84	100.00	5,410.29	136,318.73	3.97	100.00	176	1,751	10.05	100.00	122,850.67	394,986.15	31.10	100.00	2270.69	289.75
					68,397				136,318.73				1,751				394,986.15				289.75

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	755	755	14.78	14.78	199.61	199.61	0.72	0.72	5	5	4.59	4.59	4.65	4.65	0.00	0.00	2.33	2.33
2	50	100	75	131	886	2.56	17.34	377.97	577.59	1.36	2.08	1	6	0.92	5.50	1.70	6.35	0.00	0.00	0.45	1.10
3	100	200	150	187	1,073	3.66	21.00	643.68	1,221.27	2.32	4.41	0	6	0.00	5.50	0.00	6.35	0.00	0.00	0.00	0.52
4	200	300	250	84	1,157	1.64	22.65	444.92	1,666.19	1.61	6.01	1	7	0.92	6.42	70.72	77.07	0.03	0.04	15.89	4.63
5	300	500	400	154	1,311	3.01	25.66	1,100.12	2,766.31	3.97	9.98	1	8	0.92	7.34	0.56	77.63	0.00	0.04	0.05	2.81
6	500	750	625	120	1,431	2.35	28.01	518.14	3,284.45	1.87	11.85	1	9	0.92	8.26	469.41	547.04	0.22	0.26	90.60	16.66
7	750	1,000	875	70	1,501	1.37	29.38	164.31	3,448.77	0.59	12.44	0	9	0.00	8.26	0.00	547.04	0.00	0.26	0.00	15.86
8	1,000	1,500	1,250	196	1,697	3.84	33.22	423.67	3,872.43	1.53	13.97	1	10	0.92	9.17	84.14	631.19	0.04	0.30	19.86	16.30
9	1,500	2,000	1,750	82	1,779	1.61	34.82	190.94	4,063.37	0.69	14.66	0	10	0.00	9.17	0.00	631.19	0.00	0.30	0.00	15.53
10	2,000	2,500	2,250	71	1,850	1.39	36.21	214.41	4,277.79	0.77	15.44	3	13	2.75	11.93	2,498.91	3,130.10	1.17	1.47	1165.47	73.17
11	2,500	3,000	2,750	66	1,916	1.29	37.50	324.90	4,602.68	1.17	16.61	0	13	0.00	11.93	0.00	3,130.10	0.00	1.47	0.00	68.01
12	3,000	4,000	3,500	117	2,033	2.29	39.79	500.48	5,103.17	1.81	18.41	5	18	4.59	16.51	2,062.05	5,192.15	0.97	2.43	412.01	101.74
13	4,000	5,000	4,500	99	2,132	1.94	41.73	461.21	5,564.38	1.66	20.08	0	18	0.00	16.51	0.00	5,192.15	0.00	2.43	0.00	93.31
14	5,000	7,500	6,250	150	2,282	2.94	44.67	871.28	6,435.66	3.14	23.22	1	19	0.92	17.43	301.09	5,493.24	0.14	2.57	34.56	85.36
15	7,500	10,000	8,750	120	2,402	2.35	47.02	644.23	7,079.89	2.32	25.55	1	20	0.92	18.35	325.69	5,818.93	0.15	2.73	50.56	82.19
16	10,000	20,000	15,000	388	2,790	7.59	54.61	3,714.75	10,794.64	13.40	38.95	4	24	3.67	22.02	30.81	5,849.74	0.01	2.74	0.83	54.19
17	20,000	50,000	35,000	562	3,352	11.00	65.61	6,995.29	17,789.93	25.24	64.19	27	51	24.77	46.79	9,322.88	15,172.62	4.37	7.11	133.27	85.29
18	50,000	100,000	75,000	319	3,671	6.24	71.85	3,607.18	21,397.11	13.02	77.21	1	52	0.92	47.71	3.99	15,176.61	0.00	7.11	0.11	70.93
19	100,000	500,000	300,000	788	4,459	15.42	87.28	3,869.03	25,266.14	13.96	91.17	24	76	22.02	69.72	2,102.07	17,278.67	0.98	8.10	54.33	68.39
20	500,000	UP		650	5,109	12.72	100.00	2,447.42	27,713.56	8.83	100.00	33	109	30.28	100.00	196,150.37	213,429.04	91.90	100.00	8014.57	770.12
				5,109				27,713.56				109				213,429.04				770.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	327,316	327,316	17.52	17.52	43,545.06	43,545.06	2.10	2.10	499	499	5.11	5.11	5,515.17	5,515.17	0.56	0.56	12.67	12.67
2	50	100	75	168,699	496,015	9.03	26.54	45,851.61	2,306.55	2.21	0.11	274	773	2.81	7.92	10,546.91	16,062.09	1.07	1.63	23.00	696.37
3	100	200	150	239,052	735,067	12.79	39.34	76,640.83	78,947.38	3.70	3.81	433	1,206	4.43	12.35	24,664.45	40,726.53	2.50	4.13	32.18	51.59
4	200	300	250	189,536	924,603	10.14	49.48	76,549.47	155,496.85	3.69	7.50	503	1,709	5.15	17.50	26,045.36	66,771.89	2.64	6.77	34.02	42.94
5	300	500	400	241,116	1,165,719	12.90	62.38	124,573.02	280,069.86	6.01	13.52	786	2,495	8.05	25.55	42,607.74	109,379.63	4.32	11.08	34.20	39.05
6	500	750	625	168,277	1,333,996	9.01	71.39	113,161.00	393,230.86	5.46	18.98	635	3,130	6.50	32.06	45,186.52	154,566.15	4.58	15.66	39.93	39.31
7	750	1,000	875	135,937	1,469,933	7.27	78.67	129,563.18	522,794.04	6.25	25.23	789	3,919	8.08	40.14	46,574.29	201,140.44	4.72	20.38	35.95	38.47
8	1,000	1,500	1,250	110,048	1,579,981	5.89	84.55	153,447.07	676,241.11	7.41	32.64	676	4,595	6.92	47.06	55,523.48	256,663.92	5.63	26.01	36.18	37.95
9	1,500	2,000	1,750	61,128	1,641,109	3.27	87.83	119,349.68	795,590.80	5.76	38.40	295	4,890	3.02	50.08	39,047.14	295,711.06	3.96	29.96	32.72	37.17
10	2,000	2,500	2,250	36,403	1,677,512	1.95	89.77	86,041.99	881,632.79	4.15	42.55	174	5,064	1.78	51.86	38,284.61	333,995.67	3.88	33.84	44.50	37.88
11	2,500	3,000	2,750	27,577	1,705,089	1.48	91.25	82,256.06	963,888.85	3.97	46.52	172	5,236	1.76	53.63	24,433.94	358,429.61	2.48	36.32	29.70	37.19
12	3,000	4,000	3,500	31,201	1,736,290	1.67	92.92	114,347.83	1,078,236.68	5.52	52.04	262	5,498	2.68	56.31	56,224.88	414,654.49	5.70	42.01	49.17	38.46
13	4,000	5,000	4,500	21,776	1,758,066	1.17	94.08	91,390.36	1,169,627.03	4.41	56.45	213	5,711	2.18	58.49	38,427.40	453,081.89	3.89	45.91	42.05	38.74
14	5,000	7,500	6,250	28,032	1,786,098	1.50	95.59	146,910.46	1,316,537.49	7.09	63.54	310	6,021	3.17	61.67	55,283.57	508,365.47	5.60	51.51	37.63	38.61
15	7,500	10,000	8,750	17,287	1,803,385	0.93	96.51	113,438.85	1,429,976.34	5.47	69.02	228	6,249	2.34	64.00	52,201.29	560,566.76	5.29	56.80	46.02	39.20
16	10,000	20,000	15,000	26,043	1,829,428	1.39	97.90	214,494.69	1,644,471.03	10.35	79.37	494	6,743	5.06	69.06	73,706.83	634,273.59	7.47	64.27	34.36	38.57
17	20,000	50,000	35,000	18,185	1,847,613	0.97	98.88	176,573.23	1,821,044.27	8.52	87.89	577	7,320	5.91	74.97	97,023.25	731,296.84	9.83	74.10	54.95	40.16
18	50,000	100,000	75,000	8,357	1,855,970	0.45	99.32	67,898.57	1,888,942.83	3.28	91.17	478	7,798	4.90	79.86	64,899.93	796,196.78	6.58	80.67	95.58	42.15
19	100,000	500,000	300,000	9,075	1,865,045	0.49	99.81	76,987.89	1,965,930.72	3.72	94.88	871	8,669	8.92	88.79	93,061.61	889,258.39	9.43	90.10	120.88	45.23
20	500,000	UP		3,550	1,868,595	0.19	100.00	106,035.12	2,071,965.84	5.12	100.00	1,095	9,764	11.21	100.00	97,681.96	986,940.35	9.90	100.00	92.12	47.63
				1,868,595				2,071,965.84				9,764				986,940.35				47.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	288	288	18.24	18.24	233.74	233.74	3.99	3.99	1	1	3.57	3.57	15.96	15.96	0.84	0.84	6.83	6.83
2	50	100	75	158	446	10.01	28.25	136.17	369.91	2.32	6.31	4	5	14.29	17.86	35.80	51.76	1.88	2.72	26.29	13.99
3	100	200	150	91	537	5.76	34.01	97.13	467.04	1.66	7.96	0	5	0.00	17.86	0.00	51.76	0.00	2.72	0.00	11.08
4	200	300	250	42	579	2.66	36.67	144.11	611.15	2.46	10.42	1	6	3.57	21.43	42.09	93.84	2.22	4.94	29.20	15.36
5	300	500	400	61	640	3.86	40.53	323.84	934.99	5.52	15.94	0	6	0.00	21.43	0.00	93.84	0.00	4.94	0.00	10.04
6	500	750	625	62	702	3.93	44.46	187.76	1,122.75	3.20	19.14	3	9	10.71	32.14	223.41	317.26	11.76	16.70	118.99	28.26
7	750	1,000	875	60	762	3.80	48.26	27.35	1,150.10	0.47	19.61	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	27.59
8	1,000	1,500	1,250	55	817	3.48	51.74	65.78	1,215.88	1.12	20.73	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	26.09
9	1,500	2,000	1,750	75	892	4.75	56.49	130.23	1,346.12	2.22	22.95	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	23.57
10	2,000	2,500	2,250	27	919	1.71	58.20	49.34	1,395.45	0.84	23.79	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	22.74
11	2,500	3,000	2,750	31	950	1.96	60.16	96.30	1,491.76	1.64	25.44	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	21.27
12	3,000	4,000	3,500	64	1,014	4.05	64.22	246.53	1,738.28	4.20	29.64	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	18.25
13	4,000	5,000	4,500	55	1,069	3.48	67.70	252.09	1,990.37	4.30	33.94	1	10	3.57	35.71	52.25	369.50	2.75	19.45	20.73	18.56
14	5,000	7,500	6,250	61	1,130	3.86	71.56	255.40	2,245.77	4.35	38.29	0	10	0.00	35.71	0.00	369.50	0.00	19.45	0.00	16.45
15	7,500	10,000	8,750	57	1,187	3.61	75.17	246.61	2,492.38	4.20	42.50	1	11	3.57	39.29	6.02	375.53	0.32	19.77	2.44	15.07
16	10,000	20,000	15,000	181	1,368	11.46	86.64	698.06	3,190.44	11.90	54.40	6	17	21.43	60.71	30.99	406.52	1.63	21.40	4.44	12.74
17	20,000	50,000	35,000	111	1,479	7.03	93.67	837.28	4,027.73	14.28	68.67	3	20	10.71	71.43	32.64	439.16	1.72	23.12	3.90	10.90
18	50,000	100,000	75,000	51	1,530	3.23	96.90	1,134.76	5,162.48	19.35	88.02	6	26	21.43	92.86	1,338.51	1,777.67	70.46	93.57	117.96	34.43
19	100,000	500,000	300,000	49	1,579	3.10	100.00	702.48	5,864.96	11.98	100.00	2	28	7.14	100.00	122.07	1,899.74	6.43	100.00	17.38	32.39
20	500,000	UP		0	1,579	0.00	100.00	0.00	5,864.96	0.00	100.00	0	28	0.00	100.00	0.00	1,899.74	0.00	100.00	0.00	32.39
				1,579				5,864.96				28				1,899.74				32.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	476	476	13.18	13.18	37.30	37.30	0.33	0.33	3	3	3.85	3.85	12.00	12.00	0.09	0.09	32.18	32.18
2	50	100	75	377	853	10.44	23.62	115.67	152.97	1.04	1.37	2	5	2.56	6.41	172.02	184.02	1.32	1.42	148.71	120.30
3	100	200	150	115	968	3.18	26.81	170.36	323.33	1.53	2.90	1	6	1.28	7.69	0.00	184.02	0.00	1.42	0.00	56.91
4	200	300	250	115	1,083	3.18	29.99	214.37	537.70	1.92	4.83	1	7	1.28	8.97	275.11	459.13	2.12	3.53	128.34	85.39
5	300	500	400	183	1,266	5.07	35.06	114.21	651.91	1.03	5.85	1	8	1.28	10.26	14.48	473.62	0.11	3.65	12.68	72.65
6	500	750	625	117	1,383	3.24	38.30	63.77	715.68	0.57	6.42	1	9	1.28	11.54	51.82	525.44	0.40	4.04	81.25	73.42
7	750	1,000	875	87	1,470	2.41	40.71	86.38	802.06	0.78	7.20	1	10	1.28	12.82	850.45	1,375.89	6.55	10.59	984.55	171.54
8	1,000	1,500	1,250	104	1,574	2.88	43.59	98.85	900.91	0.89	8.09	0	10	0.00	12.82	0.00	1,375.89	0.00	10.59	0.00	152.72
9	1,500	2,000	1,750	85	1,659	2.35	45.94	149.25	1,050.16	1.34	9.43	1	11	1.28	14.10	237.02	1,612.90	1.82	12.41	158.81	153.59
10	2,000	2,500	2,250	110	1,769	3.05	48.99	130.63	1,180.79	1.17	10.60	0	11	0.00	14.10	0.00	1,612.90	0.00	12.41	0.00	136.60
11	2,500	3,000	2,750	44	1,813	1.22	50.21	155.53	1,336.32	1.40	11.99	1	12	1.28	15.38	275.11	1,888.02	2.12	14.53	176.89	141.29
12	3,000	4,000	3,500	148	1,961	4.10	54.31	266.94	1,603.25	2.40	14.39	4	16	5.13	20.51	972.11	2,860.13	7.48	22.01	364.17	178.40
13	4,000	5,000	4,500	81	2,042	2.24	56.55	357.69	1,960.95	3.21	17.60	0	16	0.00	20.51	0.00	2,860.13	0.00	22.01	0.00	145.85
14	5,000	7,500	6,250	162	2,204	4.49	61.04	773.56	2,734.50	6.94	24.54	4	20	5.13	25.64	1,018.33	3,878.45	7.84	29.85	131.64	141.83
15	7,500	10,000	8,750	131	2,335	3.63	64.66	688.05	3,422.56	6.18	30.72	3	23	3.85	29.49	581.27	4,459.72	4.47	34.32	84.48	130.30
16	10,000	20,000	15,000	267	2,602	7.39	72.06	1,367.40	4,789.96	12.27	42.99	8	31	10.26	39.74	1,331.00	5,790.72	10.24	44.57	97.34	120.89
17	20,000	50,000	35,000	274	2,876	7.59	79.65	1,631.51	6,421.47	14.64	57.64	10	41	12.82	52.56	1,219.26	7,009.99	9.38	53.95	74.73	109.16
18	50,000	100,000	75,000	350	3,226	9.69	89.34	2,443.20	8,864.67	21.93	79.57	19	60	24.36	76.92	3,144.98	10,154.97	24.20	78.15	128.72	114.56
19	100,000	500,000	300,000	374	3,600	10.36	99.70	2,239.40	11,104.07	20.10	99.67	18	78	23.08	100.00	2,838.46	12,993.43	21.85	100.00	126.75	117.01
20	500,000	UP		11	3,611	0.30	100.00	36.90	11,140.98	0.33	100.00	0	78	0.00	100.00	0.00	12,993.43	0.00	100.00	0.00	116.63
				3,611				11,140.98				78				12,993.43				116.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,388	3,388	58.73	58.73	348.00	348.00	4.30	4.30	5	5	4.24	4.24	77.44	77.44	0.55	0.55	22.25	22.25
2	50	100	75	1,102	4,490	19.10	77.83	375.37	723.37	4.64	8.94	3	8	2.54	6.78	66.20	143.64	0.47	1.02	17.64	19.86
3	100	200	150	344	4,834	5.96	83.79	297.56	1,020.93	3.68	12.62	1	9	0.85	7.63	44.13	187.78	0.31	1.33	14.83	18.39
4	200	300	250	79	4,913	1.37	85.16	182.98	1,203.91	2.26	14.88	0	9	0.00	7.63	0.00	187.78	0.00	1.33	0.00	15.60
5	300	500	400	46	4,959	0.80	85.96	59.21	1,263.12	0.73	15.61	0	9	0.00	7.63	0.00	187.78	0.00	1.33	0.00	14.87
6	500	750	625	24	4,983	0.42	86.38	104.65	1,367.77	1.29	16.90	0	9	0.00	7.63	0.00	187.78	0.00	1.33	0.00	13.73
7	750	1,000	875	27	5,010	0.47	86.84	34.31	1,402.08	0.42	17.33	3	12	2.54	10.17	39.47	227.25	0.28	1.61	115.03	16.21
8	1,000	1,500	1,250	35	5,045	0.61	87.45	60.72	1,462.80	0.75	18.08	4	16	3.39	13.56	182.14	409.39	1.29	2.90	299.96	27.99
9	1,500	2,000	1,750	24	5,069	0.42	87.87	84.44	1,547.25	1.04	19.12	1	17	0.85	14.41	3.57	412.96	0.03	2.93	4.23	26.69
10	2,000	2,500	2,250	20	5,089	0.35	88.21	39.53	1,586.77	0.49	19.61	2	19	1.69	16.10	2.31	415.27	0.02	2.95	5.85	26.17
11	2,500	3,000	2,750	36	5,125	0.62	88.84	72.56	1,659.33	0.90	20.51	14	33	11.86	27.97	1,807.43	2,222.70	12.82	15.77	2491.08	133.95
12	3,000	4,000	3,500	89	5,214	1.54	90.38	434.52	2,093.85	5.37	25.88	50	83	42.37	70.34	3,473.59	5,696.29	24.65	40.42	799.41	272.05
13	4,000	5,000	4,500	45	5,259	0.78	91.16	145.17	2,239.02	1.79	27.67	3	86	2.54	72.88	31.83	5,728.12	0.23	40.64	21.93	255.83
14	5,000	7,500	6,250	34	5,293	0.59	91.75	197.53	2,436.55	2.44	30.11	0	86	0.00	72.88	0.00	5,728.12	0.00	40.64	0.00	235.09
15	7,500	10,000	8,750	13	5,306	0.23	91.97	77.64	2,514.18	0.96	31.07	0	86	0.00	72.88	0.00	5,728.12	0.00	40.64	0.00	227.83
16	10,000	20,000	15,000	57	5,363	0.99	92.96	326.96	2,841.15	4.04	35.11	3	89	2.54	75.42	440.67	6,168.79	3.13	43.77	134.78	217.12
17	20,000	50,000	35,000	108	5,471	1.87	94.83	1,229.84	4,070.99	15.20	50.31	1	90	0.85	76.27	6.00	6,174.79	0.04	43.81	0.49	151.68
18	50,000	100,000	75,000	84	5,555	1.46	96.29	598.45	4,669.44	7.40	57.71	12	102	10.17	86.44	548.05	6,722.84	3.89	47.70	91.58	143.98
19	100,000	500,000	300,000	188	5,743	3.26	99.55	2,697.54	7,366.99	33.34	91.05	16	118	13.56	100.00	7,370.83	14,093.66	52.30	100.00	273.24	191.31
20	500,000	UP		26	5,769	0.45	100.00	724.08	8,091.06	8.95	100.00	0	118	0.00	100.00	0.00	14,093.66	0.00	100.00	0.00	174.19
				5,769				8,091.06				118				14,093.66				174.19	
	GRANT TOTAL			2,094,365.0				2,939,958.5				14,352.0				4,174,681.40					

2.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.60	5.60	12.99	12.99	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	18	1.12	6.72	21.22	34.20	1.71	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	36	6.72	13.43	72.82	107.02	5.85	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	42	2.24	15.67	25.79	132.81	2.07	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	53	4.10	19.78	4.09	136.90	0.33	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	67	5.22	25.00	8.06	144.96	0.65	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	70	1.12	26.12	1.91	146.87	0.15	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	82	4.48	30.60	12.25	159.12	0.98	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	93	4.10	34.70	15.43	174.55	1.24	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	100	2.61	37.31	6.99	181.54	0.56	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	102	0.75	38.06	6.39	187.94	0.51	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	106	1.49	39.55	8.23	196.17	0.66	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	112	2.24	41.79	29.51	225.68	2.37	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	121	3.36	45.15	43.36	269.04	3.48	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	131	3.73	48.88	74.49	343.53	5.99	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	148	6.34	55.22	125.17	468.70	10.06	37.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	174	9.70	64.93	209.83	678.53	16.86	54.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	204	11.19	76.12	149.20	827.72	11.99	66.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	51	255	19.03	95.15	333.59	1,161.31	26.81	93.32	1	1	33.33	33.33	19,669.72	19,669.72	93.12	93.12	5896.33	1693.75
20	500,000	UP		13	268	4.85	100.00	83.09	1,244.40	6.68	100.00	2	3	66.67	100.00	1,453.74	21,123.45	6.88	100.00	1749.66	1697.48
				268				1,244.40				3				21,123.45				1697.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.39	0.39	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.86	1.25	1.51	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	4.58	5.83	8.01	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	7.92	13.75	13.88	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	14.00	27.75	24.53	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	12.75	40.50	22.34	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	11.65	28.85	20.41	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	11.65	40.50	20.41	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	14.00	54.50	24.53	95.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	0.84	53.65	1.48	93.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	0.09	53.74	0.16	94.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	0.09	53.83	0.16	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	1.01	54.84	1.78	96.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	1.01	53.83	1.78	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	0.00	53.83	0.00	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	2.03	55.86	3.55	97.86	1	1	33.33	33.33	32.11	32.11	7.95	7.95	1584.02	57.48
18	50,000	100,000	75,000	1	17	4.17	70.83	1.01	54.84	1.78	96.08	0	1	0.00	33.33	0.00	32.11	0.00	7.95	0.00	58.55
19	100,000	500,000	300,000	1	18	4.17	75.00	0.09	54.93	0.16	96.24	0	1	0.00	33.33	0.00	32.11	0.00	7.95	0.00	58.45
20	500,000	UP		6	24	25.00	100.00	2.15	57.08	3.76	100.00	2	3	66.67	100.00	371.87	403.98	92.05	100.00	17304.98	707.72
				24				57.08				3				403.98				707.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	4.57	4.57	14.56	14.56	0.70	0.70	2	2	11.76	11.76	20.06	20.06	0.53	0.53	137.70	137.70
2	50	100	75	4	29	0.73	5.30	1.92	16.48	0.09	0.80	0	2	0.00	11.76	0.00	20.06	0.00	0.53	0.00	121.68
3	100	200	150	12	41	2.19	7.50	24.36	40.84	1.17	1.97	0	2	0.00	11.76	0.00	20.06	0.00	0.53	0.00	49.11
4	200	300	250	5	46	0.91	8.41	1.27	42.11	0.06	2.03	0	2	0.00	11.76	0.00	20.06	0.00	0.53	0.00	47.62
5	300	500	400	21	67	3.84	12.25	8.59	50.70	0.41	2.45	1	3	5.88	17.65	7.81	27.86	0.21	0.74	90.91	54.95
6	500	750	625	16	83	2.93	15.17	12.94	63.64	0.62	3.07	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	43.78
7	750	1,000	875	22	105	4.02	19.20	25.14	88.78	1.21	4.28	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	31.38
8	1,000	1,500	1,250	16	121	2.93	22.12	27.48	116.26	1.33	5.61	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	23.97
9	1,500	2,000	1,750	16	137	2.93	25.05	35.18	151.44	1.70	7.30	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	18.40
10	2,000	2,500	2,250	11	148	2.01	27.06	19.25	170.70	0.93	8.23	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	16.32
11	2,500	3,000	2,750	14	162	2.56	29.62	94.36	265.06	4.55	12.79	2	5	11.76	29.41	2,206.64	2,234.51	58.52	59.26	2338.44	843.02
12	3,000	4,000	3,500	20	182	3.66	33.27	101.09	366.15	4.88	17.66	0	5	0.00	29.41	0.00	2,234.51	0.00	59.26	0.00	610.27
13	4,000	5,000	4,500	19	201	3.47	36.75	93.54	459.68	4.51	22.17	1	6	5.88	35.29	33.12	2,267.62	0.88	60.13	35.41	493.30
14	5,000	7,500	6,250	20	221	3.66	40.40	132.07	591.76	6.37	28.54	1	7	5.88	41.18	35.13	2,302.75	0.93	61.07	26.60	389.14
15	7,500	10,000	8,750	18	239	3.29	43.69	152.74	744.49	7.37	35.91	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	309.30
16	10,000	20,000	15,000	42	281	7.68	51.37	296.99	1,041.48	14.33	50.24	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	221.10
17	20,000	50,000	35,000	49	330	8.96	60.33	379.89	1,421.37	18.32	68.56	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	162.01
18	50,000	100,000	75,000	49	379	8.96	69.29	371.52	1,792.88	17.92	86.48	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	128.44
19	100,000	500,000	300,000	60	439	10.97	80.26	248.61	2,041.49	11.99	98.47	4	11	23.53	64.71	372.46	2,675.21	9.88	70.94	149.82	131.04
20	500,000	**UP**		108	547	19.74	100.00	31.67	2,073.16	1.53	100.00	6	17	35.29	100.00	1,095.70	3,770.91	29.06	100.00	3459.73	181.89
				547				2,073.16				17				3,770.91				181.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 204 EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2041 DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.01	0.01	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	2.25	2.25	11250.00	11250.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	4.14	6.39	20700.00	31950.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.98	5.41	4900.00	27050.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	6.05	0.64	30250.00	3200.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	4.02	3.37	20100.00	16850.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	21.67	25.04	108350.00	125200.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	87.32	112.36	436600.00	561800.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	112.34	0.02	561700.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				0.02				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2043 DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2044 TRANSPORT INSTALLASTIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	286	286	18.20	18.20	69.32	69.32	1.56	1.56	11	11	7.75	7.75	22.98	22.98	0.05	0.05	33.16	33.16
2	50	100	75	37	323	2.36	20.56	35.09	104.41	0.79	2.34	7	18	4.93	12.68	99.66	122.65	0.22	0.27	284.00	117.47
3	100	200	150	23	346	1.46	22.02	31.49	135.89	0.71	3.05	0	18	0.00	12.68	0.00	122.65	0.00	0.27	0.00	90.25
4	200	300	250	25	371	1.59	23.62	15.05	150.94	0.34	3.39	3	21	2.11	14.79	107.55	230.20	0.23	0.50	714.63	152.51
5	300	500	400	33	404	2.10	25.72	20.08	171.03	0.45	3.84	0	21	0.00	14.79	0.00	230.20	0.00	0.50	0.00	134.60
6	500	750	625	27	431	1.72	27.43	15.77	186.79	0.35	4.19	0	21	0.00	14.79	0.00	230.20	0.00	0.50	0.00	123.24
7	750	1,000	875	18	449	1.15	28.58	14.29	201.08	0.32	4.52	0	21	0.00	14.79	0.00	230.20	0.00	0.50	0.00	114.48
8	1,000	1,500	1,250	23	472	1.46	30.04	43.73	244.81	0.98	5.50	0	21	0.00	14.79	0.00	230.20	0.00	0.50	0.00	94.03
9	1,500	2,000	1,750	27	499	1.72	31.76	84.10	328.92	1.89	7.39	1	22	0.70	15.49	1,846.00	2,076.20	4.00	4.50	2194.92	631.22
10	2,000	2,500	2,250	23	522	1.46	33.23	32.16	361.08	0.72	8.11	0	22	0.00	15.49	0.00	2,076.20	0.00	4.50	0.00	575.00
11	2,500	3,000	2,750	18	540	1.15	34.37	34.49	395.56	0.77	8.88	1	23	0.70	16.20	752.10	2,828.31	1.63	6.12	2180.80	715.01
12	3,000	4,000	3,500	36	576	2.29	36.66	120.50	516.07	2.71	11.59	4	27	2.82	19.01	3,713.93	6,542.24	8.04	14.17	3081.98	1267.71
13	4,000	5,000	4,500	21	597	1.34	38.00	61.77	577.84	1.39	12.98	1	28	0.70	19.72	0.00	6,542.24	0.00	14.17	0.00	1132.19
14	5,000	7,500	6,250	67	664	4.26	42.27	90.04	667.88	2.02	15.00	5	33	3.52	23.24	3,414.68	9,956.92	7.39	21.56	3792.38	1490.83
15	7,500	10,000	8,750	41	705	2.61	44.88	321.08	988.96	7.21	22.21	14	47	9.86	33.10	939.17	10,896.09	2.03	23.60	292.51	1101.78
16	10,000	20,000	15,000	141	846	8.98	53.85	858.22	1,847.18	19.27	41.48	15	62	10.56	43.66	18,157.72	29,053.81	39.32	62.92	2115.73	1572.87
17	20,000	50,000	35,000	141	987	8.98	62.83	851.52	2,698.70	19.12	60.60	2	64	1.41	45.07	7,035.16	36,088.97	15.24	78.15	826.19	1337.27
18	50,000	100,000	75,000	86	1,073	5.47	68.30	469.65	3,168.35	10.55	71.14	7	71	4.93	50.00	154.49	36,243.46	0.33	78.49	32.89	1143.92
19	100,000	500,000	300,000	255	1,328	16.23	84.53	757.53	3,925.88	17.01	88.15	29	100	20.42	70.42	4,006.08	40,249.54	8.68	87.16	528.84	1025.24
20	500,000	UP		243	1,571	15.47	100.00	527.56	4,453.43	11.85	100.00	42	142	29.58	100.00	5,927.41	46,176.95	12.84	100.00	1123.56	1036.88
				1,571				4,453.43				142				46,176.95				1036.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2099 OTHER INDUSTRIES IN MAIN CATEGORY 20

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	6.19	6.19	22.98	22.98	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	40	0.88	7.08	7.70	30.68	0.36	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	53	2.30	9.38	16.26	46.94	0.76	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	61	1.42	10.80	6.58	53.52	0.31	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	77	2.83	13.63	3.76	57.28	0.18	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	88	1.95	15.58	6.92	64.20	0.32	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	100	2.12	17.70	14.17	78.37	0.66	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	125	4.42	22.12	17.95	96.32	0.84	4.49	1	1	2.44	2.44	12.05	12.05	0.05	0.05	67.13	12.51
9	1,500	2,000	1,750	19	144	3.36	25.49	24.76	121.08	1.16	5.65	0	1	0.00	2.44	0.00	12.05	0.00	0.05	0.00	9.95
10	2,000	2,500	2,250	15	159	2.65	28.14	33.19	154.27	1.55	7.20	0	1	0.00	2.44	0.00	12.05	0.00	0.05	0.00	7.81
11	2,500	3,000	2,750	8	167	1.42	29.56	21.40	175.67	1.00	8.19	0	1	0.00	2.44	0.00	12.05	0.00	0.05	0.00	6.86
12	3,000	4,000	3,500	13	180	2.30	31.86	48.15	223.82	2.25	10.44	0	1	0.00	2.44	0.00	12.05	0.00	0.05	0.00	5.38
13	4,000	5,000	4,500	10	190	1.77	33.63	47.18	271.00	2.20	12.64	1	2	2.44	4.88	9.00	21.05	0.04	0.09	19.08	7.77
14	5,000	7,500	6,250	35	225	6.19	39.82	103.62	374.62	4.83	17.47	1	3	2.44	7.32	107.04	128.09	0.48	0.57	103.30	34.19
15	7,500	10,000	8,750	18	243	3.19	43.01	110.88	485.50	5.17	22.65	0	3	0.00	7.32	0.00	128.09	0.00	0.57	0.00	26.38
16	10,000	20,000	15,000	46	289	8.14	51.15	215.47	700.97	10.05	32.70	1	4	2.44	9.76	26.91	155.00	0.12	0.69	12.49	22.11
17	20,000	50,000	35,000	42	331	7.43	58.58	286.23	987.20	13.35	46.05	0	4	0.00	9.76	0.00	155.00	0.00	0.69	0.00	15.70
18	50,000	100,000	75,000	77	408	13.63	72.21	484.46	1,471.66	22.60	68.65	3	7	7.32	17.07	22.23	177.23	0.10	0.79	4.59	12.04
19	100,000	500,000	300,000	112	520	19.82	92.04	405.42	1,877.08	18.91	87.56	0	7	0.00	17.07	0.00	177.23	0.00	0.79	0.00	9.44
20	500,000	UP		45	565	7.96	100.00	266.78	2,143.86	12.44	100.00	34	41	82.93	100.00	22,278.38	22,455.61	99.21	100.00	8350.98	1047.44
				565				2,143.86				41				22,455.61				1047.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.39	3.39	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.69	5.08	0.08	0.18	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.69	6.78	0.53	0.70	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.69	8.47	0.25	0.95	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	5.08	13.56	0.52	1.47	0.18	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.69	15.25	1.62	3.09	0.55	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.69	16.95	1.87	4.95	0.64	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	5.08	22.03	0.82	5.78	0.28	1.98	1	1	100.00	100.00	0.60	0.60	100.00	100.00	73.18	10.43
9	1,500	2,000	1,750	3	16	5.08	27.12	9.81	15.59	3.36	5.33	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	3.87
10	2,000	2,500	2,250	1	17	1.69	28.81	0.85	16.44	0.29	5.63	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	3.66
11	2,500	3,000	2,750	1	18	1.69	30.51	1.05	17.49	0.36	5.99	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	3.44
12	3,000	4,000	3,500	3	21	5.08	35.59	5.32	22.81	1.82	7.81	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	2.64
13	4,000	5,000	4,500	2	23	3.39	38.98	2.44	25.25	0.83	8.64	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	2.39
14	5,000	7,500	6,250	6	29	10.17	49.15	10.44	35.68	3.57	12.21	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	1.69
15	7,500	10,000	8,750	2	31	3.39	52.54	0.00	35.68	0.00	12.21	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	1.69
16	10,000	20,000	15,000	2	33	3.39	55.93	11.10	46.78	3.80	16.01	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	1.29
17	20,000	50,000	35,000	3	36	5.08	61.02	30.70	77.48	10.51	26.52	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.78
18	50,000	100,000	75,000	4	40	6.78	67.80	27.16	104.64	9.30	35.82	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.58
19	100,000	500,000	300,000	16	56	27.12	94.92	127.24	231.88	43.55	79.37	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.26
20	500,000	UP		3	59	5.08	100.00	60.28	292.16	20.63	100.00	0	1	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.21
				59				292.16				1				0.60				0.21	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	7.56	7.56	15.77	15.77	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	60	2.75	10.31	37.31	53.08	1.06	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	80	3.44	13.75	101.90	154.98	2.89	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	95	2.58	16.32	47.72	202.70	1.35	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	121	4.47	20.79	47.35	250.05	1.34	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	150	4.98	25.77	20.29	270.34	0.57	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	162	2.06	27.84	14.06	284.40	0.40	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	210	8.25	36.08	78.71	363.11	2.23	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	243	5.67	41.75	69.29	432.40	1.96	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	30	273	5.15	46.91	72.52	504.92	2.05	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	289	2.75	49.66	59.44	564.36	1.68	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	318	4.98	54.64	110.95	675.31	3.14	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	335	2.92	57.56	112.67	787.98	3.19	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	360	4.30	61.86	139.50	927.48	3.95	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	382	3.78	65.64	230.99	1,158.47	6.54	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	421	6.70	72.34	622.06	1,780.53	17.61	50.41	1	1	12.50	12.50	352.48	352.48	80.27	80.27	56.66	19.80
17	20,000	50,000	35,000	86	507	14.78	87.11	1,033.17	2,813.70	29.25	79.66	5	6	62.50	75.00	79.47	431.95	18.10	98.37	7.69	15.35
18	50,000	100,000	75,000	38	545	6.53	93.64	359.37	3,173.07	10.17	89.84	1	7	12.50	87.50	4.80	436.76	1.09	99.46	1.34	13.76
19	100,000	500,000	300,000	32	577	5.50	99.14	286.45	3,459.52	8.11	97.95	0	7	0.00	87.50	0.00	436.76	0.00	99.46	0.00	12.62
20	500,000	UP		5	582	0.86	100.00	72.53	3,532.05	2.05	100.00	1	8	12.50	100.00	2.36	439.12	0.54	100.00	3.25	12.43
				582				3,532.05				8				439.12				12.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.44	4.44	5.79	5.79	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.22	6.67	19.56	25.35	8.57	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.22	8.89	0.51	24.84	0.22	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	10	13.33	22.22	30.69	55.53	13.45	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	14	8.89	31.11	5.48	50.05	2.40	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	18	8.89	40.00	1.23	51.27	0.54	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	2.22	42.22	3.72	47.56	1.63	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	2.22	44.44	2.08	45.48	0.91	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	2.22	46.67	53.59	99.07	23.47	43.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	2.22	48.89	9.05	108.12	3.96	47.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	2.22	51.11	20.72	128.84	9.08	56.44	1	1	9.09	9.09	13.28	13.28	3.39	3.39	64.11	10.31
12	3,000	4,000	3,500	1	24	2.22	53.33	17.48	146.32	7.66	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	9.08
13	4,000	5,000	4,500	1	25	2.22	55.56	0.00	146.32	0.00	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	9.08
14	5,000	7,500	6,250	1	26	2.22	57.78	0.00	146.32	0.00	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	9.08
15	7,500	10,000	8,750	1	27	2.22	60.00	19.56	126.76	8.57	55.53	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	10.48
16	10,000	20,000	15,000	5	32	11.11	71.11	16.81	109.95	7.37	48.16	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	12.08
17	20,000	50,000	35,000	1	33	2.22	73.33	4.92	105.02	2.16	46.01	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	12.65
18	50,000	100,000	75,000	1	34	2.22	75.56	4.90	100.13	2.14	43.86	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	13.27
19	100,000	500,000	300,000	2	36	4.44	80.00	88.91	189.03	38.95	82.81	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	7.03
20	500,000	UP		9	45	20.00	100.00	39.24	228.27	17.19	100.00	10	11	90.91	100.00	378.49	391.78	96.61	100.00	964.53	171.63
				45				228.27				11				391.78				171.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	18.56	18.56	36.73	36.73	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	121	5.59	24.15	34.17	70.90	2.83	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	137	3.19	27.35	24.49	95.39	2.03	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	156	3.79	31.14	84.90	180.29	7.03	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	178	4.39	35.53	15.04	195.33	1.25	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	195	3.39	38.92	6.61	201.94	0.55	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	215	3.99	42.91	17.76	219.70	1.47	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	229	2.79	45.71	35.06	254.76	2.90	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	250	4.19	49.90	32.17	286.94	2.67	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	254	0.80	50.70	10.18	297.12	0.84	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	261	1.40	52.10	20.28	317.40	1.68	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	276	2.99	55.09	15.06	332.46	1.25	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	288	2.40	57.49	27.42	359.88	2.27	29.81	3	3	60.00	60.00	1,724.85	1,724.85	41.31	41.31	6291.24	479.29
14	5,000	7,500	6,250	23	311	4.59	62.08	60.14	420.02	4.98	34.79	0	3	0.00	60.00	0.00	1,724.85	0.00	41.31	0.00	410.66
15	7,500	10,000	8,750	8	319	1.60	63.67	23.77	443.79	1.97	36.76	0	3	0.00	60.00	0.00	1,724.85	0.00	41.31	0.00	388.66
16	10,000	20,000	15,000	19	338	3.79	67.47	115.25	559.05	9.55	46.31	1	4	20.00	80.00	180.96	1,905.81	4.33	45.64	157.01	340.90
17	20,000	50,000	35,000	47	385	9.38	76.85	343.87	902.92	28.49	74.80	0	4	0.00	80.00	0.00	1,905.81	0.00	45.64	0.00	211.07
18	50,000	100,000	75,000	49	434	9.78	86.63	194.17	1,097.09	16.08	90.88	0	4	0.00	80.00	0.00	1,905.81	0.00	45.64	0.00	173.71
19	100,000	500,000	300,000	31	465	6.19	92.81	88.88	1,185.97	7.36	98.24	0	4	0.00	80.00	0.00	1,905.81	0.00	45.64	0.00	160.70
20	500,000	UP		36	501	7.19	100.00	21.21	1,207.18	1.76	100.00	1	5	20.00	100.00	2,269.54	4,175.34	54.36	100.00	10699.29	345.88
				501				1,207.18				5				4,175.34				345.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2132 FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 21332 MANUFACTURE OF TRANSPARENT GLAAS: USING NATURAL GAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2138 MIXED (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	7.43	7.43	21.84	21.84	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	69	1.11	8.54	38.12	59.97	1.58	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	86	2.10	10.64	71.51	131.48	2.96	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	98	1.49	12.13	49.41	180.89	2.04	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	110	1.49	13.61	45.83	226.71	1.90	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	120	1.24	14.85	3.99	230.71	0.17	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	123	0.37	15.22	6.11	236.82	0.25	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	141	2.23	17.45	18.99	255.81	0.79	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	153	1.49	18.94	14.18	269.98	0.59	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	170	2.10	21.04	31.18	301.16	1.29	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	196	3.22	24.26	49.48	350.64	2.05	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	217	2.60	26.86	61.62	412.26	2.55	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	33	250	4.08	30.94	75.50	487.76	3.12	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	286	4.46	35.40	92.51	580.28	3.83	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	298	1.49	36.88	77.44	657.72	3.20	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	77	375	9.53	46.41	291.16	948.88	12.04	39.24	1	1	3.57	3.57	77.73	77.73	4.06	4.06	26.70	8.19
17	20,000	50,000	35,000	111	486	13.74	60.15	449.24	1,398.12	18.58	57.82	5	6	17.86	21.43	145.53	223.26	7.60	11.66	32.40	15.97
18	50,000	100,000	75,000	109	595	13.49	73.64	460.98	1,859.11	19.06	76.88	2	8	7.14	28.57	3.28	226.54	0.17	11.83	0.71	12.19
19	100,000	500,000	300,000	176	771	21.78	95.42	462.59	2,321.69	19.13	96.01	6	14	21.43	50.00	149.38	375.92	7.80	19.64	32.29	16.19
20	500,000	UP		37	808	4.58	100.00	96.45	2,418.14	3.99	100.00	14	28	50.00	100.00	1,538.37	1,914.29	80.36	100.00	1595.06	79.16
				808				2,418.14				28				1,914.29				79.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2201 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	153	153	6.66	6.66	132.96	132.96	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	38	191	1.65	8.31	101.12	234.07	0.99	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	252	2.65	10.96	166.01	400.08	1.62	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	299	2.04	13.01	158.38	558.47	1.55	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	82	381	3.57	16.57	47.21	605.67	0.46	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	82	463	3.57	20.14	47.73	653.41	0.47	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	101	564	4.39	24.53	86.07	739.48	0.84	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	104	668	4.52	29.06	109.74	849.21	1.07	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	98	766	4.26	33.32	150.89	1,000.10	1.47	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	67	833	2.91	36.23	100.15	1,100.26	0.98	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	45	878	1.96	38.19	93.43	1,193.68	0.91	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	93	971	4.05	42.24	245.55	1,439.23	2.40	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	74	1,045	3.22	45.45	319.00	1,758.23	3.12	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	106	1,151	4.61	50.07	434.27	2,192.50	4.24	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	99	1,250	4.31	54.37	483.24	2,675.74	4.72	26.13	2	2	7.14	7.14	351.53	351.53	4.53	4.53	72.75	13.14
16	10,000	20,000	15,000	203	1,453	8.83	63.20	1,128.04	3,803.77	11.02	37.14	4	6	14.29	21.43	19.71	371.24	0.25	4.79	1.75	9.76
17	20,000	50,000	35,000	282	1,735	12.27	75.47	1,890.52	5,694.29	18.46	55.61	3	9	10.71	32.14	176.81	548.05	2.28	7.07	9.35	9.62
18	50,000	100,000	75,000	215	1,950	9.35	84.82	1,369.12	7,063.41	13.37	68.98	1	10	3.57	35.71	0.00	548.05	0.00	7.07	0.00	7.76
19	100,000	500,000	300,000	232	2,182	10.09	94.91	1,919.07	8,982.48	18.74	87.72	5	15	17.86	53.57	690.69	1,238.74	8.91	15.98	35.99	13.79
20	500,000	UP		117	2,299	5.09	100.00	1,257.96	10,240.44	12.28	100.00	13	28	46.43	100.00	6,515.36	7,754.10	84.02	100.00	517.93	75.72
				2,299				10,240.44				28				7,754.10				75.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	718	718	10.38	10.38	154.22	154.22	0.65	0.65	5	5	4.81	4.81	39.94	39.94	0.24	0.24	25.90	25.90
2	50	100	75	168	886	2.43	12.81	222.31	376.53	0.93	1.58	0	5	0.00	4.81	0.00	39.94	0.00	0.24	0.00	10.61
3	100	200	150	312	1,198	4.51	17.32	507.23	883.76	2.12	3.70	2	7	1.92	6.73	167.77	207.71	1.02	1.27	33.07	23.50
4	200	300	250	283	1,481	4.09	21.41	241.51	1,125.27	1.01	4.71	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	18.46
5	300	500	400	391	1,872	5.65	27.06	293.20	1,418.46	1.23	5.94	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	14.64
6	500	750	625	392	2,264	5.67	32.73	349.84	1,768.30	1.46	7.40	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	11.75
7	750	1,000	875	349	2,613	5.04	37.77	340.02	2,108.33	1.42	8.82	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	9.85
8	1,000	1,500	1,250	394	3,007	5.70	43.47	468.16	2,576.48	1.96	10.78	1	8	0.96	7.69	0.00	207.71	0.00	1.27	0.00	8.06
9	1,500	2,000	1,750	251	3,258	3.63	47.09	421.38	2,997.86	1.76	12.54	2	10	1.92	9.62	1,675.24	1,882.94	10.21	11.48	397.56	62.81
10	2,000	2,500	2,250	183	3,441	2.65	49.74	293.40	3,291.26	1.23	13.77	2	12	1.92	11.54	4,495.36	6,378.30	27.41	38.88	1532.17	193.80
11	2,500	3,000	2,750	161	3,602	2.33	52.07	401.32	3,692.58	1.68	15.45	1	13	0.96	12.50	57.78	6,436.08	0.35	39.24	14.40	174.30
12	3,000	4,000	3,500	234	3,836	3.38	55.45	675.88	4,368.46	2.83	18.28	4	17	3.85	16.35	1,300.53	7,736.62	7.93	47.16	192.42	177.10
13	4,000	5,000	4,500	200	4,036	2.89	58.34	523.89	4,892.35	2.19	20.47	1	18	0.96	17.31	12.20	7,748.82	0.07	47.24	2.33	158.39
14	5,000	7,500	6,250	350	4,386	5.06	63.40	1,383.45	6,275.80	5.79	26.26	3	21	2.88	20.19	33.10	7,781.92	0.20	47.44	2.39	124.00
15	7,500	10,000	8,750	256	4,642	3.70	67.10	1,264.31	7,540.10	5.29	31.55	6	27	5.77	25.96	295.92	8,077.84	1.80	49.25	23.41	107.13
16	10,000	20,000	15,000	502	5,144	7.26	74.36	3,547.32	11,087.42	14.84	46.39	1	28	0.96	26.92	301.34	8,379.18	1.84	51.08	8.49	75.57
17	20,000	50,000	35,000	553	5,697	7.99	82.35	4,776.95	15,864.37	19.99	66.38	5	33	4.81	31.73	229.91	8,609.10	1.40	52.48	4.81	54.27
18	50,000	100,000	75,000	390	6,087	5.64	87.99	2,916.03	18,780.41	12.20	78.58	9	42	8.65	40.38	3,127.68	11,736.77	19.07	71.55	107.26	62.49
19	100,000	500,000	300,000	644	6,731	9.31	97.30	3,771.19	22,551.60	15.78	94.36	48	90	46.15	86.54	2,878.06	14,614.83	17.55	89.10	76.32	64.81
20	500,000	UP		187	6,918	2.70	100.00	1,347.55	23,899.15	5.64	100.00	14	104	13.46	100.00	1,788.51	16,403.34	10.90	100.00	132.72	68.64
				6,918				23,899.15				104				16,403.34				68.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	230	230	12.71	12.71	29.28	29.28	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	280	2.76	15.47	51.32	80.60	0.69	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	54	334	2.98	18.45	41.54	122.14	0.56	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	48	382	2.65	21.10	56.58	178.72	0.76	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	68	450	3.76	24.86	47.92	226.64	0.65	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	40	490	2.21	27.07	61.20	287.84	0.83	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	61	551	3.37	30.44	92.30	380.14	1.25	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	67	618	3.70	34.14	53.89	434.03	0.73	5.87	1	1	3.23	3.23	1,158.24	1,158.24	6.68	6.68	2149.41	266.86
9	1,500	2,000	1,750	61	679	3.37	37.51	122.11	556.14	1.65	7.52	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	0.00	208.26
10	2,000	2,500	2,250	50	729	2.76	40.28	112.24	668.37	1.52	9.04	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	0.00	173.29
11	2,500	3,000	2,750	49	778	2.71	42.98	109.07	777.44	1.47	10.51	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	0.00	148.98
12	3,000	4,000	3,500	84	862	4.64	47.62	224.56	1,002.00	3.04	13.55	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	0.00	115.59
13	4,000	5,000	4,500	63	925	3.48	51.10	187.28	1,189.28	2.53	16.08	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	0.00	97.39
14	5,000	7,500	6,250	96	1,021	5.30	56.41	314.82	1,504.10	4.26	20.33	5	6	16.13	19.35	396.36	1,554.59	2.29	8.97	125.90	103.36
15	7,500	10,000	8,750	76	1,097	4.20	60.61	303.68	1,807.79	4.11	24.44	0	6	0.00	19.35	0.00	1,554.59	0.00	8.97	0.00	85.99
16	10,000	20,000	15,000	201	1,298	11.10	71.71	1,095.49	2,903.28	14.81	39.25	7	13	22.58	41.94	13,226.18	14,780.77	76.29	85.26	1207.33	509.11
17	20,000	50,000	35,000	204	1,502	11.27	82.98	1,389.16	4,292.44	18.78	58.03	8	21	25.81	67.74	2,433.91	17,214.67	14.04	99.30	175.21	401.05
18	50,000	100,000	75,000	82	1,584	4.53	87.51	802.47	5,094.91	10.85	68.87	2	23	6.45	74.19	0.16	17,214.84	0.00	99.30	0.02	337.88
19	100,000	500,000	300,000	151	1,735	8.34	95.86	1,387.39	6,482.29	18.75	87.63	4	27	12.90	87.10	112.90	17,327.74	0.65	99.95	8.14	267.31
20	500,000	UP		75	1,810	4.14	100.00	915.18	7,397.47	12.37	100.00	4	31	12.90	100.00	8.25	17,336.00	0.05	100.00	0.90	234.35
				1,810				7,397.47				31				17,336.00				234.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.99	2.99	4.55	4.55	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.24	5.22	1.40	5.95	0.26	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	1.49	6.72	1.28	7.23	0.24	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	16	5.22	11.94	26.89	34.12	5.00	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	21	3.73	15.67	4.33	38.45	0.80	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	34	9.70	25.37	10.89	49.34	2.02	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	39	3.73	29.10	3.94	53.28	0.73	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	45	4.48	33.58	5.69	58.96	1.06	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	53	5.97	39.55	16.79	75.75	3.12	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	61	5.97	45.52	20.84	96.59	3.87	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	71	7.46	52.99	13.11	109.70	2.44	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	77	4.48	57.46	28.22	137.92	5.25	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	79	1.49	58.96	5.46	143.38	1.01	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	89	7.46	66.42	69.30	212.68	12.88	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	94	3.73	70.15	38.18	250.86	7.10	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	102	5.97	76.12	69.58	320.45	12.93	59.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	117	11.19	87.31	160.95	481.39	29.91	89.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	119	1.49	88.81	13.03	494.42	2.42	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	128	6.72	95.52	23.76	518.19	4.42	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	134	4.48	100.00	19.83	538.01	3.69	100.00	5	5	100.00	100.00	77.97	77.97	100.00	100.00	393.25	14.49
				134				538.01				5				77.97				14.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	6.10	6.10	22.79	22.79	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	25	2.37	8.47	29.01	51.80	1.48	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	30	1.69	10.17	1.27	53.07	0.06	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	39	3.05	13.22	4.97	58.03	0.25	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	50	3.73	16.95	8.82	66.85	0.45	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	59	3.05	20.00	8.58	75.43	0.44	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	67	2.71	22.71	8.27	83.70	0.42	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	84	5.76	28.47	29.14	112.84	1.49	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	95	3.73	32.20	21.37	134.22	1.09	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	103	2.71	34.92	21.41	155.63	1.09	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	112	3.05	37.97	20.54	176.16	1.05	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	116	1.36	39.32	7.57	183.73	0.39	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	127	3.73	43.05	35.36	219.09	1.81	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	147	6.78	49.83	84.33	303.42	4.31	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	172	8.47	58.31	158.23	461.65	8.09	23.59	1	1	4.55	4.55	0.54	0.54	0.14	0.14	0.34	0.12
16	10,000	20,000	15,000	38	210	12.88	71.19	379.08	840.74	19.37	42.96	0	1	0.00	4.55	0.00	0.54	0.00	0.14	0.00	0.06
17	20,000	50,000	35,000	36	246	12.20	83.39	410.99	1,251.72	21.00	63.97	5	6	22.73	27.27	2.45	2.99	0.62	0.76	0.60	0.24
18	50,000	100,000	75,000	25	271	8.47	91.86	288.63	1,540.35	14.75	78.72	12	18	54.55	81.82	0.25	3.24	0.06	0.82	0.09	0.21
19	100,000	500,000	300,000	19	290	6.44	98.31	324.91	1,865.26	16.60	95.32	3	21	13.64	95.45	378.55	381.79	96.27	97.09	116.51	20.47
20	500,000	UP		5	295	1.69	100.00	91.54	1,956.80	4.68	100.00	1	22	4.55	100.00	11.45	393.23	2.91	100.00	12.50	20.10
				295				1,956.80				22				393.23				20.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	403	403	19.04	19.04	1.32	1.32	0.01	0.01	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	74	477	3.50	22.53	84.26	85.58	0.93	0.94	0	1	0.00	4.35	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	553	3.59	26.12	122.35	207.93	1.35	2.29	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	69	622	3.26	29.38	91.14	299.06	1.00	3.30	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	85	707	4.02	33.40	86.10	385.16	0.95	4.25	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	75	782	3.54	36.94	103.84	489.00	1.14	5.39	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	81	863	3.83	40.77	94.79	583.78	1.04	6.43	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	94	957	4.44	45.21	126.67	710.45	1.40	7.83	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	99	1,056	4.68	49.88	183.48	893.93	2.02	9.85	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	61	1,117	2.88	52.76	189.27	1,083.20	2.09	11.94	2	4	8.70	17.39	351.57	351.57	2.82	2.82	185.75	32.46
11	2,500	3,000	2,750	74	1,191	3.50	56.26	215.60	1,298.80	2.38	14.32	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	27.07
12	3,000	4,000	3,500	78	1,269	3.68	59.94	299.05	1,597.85	3.30	17.61	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	22.00
13	4,000	5,000	4,500	75	1,344	3.54	63.49	366.45	1,964.30	4.04	21.65	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	17.90
14	5,000	7,500	6,250	113	1,457	5.34	68.82	569.49	2,533.79	6.28	27.93	2	6	8.70	26.09	229.50	581.06	1.84	4.65	40.30	22.93
15	7,500	10,000	8,750	94	1,551	4.44	73.26	601.06	3,134.85	6.62	34.55	0	6	0.00	26.09	0.00	581.06	0.00	4.65	0.00	18.54
16	10,000	20,000	15,000	153	1,704	7.23	80.49	1,745.86	4,880.71	19.24	53.79	1	7	4.35	30.43	11,691.35	12,272.41	93.66	98.31	669.66	251.45
17	20,000	50,000	35,000	143	1,847	6.75	87.25	1,599.15	6,479.86	17.63	71.42	2	9	8.70	39.13	114.63	12,387.04	0.92	99.23	7.17	191.16
18	50,000	100,000	75,000	94	1,941	4.44	91.69	917.42	7,397.28	10.11	81.53	1	10	4.35	43.48	0.00	12,387.04	0.00	99.23	0.00	167.45
19	100,000	500,000	300,000	126	2,067	5.95	97.64	1,144.00	8,541.28	12.61	94.14	2	12	8.70	52.17	31.91	12,418.95	0.26	99.49	2.79	145.40
20	500,000	UP		50	2,117	2.36	100.00	531.61	9,072.88	5.86	100.00	11	23	47.83	100.00	64.11	12,483.05	0.51	100.00	12.06	137.59
				2,117				9,072.88				23				12,483.05				137.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	7.35	7.35	15.44	15.44	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	47	1.29	8.64	24.48	39.92	1.72	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	68	3.86	12.50	3.42	43.34	0.24	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	117	9.01	21.51	3.70	47.04	0.26	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	152	6.43	27.94	3.63	50.67	0.25	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	166	2.57	30.51	3.64	54.31	0.26	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	184	3.31	33.82	4.50	58.82	0.32	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	220	6.62	40.44	14.50	73.32	1.02	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	237	3.13	43.57	4.83	78.15	0.34	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	273	6.62	50.18	46.39	124.54	3.25	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	279	1.10	51.29	20.08	144.61	1.41	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	298	3.49	54.78	26.16	170.77	1.84	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	307	1.65	56.43	26.64	197.41	1.87	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	322	2.76	59.19	51.92	249.33	3.64	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	343	3.86	63.05	40.85	290.18	2.87	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	49	392	9.01	72.06	181.07	471.24	12.70	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	35	427	6.43	78.49	360.36	831.61	25.28	58.35	2	2	66.67	66.67	431.61	431.61	98.03	98.03	119.77	51.90
18	50,000	100,000	75,000	19	446	3.49	81.99	179.56	1,011.17	12.60	70.94	1	3	33.33	100.00	8.65	440.26	1.97	100.00	4.82	43.54
19	100,000	500,000	300,000	72	518	13.24	95.22	354.39	1,365.56	24.86	95.81	0	3	0.00	100.00	0.00	440.26	0.00	100.00	0.00	32.24
20	500,000	UP		26	544	4.78	100.00	59.76	1,425.32	4.19	100.00	0	3	0.00	100.00	0.00	440.26	0.00	100.00	0.00	30.89
				544				1,425.32				3				440.26				30.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	728	728	76.79	76.79	43.54	43.54	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	741	1.37	78.16	19.12	62.67	1.61	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	744	0.32	78.48	14.63	77.30	1.23	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	749	0.53	79.01	56.66	133.96	4.77	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	762	1.37	80.38	3.55	137.51	0.30	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	777	1.58	81.96	5.92	143.43	0.50	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	784	0.74	82.70	7.05	150.48	0.59	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	791	0.74	83.44	7.51	157.99	0.63	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	803	1.27	84.70	18.76	176.75	1.58	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	804	0.11	84.81	0.40	177.15	0.03	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	814	1.05	85.86	15.35	192.51	1.29	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	820	0.63	86.50	17.79	210.30	1.50	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	835	1.58	88.08	50.25	260.55	4.23	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	850	1.58	89.66	23.69	284.24	1.99	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	872	2.32	91.98	54.54	338.78	4.59	28.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	895	2.43	94.41	224.67	563.45	18.92	47.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	915	2.11	96.52	226.42	789.86	19.06	66.50	1	1	50.00	50.00	211.35	211.35	0.11	0.11	93.34	26.76
18	50,000	100,000	75,000	14	929	1.48	98.00	108.07	897.93	9.10	75.60	0	1	0.00	50.00	0.00	211.35	0.00	0.11	0.00	23.54
19	100,000	500,000	300,000	12	941	1.27	99.26	188.86	1,086.79	15.90	91.50	1	2	50.00	100.00	196,545.93	196,757.27	99.89	100.00	104069.47	18104.40
20	500,000	UP		7	948	0.74	100.00	100.92	1,187.71	8.50	100.00	0	2	0.00	100.00	0.00	196,757.27	0.00	100.00	0.00	16566.04
				948				1,187.71				2				196,757.27				16566.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	115	115	11.12	11.12	54.63	54.63	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	121	0.58	11.70	15.44	70.06	0.70	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	127	0.58	12.28	51.94	122.00	2.36	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	132	0.48	12.77	3.88	125.88	0.18	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	137	0.48	13.25	17.88	143.76	0.81	6.53	2	2	11.11	11.11	90.17	90.17	9.71	9.71	504.29	62.72
6	500	750	625	23	160	2.22	15.47	4.54	148.31	0.21	6.73	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	60.80
7	750	1,000	875	12	172	1.16	16.63	24.63	172.93	1.12	7.85	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	52.14
8	1,000	1,500	1,250	19	191	1.84	18.47	6.73	179.66	0.31	8.16	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	50.19
9	1,500	2,000	1,750	17	208	1.64	20.12	22.53	202.19	1.02	9.18	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	44.59
10	2,000	2,500	2,250	18	226	1.74	21.86	31.77	233.96	1.44	10.62	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	38.54
11	2,500	3,000	2,750	19	245	1.84	23.69	12.90	246.86	0.59	11.21	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	36.53
12	3,000	4,000	3,500	18	263	1.74	25.44	163.04	409.90	7.40	18.61	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	22.00
13	4,000	5,000	4,500	45	308	4.35	29.79	72.02	481.92	3.27	21.88	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	18.71
14	5,000	7,500	6,250	32	340	3.09	32.88	102.15	584.07	4.64	26.52	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	15.44
15	7,500	10,000	8,750	19	359	1.84	34.72	93.23	677.30	4.23	30.75	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	13.31
16	10,000	20,000	15,000	37	396	3.58	38.30	129.05	806.36	5.86	36.61	1	3	5.56	16.67	0.56	90.73	0.06	9.78	0.43	11.25
17	20,000	50,000	35,000	47	443	4.55	42.84	349.92	1,156.27	15.89	52.50	1	4	5.56	22.22	45.44	136.17	4.90	14.67	12.99	11.78
18	50,000	100,000	75,000	58	501	5.61	48.45	273.05	1,429.33	12.40	64.90	2	6	11.11	33.33	348.28	484.45	37.52	52.19	127.55	33.89
19	100,000	500,000	300,000	240	741	23.21	71.66	191.58	1,620.91	8.70	73.59	1	7	5.56	38.89	1.80	486.25	0.19	52.39	0.94	30.00
20	500,000	UP		293	1,034	28.34	100.00	581.60	2,202.51	26.41	100.00	11	18	61.11	100.00	441.91	928.15	47.61	100.00	75.98	42.14
				1,034				2,202.51				18				928.15				42.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.93	8.93	1.56	1.56	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	3.57	12.50	0.17	1.73	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	12	8.93	21.43	0.94	2.66	0.36	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	1.79	23.21	0.35	3.01	0.13	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	19	10.71	33.93	25.04	28.06	9.59	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	22	5.36	39.29	2.37	30.43	0.91	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	25	5.36	44.64	8.79	39.22	3.37	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	28	5.36	50.00	2.93	42.15	1.12	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	34	10.71	60.71	14.11	56.26	5.40	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	1.79	62.50	4.74	61.00	1.82	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	36	1.79	64.29	4.55	65.55	1.74	25.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	37	1.79	66.07	3.08	68.63	1.18	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	41	7.14	73.21	21.57	90.20	8.26	34.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	46	8.93	82.14	38.30	128.50	14.67	49.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	47	1.79	83.93	19.15	147.65	7.33	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	50	5.36	89.29	16.93	164.58	6.48	63.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	52	3.57	92.86	31.57	196.15	12.09	75.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	56	7.14	100.00	65.02	261.17	24.90	100.00	1	1	100.00	100.00	3.90	3.90	100.00	100.00	6.00	1.49
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	261.17	0.00	100.00	0	1	0.00	100.00	0.00	3.90	0.00	100.00	0.00	1.49
20	500,000	UP		0	56	0.00	100.00	0.00	261.17	0.00	100.00	0	1	0.00	100.00	0.00	3.90	0.00	100.00	0.00	1.49
				56				261.17				1				3.90				1.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	9.09	9.09	2.36	2.36	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	3.64	12.73	13.33	15.70	1.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.82	14.55	1.23	16.93	0.09	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.82	16.36	22.53	39.46	1.70	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	3.64	20.00	36.38	75.84	2.75	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	3.64	23.64	1.21	77.05	0.09	5.82	1	1	25.00	25.00	663.23	663.23	91.60	91.60	54888.66	860.81
7	750	1,000	875	2	15	3.64	27.27	30.48	107.53	2.30	8.13	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	616.80
8	1,000	1,500	1,250	1	16	1.82	29.09	4.95	112.48	0.37	8.50	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	589.65
9	1,500	2,000	1,750	2	18	3.64	32.73	4.41	116.89	0.33	8.84	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	567.40
10	2,000	2,500	2,250	2	20	3.64	36.36	3.67	120.56	0.28	9.11	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	550.11
11	2,500	3,000	2,750	2	22	3.64	40.00	8.67	129.24	0.66	9.77	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	513.19
12	3,000	4,000	3,500	1	23	1.82	41.82	10.82	140.06	0.82	10.59	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	473.54
13	4,000	5,000	4,500	4	27	7.27	49.09	28.69	168.75	2.17	12.75	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	393.03
14	5,000	7,500	6,250	1	28	1.82	50.91	0.00	168.75	0.00	12.75	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	393.03
15	7,500	10,000	8,750	1	29	1.82	52.73	0.00	168.75	0.00	12.75	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	393.03
16	10,000	20,000	15,000	2	31	3.64	56.36	47.37	216.12	3.58	16.34	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	306.88
17	20,000	50,000	35,000	9	40	16.36	72.73	770.47	986.59	58.24	74.57	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	67.22
18	50,000	100,000	75,000	5	45	9.09	81.82	86.72	1,073.31	6.56	81.13	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	61.79
19	100,000	500,000	300,000	2	47	3.64	85.45	27.83	1,101.14	2.10	83.23	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	60.23
20	500,000	UP		8	55	14.55	100.00	221.86	1,323.00	16.77	100.00	3	4	75.00	100.00	60.84	724.07	8.40	100.00	27.42	54.73
				55				1,323.00				4				724.07				54.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2262 FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	146	146	30.93	30.93	6.27	6.27	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	69	215	14.62	45.55	3.03	9.30	0.44	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	226	2.33	47.88	1.48	10.78	0.21	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	230	0.85	48.73	22.02	32.81	3.19	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	252	4.66	53.39	13.84	46.65	2.00	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	262	2.12	55.51	4.96	51.61	0.72	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	124	386	26.27	81.78	106.48	158.09	15.40	22.87	3	3	50.00	50.00	39.70	39.70	36.81	36.81	37.28	25.11
8	1,000	1,500	1,250	14	400	2.97	84.75	15.22	173.31	2.20	25.07	0	3	0.00	50.00	0.00	39.70	0.00	36.81	0.00	22.91
9	1,500	2,000	1,750	12	412	2.54	87.29	19.45	192.76	2.81	27.89	0	3	0.00	50.00	0.00	39.70	0.00	36.81	0.00	20.59
10	2,000	2,500	2,250	3	415	0.64	87.92	5.59	198.34	0.81	28.69	0	3	0.00	50.00	0.00	39.70	0.00	36.81	0.00	20.01
11	2,500	3,000	2,750	6	421	1.27	89.19	15.85	214.19	2.29	30.99	1	4	16.67	66.67	2.94	42.64	2.73	39.54	18.57	19.91
12	3,000	4,000	3,500	3	424	0.64	89.83	8.07	222.26	1.17	32.15	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	19.18
13	4,000	5,000	4,500	5	429	1.06	90.89	23.32	245.58	3.37	35.53	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	17.36
14	5,000	7,500	6,250	7	436	1.48	92.37	49.42	295.00	7.15	42.68	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	14.45
15	7,500	10,000	8,750	4	440	0.85	93.22	45.96	340.97	6.65	49.33	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	12.51
16	10,000	20,000	15,000	14	454	2.97	96.19	136.61	477.58	19.76	69.09	1	5	16.67	83.33	11.45	54.09	10.62	50.16	8.38	11.33
17	20,000	50,000	35,000	8	462	1.69	97.88	88.49	566.07	12.80	81.89	0	5	0.00	83.33	0.00	54.09	0.00	50.16	0.00	9.56
18	50,000	100,000	75,000	2	464	0.42	98.31	39.34	605.41	5.69	87.58	0	5	0.00	83.33	0.00	54.09	0.00	50.16	0.00	8.93
19	100,000	500,000	300,000	3	467	0.64	98.94	28.76	634.17	4.16	91.74	0	5	0.00	83.33	0.00	54.09	0.00	50.16	0.00	8.53
20	500,000	UP		5	472	1.06	100.00	57.06	691.24	8.26	100.00	1	6	16.67	100.00	53.75	107.84	49.84	100.00	94.19	15.60
				472				691.24				6				107.84				15.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	4.22	4.22	23.80	23.80	0.21	0.21	1	1	3.45	3.45	18.59	18.59	0.15	0.15	78.12	78.12
2	50	100	75	26	96	1.57	5.79	122.10	145.90	1.07	1.28	2	3	6.90	10.34	28.54	47.14	0.24	0.39	23.38	32.31
3	100	200	150	24	120	1.45	7.23	99.82	245.73	0.87	2.15	1	4	3.45	13.79	30.10	77.24	0.25	0.64	30.16	31.43
4	200	300	250	31	151	1.87	9.10	160.48	406.20	1.40	3.55	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	19.01
5	300	500	400	40	191	2.41	11.51	30.48	436.68	0.27	3.82	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	17.69
6	500	750	625	49	240	2.95	14.47	329.45	766.14	2.88	6.70	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	10.08
7	750	1,000	875	62	302	3.74	18.20	91.60	857.74	0.80	7.51	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	9.01
8	1,000	1,500	1,250	53	355	3.19	21.40	319.35	538.38	2.79	4.71	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	14.35
9	1,500	2,000	1,750	66	421	3.98	25.38	138.59	676.97	1.21	5.92	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	11.41
10	2,000	2,500	2,250	43	464	2.59	27.97	145.38	822.35	1.27	7.20	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	9.39
11	2,500	3,000	2,750	64	528	3.86	31.83	231.45	1,053.80	2.03	9.22	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	7.33
12	3,000	4,000	3,500	67	595	4.04	35.86	315.57	1,369.37	2.76	11.98	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	5.64
13	4,000	5,000	4,500	70	665	4.22	40.08	273.00	1,642.37	2.39	14.37	6	10	20.69	34.48	5.71	82.95	0.05	0.68	2.09	5.05
14	5,000	7,500	6,250	64	729	3.86	43.94	463.10	2,105.46	4.05	18.42	1	11	3.45	37.93	0.00	82.95	0.00	0.68	0.00	3.94
15	7,500	10,000	8,750	46	775	2.77	46.71	254.23	2,359.69	2.22	20.65	0	11	0.00	37.93	0.00	82.95	0.00	0.68	0.00	3.52
16	10,000	20,000	15,000	190	965	11.45	58.17	1,974.05	4,333.75	17.27	37.92	3	14	10.34	48.28	81.97	164.92	0.68	1.36	4.15	3.81
17	20,000	50,000	35,000	217	1,182	13.08	71.25	2,262.31	6,596.06	19.80	57.72	2	16	6.90	55.17	534.15	699.07	4.41	5.77	23.61	10.60
18	50,000	100,000	75,000	131	1,313	7.90	79.14	1,400.56	7,996.63	12.26	69.98	5	21	17.24	72.41	9,667.02	10,366.10	79.72	85.49	690.22	129.63
19	100,000	500,000	300,000	210	1,523	12.66	91.80	2,684.13	10,680.76	23.49	93.46	1	22	3.45	75.86	12.46	10,378.56	0.10	85.59	0.46	97.17
20	500,000	UP		136	1,659	8.20	100.00	747.02	11,427.78	6.54	100.00	7	29	24.14	100.00	1,746.99	12,125.55	14.41	100.00	233.86	106.11
				1,659				11,427.78				29				12,125.55				106.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	374	374	17.73	17.73	79.46	79.46	1.09	1.09	2	2	7.69	7.69	8.69	8.69	0.53	0.53	10.93	10.93
2	50	100	75	26	400	1.23	18.96	35.67	115.13	0.49	1.58	0	2	0.00	7.69	0.00	8.69	0.00	0.53	0.00	7.55
3	100	200	150	93	493	4.41	23.36	250.08	365.21	3.43	5.00	3	5	11.54	19.23	15.75	24.43	0.96	1.50	6.30	6.69
4	200	300	250	83	576	3.93	27.30	180.52	545.74	2.47	7.48	0	5	0.00	19.23	0.00	24.43	0.00	1.50	0.00	4.48
5	300	500	400	100	676	4.74	32.04	56.98	602.72	0.78	8.26	2	7	7.69	26.92	5.91	30.35	0.36	1.86	10.38	5.03
6	500	750	625	44	720	2.09	34.12	33.63	636.35	0.46	8.72	0	7	0.00	26.92	0.00	30.35	0.00	1.86	0.00	4.77
7	750	1,000	875	39	759	1.85	35.97	57.32	693.67	0.79	9.50	0	7	0.00	26.92	0.00	30.35	0.00	1.86	0.00	4.37
8	1,000	1,500	1,250	83	842	3.93	39.91	89.86	783.53	1.23	10.73	0	7	0.00	26.92	0.00	30.35	0.00	1.86	0.00	3.87
9	1,500	2,000	1,750	36	878	1.71	41.61	49.29	832.81	0.68	11.41	0	7	0.00	26.92	0.00	30.35	0.00	1.86	0.00	3.64
10	2,000	2,500	2,250	68	946	3.22	44.83	74.46	907.27	1.02	12.43	0	7	0.00	26.92	0.00	30.35	0.00	1.86	0.00	3.34
11	2,500	3,000	2,750	49	995	2.32	47.16	69.14	976.41	0.95	13.38	2	9	7.69	34.62	2.15	32.50	0.13	1.99	3.11	3.33
12	3,000	4,000	3,500	59	1,054	2.80	49.95	86.12	1,062.53	1.18	14.56	0	9	0.00	34.62	0.00	32.50	0.00	1.99	0.00	3.06
13	4,000	5,000	4,500	61	1,115	2.89	52.84	169.87	1,232.40	2.33	16.88	0	9	0.00	34.62	0.00	32.50	0.00	1.99	0.00	2.64
14	5,000	7,500	6,250	91	1,206	4.31	57.16	256.00	1,488.41	3.51	20.39	0	9	0.00	34.62	0.00	32.50	0.00	1.99	0.00	2.18
15	7,500	10,000	8,750	99	1,305	4.69	61.85	290.14	1,778.55	3.97	24.36	0	9	0.00	34.62	0.00	32.50	0.00	1.99	0.00	1.83
16	10,000	20,000	15,000	180	1,485	8.53	70.38	957.42	2,735.97	13.12	37.48	1	10	3.85	38.46	10.26	42.76	0.63	2.62	1.07	1.56
17	20,000	50,000	35,000	217	1,702	10.28	80.66	1,480.43	4,216.40	20.28	57.76	4	14	15.38	53.85	95.94	138.70	5.87	8.49	6.48	3.29
18	50,000	100,000	75,000	132	1,834	6.26	86.92	1,040.81	5,257.21	14.26	72.02	5	19	19.23	73.08	37.66	176.36	2.30	10.79	3.62	3.35
19	100,000	500,000	300,000	213	2,047	10.09	97.01	1,601.39	6,858.60	21.94	93.96	7	26	26.92	100.00	1,457.79	1,634.15	89.21	100.00	91.03	23.83
20	500,000	UP		63	2,110	2.99	100.00	441.17	7,299.78	6.04	100.00	0	26	0.00	100.00	0.00	1,634.15	0.00	100.00	0.00	22.39
				2,110				7,299.78				26				1,634.15				22.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	8.64	8.64	16.63	16.63	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	71	2.31	10.96	22.83	39.46	1.84	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	98	4.17	15.12	16.73	56.19	1.35	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	117	2.93	18.06	25.41	81.60	2.05	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	122	0.77	18.83	42.87	124.47	3.46	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	142	3.09	21.91	1.62	126.09	0.13	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	156	2.16	24.07	1.90	127.99	0.15	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	195	6.02	30.09	8.51	136.50	0.69	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	223	4.32	34.41	8.30	144.80	0.67	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	246	3.55	37.96	13.98	158.78	1.13	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	262	2.47	40.43	15.07	173.85	1.22	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	274	1.85	42.28	30.93	204.78	2.50	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	289	2.31	44.60	28.33	233.11	2.29	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	101	390	15.59	60.19	93.50	326.61	7.55	26.36	2	2	7.69	7.69	6.88	6.88	1.83	1.83	7.36	2.11
15	7,500	10,000	8,750	34	424	5.25	65.43	99.45	426.06	8.03	34.39	2	4	7.69	15.38	0.00	6.88	0.00	1.83	0.00	1.62
16	10,000	20,000	15,000	76	500	11.73	77.16	166.04	592.09	13.40	47.79	6	10	23.08	38.46	62.22	69.11	16.57	18.40	37.47	11.67
17	20,000	50,000	35,000	62	562	9.57	86.73	286.79	878.88	23.15	70.94	0	10	0.00	38.46	0.00	69.11	0.00	18.40	0.00	7.86
18	50,000	100,000	75,000	62	624	9.57	96.30	152.59	1,031.47	12.32	83.26	8	18	30.77	69.23	258.63	327.73	68.88	87.28	169.49	31.77
19	100,000	500,000	300,000	22	646	3.40	99.69	202.27	1,233.73	16.33	99.59	8	26	30.77	100.00	47.74	375.48	12.72	100.00	23.60	30.43
20	500,000	UP		2	648	0.31	100.00	5.09	1,238.83	0.41	100.00	0	26	0.00	100.00	0.00	375.48	0.00	100.00	0.00	30.31
				648				1,238.83				26				375.48				30.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	135	135	12.34	12.34	51.88	51.88	0.47	0.47	1	1	10.00	10.00	32.00	32.00	0.16	0.16	61.69	61.69
2	50	100	75	24	159	2.19	14.53	72.84	124.71	0.67	1.14	0	1	0.00	10.00	0.00	32.00	0.00	0.16	0.00	25.66
3	100	200	150	31	190	2.83	17.37	163.01	287.72	1.49	2.63	2	3	20.00	30.00	318.00	350.00	1.61	1.77	195.08	121.64
4	200	300	250	21	211	1.92	19.29	52.51	340.23	0.48	3.11	0	3	0.00	30.00	0.00	350.00	0.00	1.77	0.00	102.87
5	300	500	400	38	249	3.47	22.76	127.92	468.15	1.17	4.28	0	3	0.00	30.00	0.00	350.00	0.00	1.77	0.00	74.76
6	500	750	625	39	288	3.56	26.33	168.80	636.96	1.54	5.82	1	4	10.00	40.00	619.70	969.70	3.13	4.90	367.12	152.24
7	750	1,000	875	47	335	4.30	30.62	172.81	809.77	1.58	7.39	1	5	10.00	50.00	610.07	1,579.77	3.08	7.98	353.02	195.09
8	1,000	1,500	1,250	87	422	7.95	38.57	313.22	1,122.99	2.86	10.25	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	140.67
9	1,500	2,000	1,750	51	473	4.66	43.24	333.96	1,456.95	3.05	13.30	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	108.43
10	2,000	2,500	2,250	52	525	4.75	47.99	230.95	1,687.90	2.11	15.41	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	93.59
11	2,500	3,000	2,750	29	554	2.65	50.64	177.96	1,865.86	1.63	17.04	0	5	0.00	50.00	0.00	1,579.77	0.00	7.98	0.00	84.67
12	3,000	4,000	3,500	68	622	6.22	56.86	611.38	2,477.24	5.58	22.62	1	6	10.00	60.00	2,302.87	3,882.64	11.63	19.60	376.67	156.73
13	4,000	5,000	4,500	50	672	4.57	61.43	397.90	2,875.14	3.63	26.26	0	6	0.00	60.00	0.00	3,882.64	0.00	19.60	0.00	135.04
14	5,000	7,500	6,250	69	741	6.31	67.73	753.74	3,628.88	6.88	33.14	0	6	0.00	60.00	0.00	3,882.64	0.00	19.60	0.00	106.99
15	7,500	10,000	8,750	56	797	5.12	72.85	892.01	4,520.88	8.15	41.28	0	6	0.00	60.00	0.00	3,882.64	0.00	19.60	0.00	85.88
16	10,000	20,000	15,000	62	859	5.67	78.52	1,554.19	6,075.07	14.19	55.48	2	8	20.00	80.00	17.25	3,899.89	0.09	19.69	1.11	64.19
17	20,000	50,000	35,000	116	975	10.60	89.12	2,739.10	8,814.17	25.01	80.49	1	9	10.00	90.00	15,468.16	19,368.05	78.09	97.78	564.72	219.74
18	50,000	100,000	75,000	44	1,019	4.02	93.14	900.66	9,714.83	8.22	88.71	0	9	0.00	90.00	0.00	19,368.05	0.00	97.78	0.00	199.37
19	100,000	500,000	300,000	62	1,081	5.67	98.81	1,015.98	10,730.81	9.28	97.99	1	10	10.00	100.00	440.05	19,808.10	2.22	100.00	43.31	184.59
20	500,000	UP		13	1,094	1.19	100.00	219.99	10,950.80	2.01	100.00	0	10	0.00	100.00	0.00	19,808.10	0.00	100.00	0.00	180.88
				1,094				10,950.80				10				19,808.10				180.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.51	3.51	5.14	5.14	5.14	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.75	5.26	1.85	6.98	1.85	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.75	7.02	3.16	10.14	3.16	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.75	8.77	1.25	11.39	1.25	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.75	10.53	9.49	1.89	9.51	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.75	12.28	3.50	5.39	3.51	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.75	14.04	1.43	6.82	1.43	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.75	15.79	5.82	1.00	5.83	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.75	17.54	7.15	8.15	7.16	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.75	19.30	7.87	16.02	7.88	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.75	21.05	7.77	23.79	7.79	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.75	22.81	4.88	28.67	4.89	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.75	24.56	3.06	31.73	3.07	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	16	3.51	28.07	5.62	37.35	5.63	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	24	14.04	42.11	27.65	65.00	27.69	65.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	34	17.54	59.65	77.25	12.25	77.38	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	43	15.79	75.44	178.91	166.66	179.23	166.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	46	5.26	80.70	87.17	79.49	87.32	79.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	56	17.54	98.25	190.08	110.59	190.41	110.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	57	1.75	100.00	10.76	99.83	10.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				99.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23109 SEPERATION PROCESSES. E.G DESULPHURIZATIONEXTRACTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23113 SULPHUR EXTRACTION FROM HYDRO GEN SULFIDE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	37.50	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	12.50	50.00	0.08	0.08	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	12.50	62.50	0.02	0.06	0.09	0.25	1	1	100.00	100.00	18.89	18.89	100.00	100.00	85264.92	31005.43
4	200	300	250	1	6	12.50	75.00	0.02	0.04	0.07	0.18	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	42632.46
5	300	500	400	1	7	12.50	87.50	13.83	13.79	57.31	57.13	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	137.03
6	500	750	625	1	8	12.50	100.00	10.35	24.13	42.87	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
7	750	1,000	875	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
20	500,000	UP		0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28
				8				24.13				1				18.89				78.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	4.51	4.51	16.12	16.12	0.92	0.92	2	2	10.53	10.53	19.56	19.56	6.21	6.21	121.36	121.36
2	50	100	75	4	26	0.82	5.33	13.85	29.97	0.79	1.71	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	65.27
3	100	200	150	12	38	2.46	7.79	133.49	163.46	7.62	9.33	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	11.97
4	200	300	250	3	41	0.61	8.40	3.39	166.84	0.19	9.52	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	11.72
5	300	500	400	5	46	1.02	9.43	2.39	169.23	0.14	9.66	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	11.56
6	500	750	625	4	50	0.82	10.25	3.46	172.70	0.20	9.86	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	11.33
7	750	1,000	875	14	64	2.87	13.11	8.58	181.27	0.49	10.35	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	10.79
8	1,000	1,500	1,250	10	74	2.05	15.16	26.58	207.85	1.52	11.86	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	9.41
9	1,500	2,000	1,750	18	92	3.69	18.85	31.82	239.67	1.82	13.68	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	8.16
10	2,000	2,500	2,250	8	100	1.64	20.49	18.07	257.74	1.03	14.71	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	7.59
11	2,500	3,000	2,750	7	107	1.43	21.93	15.84	273.57	0.90	15.62	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	7.15
12	3,000	4,000	3,500	12	119	2.46	24.39	37.42	310.99	2.14	17.75	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	6.29
13	4,000	5,000	4,500	8	127	1.64	26.02	14.10	325.09	0.80	18.56	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	6.02
14	5,000	7,500	6,250	16	143	3.28	29.30	35.61	360.70	2.03	20.59	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	5.42
15	7,500	10,000	8,750	17	160	3.48	32.79	107.13	467.83	6.12	26.71	0	2	0.00	10.53	0.00	19.56	0.00	6.21	0.00	4.18
16	10,000	20,000	15,000	42	202	8.61	41.39	215.82	683.65	12.32	39.02	1	3	5.26	15.79	0.00	19.56	0.00	6.21	0.00	2.86
17	20,000	50,000	35,000	60	262	12.30	53.69	97.72	781.37	5.58	44.60	0	3	0.00	15.79	0.00	19.56	0.00	6.21	0.00	2.50
18	50,000	100,000	75,000	63	325	12.91	66.60	144.55	925.92	8.25	52.85	0	3	0.00	15.79	0.00	19.56	0.00	6.21	0.00	2.11
19	100,000	500,000	300,000	47	372	9.63	76.23	241.92	1,167.84	13.81	66.66	10	13	52.63	68.42	61.38	80.94	19.49	25.70	25.37	6.93
20	500,000	UP		116	488	23.77	100.00	584.00	1,751.83	33.34	100.00	6	19	31.58	100.00	233.97	314.90	74.30	100.00	40.06	17.98
				488				1,751.83				19				314.90				17.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,471	2,471	46.75	46.75	844.90	844.90	18.61	18.61	1	1	20.00	20.00	30.46	30.46	3.05	3.05	3.61	3.61
2	50	100	75	769	3,240	14.55	61.31	743.58	1,588.48	16.37	34.98	0	1	0.00	20.00	0.00	30.46	0.00	3.05	0.00	1.92
3	100	200	150	621	3,861	11.75	73.06	681.00	2,269.48	15.00	49.98	0	1	0.00	20.00	0.00	30.46	0.00	3.05	0.00	1.34
4	200	300	250	303	4,164	5.73	78.79	313.95	2,583.43	6.91	56.89	1	2	20.00	40.00	227.94	258.40	22.80	25.84	72.60	10.00
5	300	500	400	378	4,542	7.15	85.94	327.86	2,911.28	7.22	64.11	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	8.88
6	500	750	625	251	4,793	4.75	90.69	366.08	3,277.37	8.06	72.17	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.88
7	750	1,000	875	138	4,931	2.61	93.30	169.62	3,446.98	3.74	75.91	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.50
8	1,000	1,500	1,250	122	5,053	2.31	95.61	221.08	3,668.06	4.87	80.77	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.04
9	1,500	2,000	1,750	68	5,121	1.29	96.90	130.75	3,798.81	2.88	83.65	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	6.80
10	2,000	2,500	2,250	37	5,158	0.70	97.60	123.74	3,922.55	2.72	86.38	2	4	40.00	80.00	552.94	811.34	55.30	81.14	446.84	20.68
11	2,500	3,000	2,750	19	5,177	0.36	97.96	61.92	3,984.47	1.36	87.74	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	20.36
12	3,000	4,000	3,500	26	5,203	0.49	98.45	115.07	4,099.54	2.53	90.28	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.79
13	4,000	5,000	4,500	16	5,219	0.30	98.75	39.30	4,138.85	0.87	91.14	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.60
14	5,000	7,500	6,250	15	5,234	0.28	99.04	102.39	4,241.23	2.25	93.40	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.13
15	7,500	10,000	8,750	14	5,248	0.26	99.30	104.23	4,345.46	2.30	95.69	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.67
16	10,000	20,000	15,000	13	5,261	0.25	99.55	39.10	4,384.56	0.86	96.55	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.50
17	20,000	50,000	35,000	14	5,275	0.26	99.81	149.93	4,534.48	3.30	99.85	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	17.89
18	50,000	100,000	75,000	1	5,276	0.02	99.83	39.38	4,495.10	0.87	98.99	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.05
19	100,000	500,000	300,000	5	5,281	0.09	99.92	4.65	4,499.75	0.10	99.09	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.03
20	500,000	UP		4	5,285	0.08	100.00	41.40	4,541.14	0.91	100.00	1	5	20.00	100.00	188.56	999.90	18.86	100.00	455.50	22.02
				5,285				4,541.14				5				999.90				22.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	9.29	9.29	2.61	2.61	0.27	0.27	3	3	50.00	50.00	2.12	2.12	4.18	4.18	81.17	81.17
2	50	100	75	4	17	2.86	12.14	21.25	23.86	2.22	2.49	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	8.87
3	100	200	150	1	18	0.71	12.86	19.93	43.79	2.08	4.57	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	4.83
4	200	300	250	1	19	0.71	13.57	0.26	44.05	0.03	4.60	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	4.81
5	300	500	400	1	20	0.71	14.29	1.13	45.18	0.12	4.72	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	4.69
6	500	750	625	1	21	0.71	15.00	1.30	46.48	0.14	4.85	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	4.55
7	750	1,000	875	2	23	1.43	16.43	0.87	47.35	0.09	4.94	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	4.47
8	1,000	1,500	1,250	5	28	3.57	20.00	9.12	56.47	0.95	5.90	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	3.75
9	1,500	2,000	1,750	2	30	1.43	21.43	3.88	60.35	0.41	6.30	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	3.51
10	2,000	2,500	2,250	7	37	5.00	26.43	9.18	69.52	0.96	7.26	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	3.05
11	2,500	3,000	2,750	2	39	1.43	27.86	0.67	70.19	0.07	7.33	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	3.02
12	3,000	4,000	3,500	1	40	0.71	28.57	7.76	77.96	0.81	8.14	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	2.72
13	4,000	5,000	4,500	2	42	1.43	30.00	1.39	79.35	0.15	8.28	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	2.67
14	5,000	7,500	6,250	5	47	3.57	33.57	37.12	116.47	3.88	12.16	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	1.82
15	7,500	10,000	8,750	10	57	7.14	40.71	22.24	138.71	2.32	14.48	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	1.53
16	10,000	20,000	15,000	22	79	15.71	56.43	154.46	293.17	16.13	30.61	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	0.72
17	20,000	50,000	35,000	23	102	16.43	72.86	366.10	659.28	38.23	68.84	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	0.32
18	50,000	100,000	75,000	14	116	10.00	82.86	128.90	788.18	13.46	82.29	0	3	0.00	50.00	0.00	2.12	0.00	4.18	0.00	0.27
19	100,000	500,000	300,000	17	133	12.14	95.00	130.55	918.73	13.63	95.93	2	5	33.33	83.33	37.53	39.65	74.04	78.22	28.75	4.32
20	500,000	UP		7	140	5.00	100.00	39.03	957.76	4.07	100.00	1	6	16.67	100.00	11.04	50.69	21.78	100.00	28.29	5.29
				140				957.76				6				50.69				5.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.76	6.76	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.35	8.11	5.38	5.37	0.65	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.35	9.46	7.54	12.91	0.90	1.55	1	1	33.33	33.33	583.56	583.56	35.84	35.84	7741.80	4520.47
4	200	300	250	1	8	1.35	10.81	1.22	14.13	0.15	1.70	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	4130.85
5	300	500	400	1	9	1.35	12.16	6.21	20.34	0.75	2.44	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2869.21
6	500	750	625	1	10	1.35	13.51	1.99	22.33	0.24	2.68	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2613.05
7	750	1,000	875	1	11	1.35	14.86	5.27	27.61	0.63	3.31	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2113.96
8	1,000	1,500	1,250	1	12	1.35	16.22	0.00	27.61	0.00	3.31	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2113.96
9	1,500	2,000	1,750	1	13	1.35	17.57	6.24	33.85	0.75	4.06	1	2	33.33	66.67	711.41	1,294.97	43.69	79.52	11397.53	3825.97
10	2,000	2,500	2,250	1	14	1.35	18.92	2.95	36.79	0.35	4.42	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	3519.58
11	2,500	3,000	2,750	1	15	1.35	20.27	5.73	42.52	0.69	5.10	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	3045.48
12	3,000	4,000	3,500	1	16	1.35	21.62	14.55	57.08	1.75	6.85	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	2268.85
13	4,000	5,000	4,500	1	17	1.35	22.97	5.78	62.86	0.69	7.55	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	2060.12
14	5,000	7,500	6,250	2	19	2.70	25.68	15.27	78.13	1.83	9.38	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	1657.42
15	7,500	10,000	8,750	5	24	6.76	32.43	31.26	109.40	3.75	13.13	1	3	33.33	100.00	333.46	1,628.43	20.48	100.00	1066.60	1488.57
16	10,000	20,000	15,000	6	30	8.11	40.54	101.99	211.39	12.24	25.38	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	770.35
17	20,000	50,000	35,000	19	49	25.68	66.22	270.72	482.10	32.50	57.87	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	337.78
18	50,000	100,000	75,000	4	53	5.41	71.62	63.05	545.15	7.57	65.44	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	298.71
19	100,000	500,000	300,000	19	72	25.68	97.30	278.53	823.68	33.44	98.88	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	197.70
20	500,000	UP		2	74	2.70	100.00	9.36	833.04	1.12	100.00	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	195.48
				74				833.04				3				1,628.43				195.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,339	1,339	7.03	7.03	771.08	771.08	0.71	0.71	3	3	1.24	1.24	147.63	147.63	0.16	0.16	19.15	19.15
2	50	100	75	295	1,634	1.55	8.58	1,284.80	2,055.88	1.18	1.88	6	9	2.48	3.72	275.31	422.94	0.30	0.45	21.43	20.57
3	100	200	150	427	2,061	2.24	10.82	1,907.27	3,963.15	1.74	3.62	2	11	0.83	4.55	32.90	455.84	0.04	0.49	1.72	11.50
4	200	300	250	306	2,367	1.61	12.43	1,351.43	5,314.58	1.24	4.86	3	14	1.24	5.79	284.09	739.93	0.30	0.79	21.02	13.92
5	300	500	400	675	3,042	3.54	15.97	1,885.30	7,199.89	1.72	6.58	2	16	0.83	6.61	9.47	749.40	0.01	0.80	0.50	10.41
6	500	750	625	616	3,658	3.23	19.20	1,773.89	8,973.77	1.62	8.21	4	20	1.65	8.26	615.16	1,364.56	0.66	1.46	34.68	15.21
7	750	1,000	875	766	4,424	4.02	23.23	1,542.79	10,516.57	1.41	9.62	6	26	2.48	10.74	2,659.16	4,023.72	2.85	4.32	172.36	38.26
8	1,000	1,500	1,250	1,001	5,425	5.26	28.48	2,509.00	13,025.57	2.29	11.91	12	38	4.96	15.70	2,319.58	6,343.31	2.49	6.81	92.45	48.70
9	1,500	2,000	1,750	898	6,323	4.71	33.20	2,444.80	15,470.36	2.24	14.15	6	44	2.48	18.18	2,244.14	8,587.44	2.41	9.21	91.79	55.51
10	2,000	2,500	2,250	690	7,013	3.62	36.82	2,464.55	17,934.91	2.25	16.40	6	50	2.48	20.66	4,475.64	13,063.08	4.80	14.01	181.60	72.84
11	2,500	3,000	2,750	757	7,770	3.97	40.79	2,675.97	20,610.88	2.45	18.85	7	57	2.89	23.55	1,051.09	14,114.17	1.13	15.14	39.28	68.48
12	3,000	4,000	3,500	1,001	8,771	5.26	46.05	4,553.87	25,164.75	4.16	23.02	7	64	2.89	26.45	2,640.75	16,754.92	2.83	17.97	57.99	66.58
13	4,000	5,000	4,500	906	9,677	4.76	50.80	4,920.82	30,085.57	4.50	27.52	9	73	3.72	30.17	1,906.00	18,660.92	2.04	20.02	38.73	62.03
14	5,000	7,500	6,250	1,552	11,229	8.15	58.95	9,755.10	39,840.67	8.92	36.44	12	85	4.96	35.12	6,551.83	25,212.75	7.03	27.05	67.16	63.28
15	7,500	10,000	8,750	1,021	12,250	5.36	64.31	7,602.37	47,443.04	6.95	43.39	17	102	7.02	42.15	5,474.19	30,686.94	5.87	32.92	72.01	64.68
16	10,000	20,000	15,000	2,284	14,534	11.99	76.30	20,878.67	68,321.71	19.10	62.49	34	136	14.05	56.20	14,879.65	45,566.59	15.96	48.88	71.27	66.69
17	20,000	50,000	35,000	2,188	16,722	11.49	87.79	22,028.51	90,350.21	20.15	82.63	58	194	23.97	80.17	24,316.10	69,882.69	26.09	74.97	110.38	77.35
18	50,000	100,000	75,000	1,265	17,987	6.64	94.43	10,135.70	100,485.91	9.27	91.90	23	217	9.50	89.67	1,166.44	71,049.13	1.25	76.22	11.51	70.71
19	100,000	500,000	300,000	830	18,817	4.36	98.79	7,331.67	107,817.58	6.71	98.61	20	237	8.26	97.93	1,201.93	72,251.06	1.29	77.51	16.39	67.01
20	500,000	UP		231	19,048	1.21	100.00	1,522.67	109,340.25	1.39	100.00	5	242	2.07	100.00	20,961.29	93,212.36	22.49	100.00	1376.61	85.25
				19,048				109,340.25				242				93,212.36				85.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	15.94	15.94	26.93	26.93	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	58	0.87	16.81	11.57	38.50	0.64	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	63	1.45	18.26	1.41	39.90	0.08	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	71	2.32	20.58	10.50	50.40	0.58	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	82	3.19	23.77	50.30	100.70	2.78	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	88	1.74	25.51	3.63	104.33	0.20	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	98	2.90	28.41	21.67	126.00	1.20	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	109	3.19	31.59	12.66	138.66	0.70	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	114	1.45	33.04	13.97	152.64	0.77	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	127	3.77	36.81	49.77	202.41	2.76	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	134	2.03	38.84	0.64	203.04	0.04	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	139	1.45	40.29	21.00	224.04	1.16	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	147	2.32	42.61	33.22	257.26	1.84	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	172	7.25	49.86	137.42	394.68	7.61	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	188	4.64	54.49	74.05	468.73	4.10	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	221	9.57	64.06	377.94	846.67	20.92	46.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	247	7.54	71.59	449.61	1,296.28	24.89	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	272	7.25	78.84	161.58	1,457.86	8.95	80.71	1	1	16.67	16.67	533.14	533.14	3.58	3.58	329.95	36.57
19	100,000	500,000	300,000	22	294	6.38	85.22	122.22	1,580.08	6.77	87.47	0	1	0.00	16.67	0.00	533.14	0.00	3.58	0.00	33.74
20	500,000	UP		51	345	14.78	100.00	226.25	1,806.32	12.53	100.00	5	6	83.33	100.00	14,349.53	14,882.67	96.42	100.00	6342.41	823.92
				345				1,806.32				6				14,882.67				823.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	4.46	4.46	9.18	9.18	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	0.96	5.41	0.05	9.24	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	0.64	6.05	0.24	9.48	0.02	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	2.23	8.28	23.63	33.11	1.53	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	0.32	8.60	0.66	33.77	0.04	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	0.32	8.92	0.35	34.12	0.02	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	34	1.91	10.83	1.92	36.04	0.12	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	1.91	12.74	3.13	39.17	0.20	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	46	1.91	14.65	8.99	48.15	0.58	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	49	0.96	15.61	5.44	53.60	0.35	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	57	2.55	18.15	17.42	71.01	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	66	2.87	21.02	12.19	83.20	0.79	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	74	2.55	23.57	15.68	98.88	1.01	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	89	4.78	28.34	42.00	140.88	2.72	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	100	3.50	31.85	43.83	184.71	2.83	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	43	143	13.69	45.54	230.63	415.34	14.92	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	57	200	18.15	63.69	497.39	912.73	32.17	59.04	2	2	28.57	28.57	1,743.76	1,743.76	69.44	69.44	350.58	191.05
18	50,000	100,000	75,000	46	246	14.65	78.34	193.08	1,105.81	12.49	71.53	1	3	14.29	42.86	0.15	1,743.91	0.01	69.45	0.08	157.70
19	100,000	500,000	300,000	31	277	9.87	88.22	103.18	1,208.99	6.67	78.20	1	4	14.29	57.14	0.06	1,743.97	0.00	69.45	0.06	144.25
20	500,000	UP		37	314	11.78	100.00	337.02	1,546.01	21.80	100.00	3	7	42.86	100.00	767.07	2,511.04	30.55	100.00	227.60	162.42
				314				1,546.01				7				2,511.04				162.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	6.14	6.14	9.44	9.44	0.42	0.42	1	1	20.00	20.00	0.23	0.23	10.39	10.39	2.39	2.39
2	50	100	75	7	44	1.16	7.30	3.00	12.44	0.13	0.56	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	1.81
3	100	200	150	14	58	2.32	9.62	34.53	46.97	1.54	2.10	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.48
4	200	300	250	15	73	2.49	12.11	0.76	47.73	0.03	2.13	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.47
5	300	500	400	16	89	2.65	14.76	10.40	58.13	0.46	2.60	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.39
6	500	750	625	6	95	1.00	15.75	14.81	72.94	0.66	3.26	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.31
7	750	1,000	875	31	126	5.14	20.90	32.78	105.72	1.46	4.72	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.21
8	1,000	1,500	1,250	25	151	4.15	25.04	31.61	137.33	1.41	6.13	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.16
9	1,500	2,000	1,750	21	172	3.48	28.52	58.15	195.47	2.60	8.73	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.12
10	2,000	2,500	2,250	7	179	1.16	29.68	24.09	219.56	1.08	9.81	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.10
11	2,500	3,000	2,750	15	194	2.49	32.17	73.61	293.18	3.29	13.10	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.08
12	3,000	4,000	3,500	18	212	2.99	35.16	79.68	372.86	3.56	16.65	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.06
13	4,000	5,000	4,500	16	228	2.65	37.81	15.96	388.82	0.71	17.37	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.06
14	5,000	7,500	6,250	22	250	3.65	41.46	175.06	563.88	7.82	25.19	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.04
15	7,500	10,000	8,750	29	279	4.81	46.27	179.57	743.45	8.02	33.21	0	1	0.00	20.00	0.00	0.23	0.00	10.39	0.00	0.03
16	10,000	20,000	15,000	63	342	10.45	56.72	343.71	1,087.16	15.35	48.56	4	5	80.00	100.00	1.95	2.17	89.61	100.00	0.57	0.20
17	20,000	50,000	35,000	75	417	12.44	69.15	472.55	1,559.71	21.11	69.67	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.14
18	50,000	100,000	75,000	20	437	3.32	72.47	98.13	1,657.84	4.38	74.05	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.13
19	100,000	500,000	300,000	89	526	14.76	87.23	377.55	2,035.39	16.86	90.91	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.11
20	500,000	UP		77	603	12.77	100.00	203.42	2,238.80	9.09	100.00	0	5	0.00	100.00	0.00	2.17	0.00	100.00	0.00	0.10
				603				2,238.80				5				2.17				0.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	5.73	5.73	24.60	24.60	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	51	0.76	6.49	9.86	34.47	0.21	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	64	1.65	8.14	42.14	76.61	0.90	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	73	1.15	9.29	33.12	109.73	0.70	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	114	5.22	14.50	41.89	151.61	0.89	3.22	1	1	11.11	11.11	399.99	399.99	0.43	0.43	954.95	263.82
6	500	750	625	43	157	5.47	19.97	21.27	172.88	0.45	3.67	0	1	0.00	11.11	0.00	399.99	0.00	0.43	0.00	231.37
7	750	1,000	875	14	171	1.78	21.76	39.66	212.54	0.84	4.52	0	1	0.00	11.11	0.00	399.99	0.00	0.43	0.00	188.19
8	1,000	1,500	1,250	28	199	3.56	25.32	62.62	275.16	1.33	5.85	0	1	0.00	11.11	0.00	399.99	0.00	0.43	0.00	145.36
9	1,500	2,000	1,750	47	246	5.98	31.30	54.34	329.51	1.15	7.00	1	2	11.11	22.22	3.50	403.49	0.00	0.43	6.44	122.45
10	2,000	2,500	2,250	27	273	3.44	34.73	125.73	455.24	2.67	9.67	0	2	0.00	22.22	0.00	403.49	0.00	0.43	0.00	88.63
11	2,500	3,000	2,750	35	308	4.45	39.19	54.92	510.16	1.17	10.84	0	2	0.00	22.22	0.00	403.49	0.00	0.43	0.00	79.09
12	3,000	4,000	3,500	30	338	3.82	43.00	137.93	648.09	2.93	13.77	0	2	0.00	22.22	0.00	403.49	0.00	0.43	0.00	62.26
13	4,000	5,000	4,500	31	369	3.94	46.95	123.28	771.37	2.62	16.39	1	3	11.11	33.33	4.63	408.11	0.00	0.43	3.75	52.91
14	5,000	7,500	6,250	40	409	5.09	52.04	277.60	1,048.97	5.90	22.28	0	3	0.00	33.33	0.00	408.11	0.00	0.43	0.00	38.91
15	7,500	10,000	8,750	37	446	4.71	56.74	420.29	1,469.25	8.93	31.21	2	5	22.22	55.56	176.30	584.42	0.19	0.62	41.95	39.78
16	10,000	20,000	15,000	55	501	7.00	63.74	576.55	2,045.80	12.25	43.46	0	5	0.00	55.56	0.00	584.42	0.00	0.62	0.00	28.57
17	20,000	50,000	35,000	99	600	12.60	76.34	918.59	2,964.40	19.52	62.98	0	5	0.00	55.56	0.00	584.42	0.00	0.62	0.00	19.71
18	50,000	100,000	75,000	81	681	10.31	86.64	964.72	3,929.12	20.49	83.47	1	6	11.11	66.67	7,056.60	7,641.01	7.50	8.13	731.47	194.47
19	100,000	500,000	300,000	94	775	11.96	98.60	559.91	4,489.02	11.89	95.37	3	9	33.33	100.00	86,384.25	94,025.26	91.87	100.00	15428.34	2094.56
20	500,000	UP		11	786	1.40	100.00	218.09	4,707.11	4.63	100.00	0	9	0.00	100.00	0.00	94,025.26	0.00	100.00	0.00	1997.52
				786				4,707.11				9				94,025.26				1997.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2374 MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	9.25	9.25	37.34	37.34	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	37	1.79	11.04	14.59	51.93	0.81	2.90	1	1	50.00	50.00	164.75	164.75	96.15	96.15	1129.40	317.24
3	100	200	150	1	38	0.30	11.34	0.98	50.95	0.05	2.84	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	323.37
4	200	300	250	7	45	2.09	13.43	1.03	49.91	0.06	2.79	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	330.06
5	300	500	400	6	51	1.79	15.22	16.51	33.40	0.92	1.86	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	493.24
6	500	750	625	7	58	2.09	17.31	8.54	41.94	0.48	2.34	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	392.78
7	750	1,000	875	8	66	2.39	19.70	9.61	51.55	0.54	2.88	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	319.56
8	1,000	1,500	1,250	23	89	6.87	26.57	41.91	93.46	2.34	5.22	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	176.27
9	1,500	2,000	1,750	31	120	9.25	35.82	77.35	170.82	4.32	9.54	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	96.45
10	2,000	2,500	2,250	7	127	2.09	37.91	57.09	227.91	3.19	12.72	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	72.29
11	2,500	3,000	2,750	2	129	0.60	38.51	21.36	249.26	1.19	13.91	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	66.09
12	3,000	4,000	3,500	3	132	0.90	39.40	0.65	249.91	0.04	13.95	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	65.92
13	4,000	5,000	4,500	7	139	2.09	41.49	12.66	262.57	0.71	14.66	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	62.74
14	5,000	7,500	6,250	33	172	9.85	51.34	138.64	401.21	7.74	22.40	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	41.06
15	7,500	10,000	8,750	15	187	4.48	55.82	58.32	459.53	3.26	25.65	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	35.85
16	10,000	20,000	15,000	24	211	7.16	62.99	114.28	573.81	6.38	32.03	0	1	0.00	50.00	0.00	164.75	0.00	96.15	0.00	28.71
17	20,000	50,000	35,000	58	269	17.31	80.30	685.10	1,258.91	38.24	70.27	1	2	50.00	100.00	6.59	171.33	3.85	100.00	0.96	13.61
18	50,000	100,000	75,000	51	320	15.22	95.52	318.78	1,577.70	17.79	88.07	0	2	0.00	100.00	0.00	171.33	0.00	100.00	0.00	10.86
19	100,000	500,000	300,000	13	333	3.88	99.40	180.56	1,758.26	10.08	98.15	0	2	0.00	100.00	0.00	171.33	0.00	100.00	0.00	9.74
20	500,000	UP		2	335	0.60	100.00	33.19	1,791.45	1.85	100.00	0	2	0.00	100.00	0.00	171.33	0.00	100.00	0.00	9.56
				335				1,791.45				2				171.33				9.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	8.31	8.31	12.52	12.52	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	36	0.76	9.07	8.78	21.30	0.59	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	55	4.79	13.85	35.70	57.00	2.40	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	61	1.51	15.37	1.94	58.94	0.13	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	65	1.01	16.37	2.40	61.35	0.16	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	72	1.76	18.14	13.36	74.70	0.90	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	86	3.53	21.66	27.26	101.97	1.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	100	3.53	25.19	18.22	120.19	1.23	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	116	4.03	29.22	30.70	150.90	2.07	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	129	3.27	32.49	68.26	219.16	4.59	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	132	0.76	33.25	19.26	238.42	1.30	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	135	0.76	34.01	13.36	251.79	0.90	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	149	3.53	37.53	71.50	323.29	4.81	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	185	9.07	46.60	195.19	518.47	13.13	34.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	220	8.82	55.42	102.29	620.77	6.88	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	242	5.54	60.96	172.77	793.54	11.63	53.40	3	3	33.33	33.33	1,623.74	1,623.74	86.62	86.62	939.83	204.62
17	20,000	50,000	35,000	34	276	8.56	69.52	192.83	986.37	12.98	66.37	0	3	0.00	33.33	0.00	1,623.74	0.00	86.62	0.00	164.62
18	50,000	100,000	75,000	27	303	6.80	76.32	91.33	1,077.69	6.15	72.52	0	3	0.00	33.33	0.00	1,623.74	0.00	86.62	0.00	150.67
19	100,000	500,000	300,000	46	349	11.59	87.91	236.28	1,313.97	15.90	88.42	2	5	22.22	55.56	36.31	1,660.04	1.94	88.56	15.37	126.34
20	500,000	UP		48	397	12.09	100.00	172.16	1,486.14	11.58	100.00	4	9	44.44	100.00	214.41	1,874.45	11.44	100.00	124.54	126.13
				397				1,486.14				9				1,874.45				126.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 240 SPINNING MILLS PRE-SPINNING PROCESS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	10.31	10.31	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.03	11.34	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	2.06	13.40	0.02	0.03	0.00	0.00	1	1	25.00	25.00	158.21	158.21	1.63	1.63	865617.23	588976.67
4	200	300	250	1	14	1.03	14.43	0.09	0.12	0.01	0.02	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	136107.44
5	300	500	400	1	15	1.03	15.46	0.08	0.20	0.01	0.03	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	81113.65
6	500	750	625	1	16	1.03	16.49	0.10	0.29	0.02	0.05	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	53657.87
7	750	1,000	875	1	17	1.03	17.53	0.10	0.39	0.02	0.06	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	40068.20
8	1,000	1,500	1,250	1	18	1.03	18.56	4.26	4.66	0.65	0.71	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	3396.92
9	1,500	2,000	1,750	1	19	1.03	19.59	4.23	8.89	0.65	1.36	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	1779.86
10	2,000	2,500	2,250	1	20	1.03	20.62	0.67	9.56	0.10	1.46	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	1655.05
11	2,500	3,000	2,750	1	21	1.03	21.65	1.03	10.59	0.16	1.62	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	1494.48
12	3,000	4,000	3,500	1	22	1.03	22.68	16.38	26.96	2.51	4.13	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	586.78
13	4,000	5,000	4,500	1	23	1.03	23.71	24.00	50.96	3.67	7.80	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	310.45
14	5,000	7,500	6,250	1	24	1.03	24.74	0.06	51.02	0.01	7.81	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	310.08
15	7,500	10,000	8,750	1	25	1.03	25.77	27.85	78.87	4.26	12.07	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	200.60
16	10,000	20,000	15,000	11	36	11.34	37.11	58.22	137.09	8.91	20.98	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	115.40
17	20,000	50,000	35,000	14	50	14.43	51.55	101.39	238.48	15.52	36.51	0	1	0.00	25.00	0.00	158.21	0.00	1.63	0.00	66.34
18	50,000	100,000	75,000	5	55	5.15	56.70	69.50	307.98	10.64	47.14	1	2	25.00	50.00	378.00	536.21	3.89	5.52	543.88	174.10
19	100,000	500,000	300,000	31	86	31.96	88.66	326.27	634.25	49.94	97.09	0	2	0.00	50.00	0.00	536.21	0.00	5.52	0.00	84.54
20	500,000	**UP**		11	97	11.34	100.00	19.04	653.29	2.91	100.00	2	4	50.00	100.00	9,175.45	9,711.65	94.48	100.00	48198.47	1486.57
				97				653.29				4				9,711.65				1486.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2401 SPINNING MILLSPRE-SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2402 SPINNING MILLSPRE-SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	10.92	10.92	14.45	14.45	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	65	0.17	11.09	5.26	19.71	0.25	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	70	0.85	11.95	23.59	43.29	1.10	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	76	1.02	12.97	33.93	77.22	1.58	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	81	0.85	13.82	3.27	80.49	0.15	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	85	0.68	14.51	17.71	98.21	0.83	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	88	0.51	15.02	6.66	104.87	0.31	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	97	1.54	16.55	23.60	128.47	1.10	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	105	1.37	17.92	15.82	144.28	0.74	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	109	0.68	18.60	11.94	156.23	0.56	7.29	1	1	3.85	3.85	89.63	89.63	0.11	0.11	750.41	57.37
11	2,500	3,000	2,750	7	116	1.19	19.80	22.27	178.50	1.04	8.32	0	1	0.00	3.85	0.00	89.63	0.00	0.11	0.00	50.21
12	3,000	4,000	3,500	13	129	2.22	22.01	51.23	229.73	2.39	10.71	0	1	0.00	3.85	0.00	89.63	0.00	0.11	0.00	39.02
13	4,000	5,000	4,500	8	137	1.37	23.38	47.11	276.84	2.20	12.91	0	1	0.00	3.85	0.00	89.63	0.00	0.11	0.00	32.38
14	5,000	7,500	6,250	24	161	4.10	27.47	135.61	412.45	6.32	19.23	2	3	7.69	11.54	7,302.42	7,392.05	8.83	8.94	5384.85	1792.21
15	7,500	10,000	8,750	36	197	6.14	33.62	173.14	585.59	8.07	27.31	0	3	0.00	11.54	0.00	7,392.05	0.00	8.94	0.00	1262.32
16	10,000	20,000	15,000	44	241	7.51	41.13	108.47	694.06	5.06	32.37	1	4	3.85	15.38	7.91	7,399.96	0.01	8.95	7.29	1066.18
17	20,000	50,000	35,000	49	290	8.36	49.49	203.45	897.51	9.49	41.86	3	7	11.54	26.92	1,749.83	9,149.79	2.12	11.07	860.07	1019.46
18	50,000	100,000	75,000	45	335	7.68	57.17	289.44	1,186.95	13.50	55.35	4	11	15.38	42.31	37,831.65	46,981.43	45.75	56.82	13070.61	3958.16
19	100,000	500,000	300,000	158	493	26.96	84.13	671.44	1,858.39	31.31	86.67	11	22	42.31	84.62	21,323.33	68,304.77	25.79	82.60	3175.76	3675.47
20	500,000	UP		93	586	15.87	100.00	285.90	2,144.29	13.33	100.00	4	26	15.38	100.00	14,383.98	82,688.75	17.40	100.00	5031.14	3856.23
				586				2,144.29				26				82,688.75				3856.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2403 SPINNING MILLSPRE-SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	9.71	9.71	48.88	48.88	1.09	1.09	3	3	5.77	5.77	6.63	6.63	0.04	0.04	13.56	13.56
2	50	100	75	4	97	0.42	10.13	16.12	65.00	0.36	1.45	0	3	0.00	5.77	0.00	6.63	0.00	0.04	0.00	10.20
3	100	200	150	12	109	1.25	11.38	56.91	121.91	1.27	2.72	1	4	1.92	7.69	152.31	158.94	0.90	0.94	267.65	130.38
4	200	300	250	10	119	1.04	12.42	62.13	184.04	1.39	4.10	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	86.36
5	300	500	400	10	129	1.04	13.47	89.11	273.14	1.99	6.09	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	58.19
6	500	750	625	8	137	0.84	14.30	1.62	274.76	0.04	6.13	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	57.84
7	750	1,000	875	4	141	0.42	14.72	4.38	279.14	0.10	6.23	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	56.94
8	1,000	1,500	1,250	24	165	2.51	17.22	36.90	316.04	0.82	7.05	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	50.29
9	1,500	2,000	1,750	14	179	1.46	18.68	24.32	340.36	0.54	7.59	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	46.70
10	2,000	2,500	2,250	18	197	1.88	20.56	39.71	380.07	0.89	8.48	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	41.82
11	2,500	3,000	2,750	13	210	1.36	21.92	40.34	420.41	0.90	9.38	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	37.81
12	3,000	4,000	3,500	17	227	1.77	23.70	45.80	466.20	1.02	10.40	0	4	0.00	7.69	0.00	158.94	0.00	0.94	0.00	34.09
13	4,000	5,000	4,500	21	248	2.19	25.89	33.92	500.13	0.76	11.15	1	5	1.92	9.62	162.88	321.82	0.96	1.90	480.16	64.35
14	5,000	7,500	6,250	26	274	2.71	28.60	69.82	569.95	1.56	12.71	0	5	0.00	9.62	0.00	321.82	0.00	1.90	0.00	56.46
15	7,500	10,000	8,750	35	309	3.65	32.25	55.26	625.21	1.23	13.94	0	5	0.00	9.62	0.00	321.82	0.00	1.90	0.00	51.47
16	10,000	20,000	15,000	103	412	10.75	43.01	437.86	1,063.08	9.77	23.71	3	8	5.77	15.38	666.11	987.93	3.92	5.82	152.13	92.93
17	20,000	50,000	35,000	103	515	10.75	53.76	971.77	2,034.84	21.67	45.38	11	19	21.15	36.54	3,219.69	4,207.62	18.97	24.79	331.32	206.78
18	50,000	100,000	75,000	79	594	8.25	62.00	552.95	2,587.80	12.33	57.71	1	20	1.92	38.46	151.74	4,359.35	0.89	25.69	27.44	168.46
19	100,000	500,000	300,000	270	864	28.18	90.19	1,445.71	4,033.50	32.24	89.96	15	35	28.85	67.31	2,594.05	6,953.40	15.29	40.97	179.43	172.39
20	500,000	UP		94	958	9.81	100.00	450.40	4,483.90	10.04	100.00	17	52	32.69	100.00	10,017.78	16,971.18	59.03	100.00	2224.21	378.49
				958				4,483.90				52				16,971.18				378.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2408 SPINNING MILLSPRE-SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	8.60	8.60	7,498.71	7,498.71	340.48	340.48	1	1	1.27	1.27	0.04	0.04	0.00	0.00	0.00	0.00
2	50	100	75	7	127	0.50	9.10	18.68	7,480.03	0.85	339.64	0	1	0.00	1.27	0.00	0.04	0.00	0.00	0.00	0.00
3	100	200	150	8	135	0.57	9.68	53.28	7,426.74	2.42	337.22	0	1	0.00	1.27	0.00	0.04	0.00	0.00	0.00	0.00
4	200	300	250	8	143	0.57	10.25	157.25	7,269.49	7.14	330.08	0	1	0.00	1.27	0.00	0.04	0.00	0.00	0.00	0.00
5	300	500	400	2	145	0.14	10.39	1.19	7,268.30	0.05	330.02	0	1	0.00	1.27	0.00	0.04	0.00	0.00	0.00	0.00
6	500	750	625	2	147	0.14	10.54	0.17	7,268.14	0.01	330.01	0	1	0.00	1.27	0.00	0.04	0.00	0.00	0.00	0.00
7	750	1,000	875	9	156	0.65	11.18	14.99	7,253.15	0.68	329.33	1	2	1.27	2.53	17.80	17.84	0.01	0.01	118.73	0.25
8	1,000	1,500	1,250	17	173	1.22	12.40	5.87	7,247.28	0.27	329.07	0	2	0.00	2.53	0.00	17.84	0.00	0.01	0.00	0.25
9	1,500	2,000	1,750	2	175	0.14	12.54	3.87	7,243.41	0.18	328.89	0	2	0.00	2.53	0.00	17.84	0.00	0.01	0.00	0.25
10	2,000	2,500	2,250	5	180	0.36	12.90	14.54	7,228.87	0.66	328.23	0	2	0.00	2.53	0.00	17.84	0.00	0.01	0.00	0.25
11	2,500	3,000	2,750	6	186	0.43	13.33	17.29	7,211.58	0.79	327.45	0	2	0.00	2.53	0.00	17.84	0.00	0.01	0.00	0.25
12	3,000	4,000	3,500	18	204	1.29	14.62	66.22	7,145.36	3.01	324.44	1	3	1.27	3.80	17.80	35.63	0.01	0.01	26.87	0.50
13	4,000	5,000	4,500	4	208	0.29	14.91	17.93	7,127.43	0.81	323.63	0	3	0.00	3.80	0.00	35.63	0.00	0.01	0.00	0.50
14	5,000	7,500	6,250	21	229	1.51	16.42	53.35	7,074.08	2.42	321.20	1	4	1.27	5.06	14.97	50.61	0.00	0.01	28.07	0.72
15	7,500	10,000	8,750	17	246	1.22	17.63	83.17	6,990.91	3.78	317.43	5	9	6.33	11.39	634.61	685.22	0.18	0.20	763.05	9.80
16	10,000	20,000	15,000	86	332	6.16	23.80	506.67	6,484.24	23.01	294.42	5	14	6.33	17.72	3,754.20	4,439.42	1.09	1.29	740.96	68.46
17	20,000	50,000	35,000	173	505	12.40	36.20	477.35	6,006.89	21.67	272.75	13	27	16.46	34.18	4,854.07	9,293.49	1.41	2.70	1016.88	154.71
18	50,000	100,000	75,000	108	613	7.74	43.94	101.19	5,905.70	4.59	268.15	10	37	12.66	46.84	12,884.63	22,178.12	3.74	6.44	12732.55	375.54
19	100,000	500,000	300,000	225	838	16.13	60.07	509.72	5,395.98	23.14	245.01	3	40	3.80	50.63	238,409.01	260,587.13	69.21	75.65	46772.55	4829.28
20	500,000	UP		557	1,395	39.93	100.00	7,598.34	2,202.37	345.01	100.00	39	79	49.37	100.00	83,883.28	344,470.41	24.35	100.00	1103.97	15640.92
				1,395				2,202.37				79				344,470.41				15640.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 241 WEAVING PRE-WEAVING PROCESS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2411 WEAVINGPRE-WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2412 WEAVINGPRE-WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	9.48	9.48	60.81	60.81	2.27	2.27	1	1	2.08	2.08	5.61	5.61	0.04	0.04	9.22	9.22
2	50	100	75	11	71	1.74	11.22	40.25	101.06	1.50	3.78	0	1	0.00	2.08	0.00	5.61	0.00	0.04	0.00	5.55
3	100	200	150	10	81	1.58	12.80	54.26	155.32	2.03	5.81	2	3	4.17	6.25	162.50	168.11	1.04	1.07	299.48	108.23
4	200	300	250	3	84	0.47	13.27	1.42	153.90	0.05	5.75	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	109.23
5	300	500	400	8	92	1.26	14.53	69.86	223.76	2.61	8.37	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	75.13
6	500	750	625	6	98	0.95	15.48	4.44	228.20	0.17	8.53	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	73.67
7	750	1,000	875	18	116	2.84	18.33	28.56	256.75	1.07	9.60	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	65.47
8	1,000	1,500	1,250	21	137	3.32	21.64	43.18	299.94	1.61	11.21	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	56.05
9	1,500	2,000	1,750	15	152	2.37	24.01	65.98	365.92	2.47	13.68	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	45.94
10	2,000	2,500	2,250	13	165	2.05	26.07	17.75	383.67	0.66	14.34	0	3	0.00	6.25	0.00	168.11	0.00	1.07	0.00	43.81
11	2,500	3,000	2,750	16	181	2.53	28.59	16.45	400.12	0.61	14.96	2	5	4.17	10.42	5.52	173.62	0.04	1.11	33.54	43.39
12	3,000	4,000	3,500	17	198	2.69	31.28	74.79	474.91	2.80	17.75	1	6	2.08	12.50	0.85	174.48	0.01	1.11	1.14	36.74
13	4,000	5,000	4,500	14	212	2.21	33.49	65.09	540.00	2.43	20.19	2	8	4.17	16.67	4.24	178.72	0.03	1.14	6.52	33.10
14	5,000	7,500	6,250	56	268	8.85	42.34	233.25	773.26	8.72	28.91	3	11	6.25	22.92	36.44	215.16	0.23	1.37	15.62	27.82
15	7,500	10,000	8,750	38	306	6.00	48.34	203.64	976.90	7.61	36.52	6	17	12.50	35.42	196.27	411.43	1.25	2.63	96.38	42.12
16	10,000	20,000	15,000	77	383	12.16	60.51	509.24	1,486.14	19.04	55.56	6	23	12.50	47.92	204.94	616.36	1.31	3.93	40.24	41.47
17	20,000	50,000	35,000	99	482	15.64	76.15	625.44	2,111.58	23.38	78.94	15	38	31.25	79.17	5,508.69	6,125.06	35.15	39.09	880.76	290.07
18	50,000	100,000	75,000	57	539	9.00	85.15	300.76	2,412.34	11.24	90.18	3	41	6.25	85.42	5.59	6,130.65	0.04	39.12	1.86	254.14
19	100,000	500,000	300,000	69	608	10.90	96.05	228.92	2,641.27	8.56	98.74	7	48	14.58	100.00	9,539.78	15,670.43	60.88	100.00	4167.24	593.29
20	500,000	UP		25	633	3.95	100.00	33.65	2,674.91	1.26	100.00	0	48	0.00	100.00	0.00	15,670.43	0.00	100.00	0.00	585.83
				633				2,674.91				48				15,670.43				585.83	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2413 WEAVINGPRE-WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	121	121	11.02	11.02	48.59	48.59	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	130	0.82	11.84	58.78	107.37	1.35	2.46	1	1	1.92	1.92	81.77	81.77	2.96	2.96	139.12	76.16
3	100	200	150	12	142	1.09	12.93	40.19	147.56	0.92	3.38	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	55.42
4	200	300	250	15	157	1.37	14.30	3.25	150.80	0.07	3.46	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	54.22
5	300	500	400	22	179	2.00	16.30	54.32	205.12	1.25	4.70	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	39.86
6	500	750	625	17	196	1.55	17.85	15.81	220.94	0.36	5.07	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	37.01
7	750	1,000	875	13	209	1.18	19.03	9.88	230.81	0.23	5.29	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	35.43
8	1,000	1,500	1,250	17	226	1.55	20.58	33.65	264.47	0.77	6.07	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	30.92
9	1,500	2,000	1,750	21	247	1.91	22.50	38.14	302.60	0.87	6.94	0	1	0.00	1.92	0.00	81.77	0.00	2.96	0.00	27.02
10	2,000	2,500	2,250	14	261	1.28	23.77	46.93	349.53	1.08	8.02	1	2	1.92	3.85	14.75	96.52	0.53	3.50	31.44	27.61
11	2,500	3,000	2,750	17	278	1.55	25.32	76.17	425.70	1.75	9.76	4	6	7.69	11.54	228.62	325.14	8.28	11.78	300.13	76.38
12	3,000	4,000	3,500	52	330	4.74	30.05	142.78	568.48	3.27	13.04	1	7	1.92	13.46	0.93	326.07	0.03	11.81	0.65	57.36
13	4,000	5,000	4,500	65	395	5.92	35.97	124.66	693.15	2.86	15.90	1	8	1.92	15.38	42.50	368.57	1.54	13.35	34.09	53.17
14	5,000	7,500	6,250	44	439	4.01	39.98	195.89	889.04	4.49	20.39	1	9	1.92	17.31	1.24	369.81	0.04	13.40	0.63	41.60
15	7,500	10,000	8,750	38	477	3.46	43.44	226.13	1,115.17	5.19	25.58	3	12	5.77	23.08	156.23	526.05	5.66	19.06	69.09	47.17
16	10,000	20,000	15,000	144	621	13.11	56.56	679.12	1,794.29	15.58	41.15	21	33	40.38	63.46	1,556.11	2,082.16	56.37	75.42	229.14	116.04
17	20,000	50,000	35,000	158	779	14.39	70.95	1,261.22	3,055.51	28.93	70.08	6	39	11.54	75.00	129.58	2,211.74	4.69	80.12	10.27	72.39
18	50,000	100,000	75,000	93	872	8.47	79.42	423.54	3,479.06	9.71	79.80	3	42	5.77	80.77	12.43	2,224.18	0.45	80.57	2.94	63.93
19	100,000	500,000	300,000	159	1,031	14.48	93.90	748.62	4,227.67	17.17	96.97	9	51	17.31	98.08	517.32	2,741.49	18.74	99.31	69.10	64.85
20	500,000	UP		67	1,098	6.10	100.00	132.28	4,359.96	3.03	100.00	1	52	1.92	100.00	19.17	2,760.67	0.69	100.00	14.50	63.32
				1,098				4,359.96				52				2,760.67				63.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2418 WEAVINGPRE-WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	5.54	5.54	2.78	2.78	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	23	0.25	5.79	5.87	8.64	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	25	0.50	6.30	34.10	42.74	1.62	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	27	0.50	6.80	0.24	42.97	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	29	0.50	7.30	1.39	44.37	0.07	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	1.01	8.31	16.34	60.71	0.77	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	35	0.50	8.82	1.56	62.27	0.07	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	45	2.52	11.34	18.57	80.84	0.88	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	47	0.50	11.84	6.32	87.16	0.30	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	50	0.76	12.59	3.42	90.58	0.16	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	64	3.53	16.12	46.03	136.61	2.18	6.48	1	1	2.78	2.78	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	72	2.02	18.14	20.76	157.36	0.98	7.46	0	1	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	79	1.76	19.90	16.86	174.22	0.80	8.26	0	1	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	106	6.80	26.70	81.36	255.58	3.86	12.12	1	2	2.78	5.56	110.41	110.41	3.46	3.46	135.71	43.20
15	7,500	10,000	8,750	13	119	3.27	29.97	85.55	341.13	4.06	16.17	0	2	0.00	5.56	0.00	110.41	0.00	3.46	0.00	32.37
16	10,000	20,000	15,000	47	166	11.84	41.81	354.29	695.42	16.80	32.97	3	5	8.33	13.89	1,102.31	1,212.73	34.53	37.99	311.14	174.39
17	20,000	50,000	35,000	49	215	12.34	54.16	527.64	1,223.05	25.01	57.98	6	11	16.67	30.56	86.34	1,299.07	2.70	40.69	16.36	106.21
18	50,000	100,000	75,000	48	263	12.09	66.25	358.02	1,581.07	16.97	74.95	6	17	16.67	47.22	757.56	2,056.62	23.73	64.42	211.60	130.08
19	100,000	500,000	300,000	86	349	21.66	87.91	489.72	2,070.79	23.22	98.17	8	25	22.22	69.44	569.16	2,625.78	17.83	82.25	116.22	126.80
20	500,000	UP		48	397	12.09	100.00	38.58	2,109.37	1.83	100.00	11	36	30.56	100.00	566.61	3,192.39	17.75	100.00	1468.64	151.34
				397				2,109.37				36				3,192.39				151.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	157	157	10.55	10.55	55.20	55.20	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	160	0.20	10.75	8.98	64.17	0.20	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	170	0.67	11.42	64.11	128.28	1.45	2.91	1	1	2.22	2.22	1.20	1.20	0.01	0.01	1.88	0.94
4	200	300	250	10	180	0.67	12.10	84.09	212.37	1.91	4.82	0	1	0.00	2.22	0.00	1.20	0.00	0.01	0.00	0.57
5	300	500	400	7	187	0.47	12.57	36.54	248.91	0.83	5.64	0	1	0.00	2.22	0.00	1.20	0.00	0.01	0.00	0.48
6	500	750	625	31	218	2.08	14.65	13.98	262.89	0.32	5.96	1	2	2.22	4.44	47.59	48.80	0.26	0.27	340.51	18.56
7	750	1,000	875	25	243	1.68	16.33	8.49	271.38	0.19	6.15	1	3	2.22	6.67	17.79	66.58	0.10	0.36	209.47	24.54
8	1,000	1,500	1,250	28	271	1.88	18.21	12.77	284.15	0.29	6.44	0	3	0.00	6.67	0.00	66.58	0.00	0.36	0.00	23.43
9	1,500	2,000	1,750	18	289	1.21	19.42	80.28	364.43	1.82	8.26	0	3	0.00	6.67	0.00	66.58	0.00	0.36	0.00	18.27
10	2,000	2,500	2,250	12	301	0.81	20.23	15.88	380.30	0.36	8.62	0	3	0.00	6.67	0.00	66.58	0.00	0.36	0.00	17.51
11	2,500	3,000	2,750	15	316	1.01	21.24	20.56	400.87	0.47	9.09	0	3	0.00	6.67	0.00	66.58	0.00	0.36	0.00	16.61
12	3,000	4,000	3,500	38	354	2.55	23.79	20.98	421.84	0.48	9.57	0	3	0.00	6.67	0.00	66.58	0.00	0.36	0.00	15.78
13	4,000	5,000	4,500	28	382	1.88	25.67	8.88	430.73	0.20	9.77	0	3	0.00	6.67	0.00	66.58	0.00	0.36	0.00	15.46
14	5,000	7,500	6,250	54	436	3.63	29.30	82.38	513.11	1.87	11.64	3	6	6.67	13.33	127.27	193.85	0.70	1.06	154.49	37.78
15	7,500	10,000	8,750	30	466	2.02	31.32	52.51	565.62	1.19	12.83	0	6	0.00	13.33	0.00	193.85	0.00	1.06	0.00	34.27
16	10,000	20,000	15,000	160	626	10.75	42.07	577.91	1,143.53	13.11	25.93	5	11	11.11	24.44	150.48	344.33	0.82	1.88	26.04	30.11
17	20,000	50,000	35,000	236	862	15.86	57.93	981.24	2,124.76	22.25	48.18	4	15	8.89	33.33	331.03	675.35	1.81	3.70	33.74	31.78
18	50,000	100,000	75,000	165	1,027	11.09	69.02	893.78	3,018.55	20.27	68.45	3	18	6.67	40.00	4,246.78	4,922.14	23.24	26.93	475.15	163.06
19	100,000	500,000	300,000	293	1,320	19.69	88.71	962.38	3,980.92	21.82	90.28	4	22	8.89	48.89	1,503.08	6,425.22	8.22	35.16	156.18	161.40
20	500,000	UP		168	1,488	11.29	100.00	428.68	4,409.60	9.72	100.00	23	45	51.11	100.00	11,849.57	18,274.80	64.84	100.00	2764.20	414.43
				1,488				4,409.60				45				18,274.80				414.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2438 MIXED PROCESSES(SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.95	5.95	9.58	9.58	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.38	8.33	0.54	10.11	0.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.19	9.52	1.13	11.24	0.24	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.19	10.71	1.35	12.59	0.29	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.19	11.90	1.71	14.30	0.37	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	3.57	15.48	0.59	14.89	0.13	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	4.76	20.24	11.26	26.14	2.41	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	22	5.95	26.19	14.07	40.21	3.01	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	27	5.95	32.14	14.84	55.06	3.18	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	29	2.38	34.52	13.06	68.12	2.80	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	33	4.76	39.29	25.45	93.57	5.45	20.02	2	2	50.00	50.00	3,624.07	3,624.07	38.70	38.70	14239.21	3873.01
12	3,000	4,000	3,500	8	41	9.52	48.81	49.57	143.14	10.61	30.63	1	3	25.00	75.00	3,763.70	7,387.78	40.19	78.90	7592.94	5161.18
13	4,000	5,000	4,500	12	53	14.29	63.10	65.75	208.90	14.07	44.70	0	3	0.00	75.00	0.00	7,387.78	0.00	78.90	0.00	3536.58
14	5,000	7,500	6,250	7	60	8.33	71.43	72.15	281.04	15.44	60.13	1	4	25.00	100.00	1,976.02	9,363.80	21.10	100.00	2738.88	3331.80
15	7,500	10,000	8,750	4	64	4.76	76.19	54.05	335.09	11.56	71.70	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2794.39
16	10,000	20,000	15,000	4	68	4.76	80.95	37.69	372.79	8.06	79.76	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2511.84
17	20,000	50,000	35,000	7	75	8.33	89.29	69.51	442.29	14.87	94.63	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2117.09
18	50,000	100,000	75,000	2	77	2.38	91.67	18.01	460.31	3.85	98.49	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2034.26
19	100,000	500,000	300,000	5	82	5.95	97.62	6.94	467.25	1.49	99.97	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2004.03
20	500,000	UP		2	84	2.38	100.00	0.13	467.38	0.03	100.00	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2003.48
				84				467.38				4				9,363.80				2003.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	7.51	7.51	15.93	15.93	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	32	2.10	9.61	27.96	43.89	1.87	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	35	0.90	10.51	0.71	44.60	0.05	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	43	2.40	12.91	4.24	48.84	0.28	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	49	1.80	14.71	7.18	56.02	0.48	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	56	2.10	16.82	9.92	65.94	0.66	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	63	2.10	18.92	8.44	74.38	0.56	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	72	2.70	21.62	15.45	89.83	1.03	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	77	1.50	23.12	10.09	99.92	0.67	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	79	0.60	23.72	4.49	104.41	0.30	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	83	1.20	24.92	3.30	107.70	0.22	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	97	4.20	29.13	32.93	140.63	2.20	9.39	2	2	40.00	40.00	529.17	529.17	8.58	8.58	1606.96	376.28
13	4,000	5,000	4,500	5	102	1.50	30.63	15.27	155.91	1.02	10.41	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	339.42
14	5,000	7,500	6,250	25	127	7.51	38.14	103.43	259.33	6.91	17.32	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	204.05
15	7,500	10,000	8,750	5	132	1.50	39.64	62.25	321.58	4.16	21.47	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	164.55
16	10,000	20,000	15,000	65	197	19.52	59.16	288.35	609.93	19.26	40.73	1	3	20.00	60.00	2,405.73	2,934.90	38.99	47.57	834.30	481.19
17	20,000	50,000	35,000	61	258	18.32	77.48	335.54	945.47	22.41	63.14	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	310.42
18	50,000	100,000	75,000	39	297	11.71	89.19	305.39	1,250.86	20.39	83.53	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	234.63
19	100,000	500,000	300,000	33	330	9.91	99.10	215.63	1,466.49	14.40	97.93	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	200.13
20	500,000	UP		3	333	0.90	100.00	31.03	1,497.53	2.07	100.00	2	5	40.00	100.00	3,235.34	6,170.24	52.43	100.00	10424.87	412.03
				333				1,497.53				5				6,170.24				412.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	12.73	12.73	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.82	14.55	3.56	3.56	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	3.64	18.18	1.87	5.43	0.72	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	7.27	25.45	30.53	35.96	11.73	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	1.82	27.27	1.76	37.72	0.68	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	1.82	29.09	2.81	40.53	1.08	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	1.82	30.91	21.52	62.05	8.27	23.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	1.82	32.73	6.04	68.09	2.32	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.82	34.55	3.02	65.07	1.16	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.82	36.36	0.00	65.07	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.82	38.18	2.45	67.52	0.94	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	24	5.45	43.64	12.84	80.36	4.93	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	27	5.45	49.09	31.10	111.46	11.95	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	32	9.09	58.18	10.15	121.61	3.90	46.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	33	1.82	60.00	2.58	124.20	0.99	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	34	1.82	61.82	2.25	126.45	0.86	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	44	18.18	80.00	63.71	190.16	24.48	73.06	1	1	100.00	100.00	129.20	129.20	100.00	100.00	202.78	67.94
18	50,000	100,000	75,000	5	49	9.09	89.09	35.22	225.38	13.53	86.59	0	1	0.00	100.00	0.00	129.20	0.00	100.00	0.00	57.33
19	100,000	500,000	300,000	6	55	10.91	100.00	34.91	260.28	13.41	100.00	0	1	0.00	100.00	0.00	129.20	0.00	100.00	0.00	49.64
20	500,000	UP		0	55	0.00	100.00	0.00	260.28	0.00	100.00	0	1	0.00	100.00	0.00	129.20	0.00	100.00	0.00	49.64
				55				260.28				1				129.20				49.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	164	164	8.04	8.04	7.28	7.28	0.05	0.05	3	3	5.36	5.36	17.14	17.14	0.46	0.46	235.35	235.35
2	50	100	75	62	226	3.04	11.08	153.44	160.72	1.00	1.04	0	3	0.00	5.36	0.00	17.14	0.00	0.46	0.00	10.67
3	100	200	150	51	277	2.50	13.58	235.62	396.34	1.53	2.57	0	3	0.00	5.36	0.00	17.14	0.00	0.46	0.00	4.33
4	200	300	250	51	328	2.50	16.08	214.40	610.74	1.39	3.96	0	3	0.00	5.36	0.00	17.14	0.00	0.46	0.00	2.81
5	300	500	400	85	413	4.17	20.25	280.35	891.09	1.82	5.78	1	4	1.79	7.14	55.19	72.33	1.48	1.95	19.69	8.12
6	500	750	625	68	481	3.33	23.58	243.55	1,134.64	1.58	7.36	1	5	1.79	8.93	12.86	85.19	0.35	2.29	5.28	7.51
7	750	1,000	875	64	545	3.14	26.72	221.33	1,355.97	1.44	8.79	0	5	0.00	8.93	0.00	85.19	0.00	2.29	0.00	6.28
8	1,000	1,500	1,250	109	654	5.34	32.06	361.93	1,717.91	2.35	11.14	0	5	0.00	8.93	0.00	85.19	0.00	2.29	0.00	4.96
9	1,500	2,000	1,750	94	748	4.61	36.67	414.01	2,131.92	2.69	13.83	0	5	0.00	8.93	0.00	85.19	0.00	2.29	0.00	4.00
10	2,000	2,500	2,250	77	825	3.77	40.44	344.65	2,476.57	2.24	16.06	0	5	0.00	8.93	0.00	85.19	0.00	2.29	0.00	3.44
11	2,500	3,000	2,750	74	899	3.63	44.07	437.38	2,913.95	2.84	18.90	1	6	1.79	10.71	0.00	85.19	0.00	2.29	0.00	2.92
12	3,000	4,000	3,500	118	1,017	5.78	49.85	707.77	3,621.73	4.59	23.49	2	8	3.57	14.29	34.93	120.12	0.94	3.23	4.94	3.32
13	4,000	5,000	4,500	111	1,128	5.44	55.29	1,002.22	4,623.95	6.50	29.99	0	8	0.00	14.29	0.00	120.12	0.00	3.23	0.00	2.60
14	5,000	7,500	6,250	131	1,259	6.42	61.72	1,135.37	5,759.31	7.36	37.36	7	15	12.50	26.79	1.48	121.60	0.04	3.27	0.13	2.11
15	7,500	10,000	8,750	124	1,383	6.08	67.79	1,273.29	7,032.61	8.26	45.61	0	15	0.00	26.79	0.00	121.60	0.00	3.27	0.00	1.73
16	10,000	20,000	15,000	238	1,621	11.67	79.46	2,887.91	9,920.52	18.73	64.35	14	29	25.00	51.79	447.56	569.16	12.04	15.31	15.50	5.74
17	20,000	50,000	35,000	191	1,812	9.36	88.82	2,404.02	12,324.54	15.59	79.94	7	36	12.50	64.29	1,929.27	2,498.43	51.90	67.21	80.25	20.27
18	50,000	100,000	75,000	84	1,896	4.12	92.94	1,490.77	13,815.31	9.67	89.61	2	38	3.57	67.86	47.52	2,545.95	1.28	68.49	3.19	18.43
19	100,000	500,000	300,000	99	1,995	4.85	97.79	1,264.36	15,079.68	8.20	97.81	18	56	32.14	100.00	1,171.23	3,717.18	31.51	100.00	92.63	24.65
20	500,000	UP		45	2,040	2.21	100.00	337.92	15,417.60	2.19	100.00	0	56	0.00	100.00	0.00	3,717.18	0.00	100.00	0.00	24.11
				2,040				15,417.60				56				3,717.18				24.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	139	139	7.70	7.70	69.36	69.36	1.13	1.13	1	1	4.35	4.35	1,105.26	1,105.26	4.90	4.90	1593.41	1593.41
2	50	100	75	75	214	4.16	11.86	103.68	173.05	1.70	2.83	0	1	0.00	4.35	0.00	1,105.26	0.00	4.90	0.00	638.71
3	100	200	150	142	356	7.87	19.72	126.13	299.18	2.06	4.89	1	2	4.35	8.70	183.57	1,288.84	0.81	5.71	145.54	430.79
4	200	300	250	177	533	9.81	29.53	134.77	433.95	2.20	7.10	0	2	0.00	8.70	0.00	1,288.84	0.00	5.71	0.00	297.00
5	300	500	400	173	706	9.58	39.11	182.77	616.72	2.99	10.08	0	2	0.00	8.70	0.00	1,288.84	0.00	5.71	0.00	208.98
6	500	750	625	119	825	6.59	45.71	95.29	712.01	1.56	11.64	1	3	4.35	13.04	30.66	1,319.50	0.14	5.84	32.18	185.32
7	750	1,000	875	74	899	4.10	49.81	142.44	854.46	2.33	13.97	0	3	0.00	13.04	0.00	1,319.50	0.00	5.84	0.00	154.43
8	1,000	1,500	1,250	84	983	4.65	54.46	162.33	1,016.79	2.65	16.63	0	3	0.00	13.04	0.00	1,319.50	0.00	5.84	0.00	129.77
9	1,500	2,000	1,750	50	1,033	2.77	57.23	154.39	1,171.18	2.52	19.15	0	3	0.00	13.04	0.00	1,319.50	0.00	5.84	0.00	112.66
10	2,000	2,500	2,250	41	1,074	2.27	59.50	143.73	1,314.91	2.35	21.50	0	3	0.00	13.04	0.00	1,319.50	0.00	5.84	0.00	100.35
11	2,500	3,000	2,750	34	1,108	1.88	61.39	106.94	1,421.85	1.75	23.25	0	3	0.00	13.04	0.00	1,319.50	0.00	5.84	0.00	92.80
12	3,000	4,000	3,500	46	1,154	2.55	63.93	192.72	1,614.57	3.15	26.40	0	3	0.00	13.04	0.00	1,319.50	0.00	5.84	0.00	81.72
13	4,000	5,000	4,500	29	1,183	1.61	65.54	190.46	1,805.03	3.11	29.51	1	4	4.35	17.39	1,653.04	2,972.54	7.32	13.17	867.91	164.68
14	5,000	7,500	6,250	80	1,263	4.43	69.97	397.58	2,202.61	6.50	36.02	1	5	4.35	21.74	6.50	2,979.04	0.03	13.19	1.64	135.25
15	7,500	10,000	8,750	31	1,294	1.72	71.69	267.92	2,470.53	4.38	40.40	0	5	0.00	21.74	0.00	2,979.04	0.00	13.19	0.00	120.58
16	10,000	20,000	15,000	97	1,391	5.37	77.06	602.47	3,073.00	9.85	50.25	3	8	13.04	34.78	561.83	3,540.88	2.49	15.68	93.25	115.23
17	20,000	50,000	35,000	186	1,577	10.30	87.37	1,321.45	4,394.45	21.61	71.86	3	11	13.04	47.83	1,187.50	4,728.37	5.26	20.94	89.86	107.60
18	50,000	100,000	75,000	84	1,661	4.65	92.02	751.27	5,145.72	12.28	84.14	2	13	8.70	56.52	821.99	5,550.36	3.64	24.58	109.41	107.86
19	100,000	500,000	300,000	135	1,796	7.48	99.50	818.86	5,964.58	13.39	97.53	10	23	43.48	100.00	17,027.41	22,577.77	75.42	100.00	2079.39	378.53
20	500,000	UP		9	1,805	0.50	100.00	151.05	6,115.64	2.47	100.00	0	23	0.00	100.00	0.00	22,577.77	0.00	100.00	0.00	369.18
				1,805				6,115.64				23				22,577.77				369.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 24643 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,298	1,298	10.81	10.81	700.59	700.59	1.33	1.33	5	5	5.10	5.10	22.22	22.22	0.08	0.08	3.17	3.17
2	50	100	75	451	1,749	3.76	14.57	733.67	1,434.26	1.39	2.72	1	6	1.02	6.12	10.40	32.63	0.04	0.12	1.42	2.27
3	100	200	150	759	2,508	6.32	20.89	1,223.43	2,657.70	2.32	5.05	2	8	2.04	8.16	104.60	137.23	0.38	0.49	8.55	5.16
4	200	300	250	729	3,237	6.07	26.96	764.33	3,422.03	1.45	6.50	3	11	3.06	11.22	1,690.63	1,827.86	6.08	6.58	221.19	53.41
5	300	500	400	1,161	4,398	9.67	36.63	1,757.60	5,179.63	3.34	9.84	3	14	3.06	14.29	926.64	2,754.49	3.33	9.91	52.72	53.18
6	500	750	625	1,035	5,433	8.62	45.25	1,733.11	6,912.74	3.29	13.13	0	14	0.00	14.29	0.00	2,754.49	0.00	9.91	0.00	39.85
7	750	1,000	875	936	6,369	7.80	53.04	1,801.72	8,714.46	3.42	16.55	0	14	0.00	14.29	0.00	2,754.49	0.00	9.91	0.00	31.61
8	1,000	1,500	1,250	1,105	7,474	9.20	62.25	2,673.05	11,387.51	5.08	21.62	1	15	1.02	15.31	263.07	3,017.57	0.95	10.86	9.84	26.50
9	1,500	2,000	1,750	739	8,213	6.15	68.40	2,749.89	14,137.40	5.22	26.84	3	18	3.06	18.37	2,083.18	5,100.75	7.50	18.35	75.76	36.08
10	2,000	2,500	2,250	394	8,607	3.28	71.68	1,611.61	15,749.02	3.06	29.91	7	25	7.14	25.51	727.73	5,828.48	2.62	20.97	45.16	37.01
11	2,500	3,000	2,750	366	8,973	3.05	74.73	1,700.79	17,449.81	3.23	33.13	2	27	2.04	27.55	566.38	6,394.86	2.04	23.01	33.30	36.65
12	3,000	4,000	3,500	410	9,383	3.41	78.15	2,420.85	19,870.66	4.60	37.73	8	35	8.16	35.71	836.91	7,231.77	3.01	26.02	34.57	36.39
13	4,000	5,000	4,500	312	9,695	2.60	80.74	2,055.58	21,926.24	3.90	41.63	3	38	3.06	38.78	14.55	7,246.32	0.05	26.07	0.71	33.05
14	5,000	7,500	6,250	438	10,133	3.65	84.39	3,668.86	25,595.10	6.97	48.60	0	38	0.00	38.78	0.00	7,246.32	0.00	26.07	0.00	28.31
15	7,500	10,000	8,750	269	10,402	2.24	86.63	2,732.03	28,327.13	5.19	53.79	6	44	6.12	44.90	205.43	7,451.75	0.74	26.81	7.52	26.31
16	10,000	20,000	15,000	442	10,844	3.68	90.31	6,368.25	34,695.38	12.09	65.88	5	49	5.10	50.00	5,593.57	13,045.31	20.13	46.94	87.84	37.60
17	20,000	50,000	35,000	527	11,371	4.39	94.70	8,209.29	42,904.68	15.59	81.47	15	64	15.31	65.31	8,703.34	21,748.65	31.32	78.26	106.02	50.69
18	50,000	100,000	75,000	312	11,683	2.60	97.30	5,902.66	48,807.34	11.21	92.68	21	85	21.43	86.73	1,331.69	23,080.35	4.79	83.05	22.56	47.29
19	100,000	500,000	300,000	301	11,984	2.51	99.81	3,841.01	52,648.35	7.29	99.97	13	98	13.27	100.00	4,710.34	27,790.69	16.95	100.00	122.63	52.79
20	500,000	UP		23	12,007	0.19	100.00	15.03	52,663.38	0.03	100.00	0	98	0.00	100.00	0.00	27,790.69	0.00	100.00	0.00	52.77
				12,007				52,663.38				98				27,790.69				52.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	7.28	7.28	5.87	5.87	1.19	1.19	1	1	5.00	5.00	2.69	2.69	0.15	0.15	45.88	45.88
2	50	100	75	4	15	2.65	9.93	1.08	6.95	0.22	1.40	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	38.78
3	100	200	150	4	19	2.65	12.58	1.43	8.38	0.29	1.69	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	32.15
4	200	300	250	4	23	2.65	15.23	0.36	8.74	0.07	1.77	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	30.83
5	300	500	400	5	28	3.31	18.54	2.83	11.57	0.57	2.34	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	23.28
6	500	750	625	10	38	6.62	25.17	10.91	22.48	2.21	4.55	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	11.98
7	750	1,000	875	13	51	8.61	33.77	19.23	41.71	3.89	8.43	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	6.46
8	1,000	1,500	1,250	6	57	3.97	37.75	16.70	58.41	3.38	11.81	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	4.61
9	1,500	2,000	1,750	14	71	9.27	47.02	23.49	81.91	4.75	16.56	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	3.29
10	2,000	2,500	2,250	13	84	8.61	55.63	52.05	133.96	10.52	27.09	5	6	25.00	30.00	145.35	148.05	8.02	8.16	279.24	110.52
11	2,500	3,000	2,750	7	91	4.64	60.26	5.02	138.98	1.02	28.10	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	106.52
12	3,000	4,000	3,500	1	92	0.66	60.93	7.39	146.38	1.50	29.60	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	101.14
13	4,000	5,000	4,500	3	95	1.99	62.91	18.06	164.44	3.65	33.25	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	90.03
14	5,000	7,500	6,250	4	99	2.65	65.56	29.15	193.59	5.89	39.14	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	76.48
15	7,500	10,000	8,750	1	100	0.66	66.23	18.53	212.11	3.75	42.89	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	69.80
16	10,000	20,000	15,000	8	108	5.30	71.52	116.96	329.08	23.65	66.54	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	44.99
17	20,000	50,000	35,000	15	123	9.93	81.46	124.56	453.64	25.19	91.72	7	13	35.00	65.00	32.01	180.06	1.77	9.93	25.70	39.69
18	50,000	100,000	75,000	3	126	1.99	83.44	4.59	449.04	0.93	90.79	0	13	0.00	65.00	0.00	180.06	0.00	9.93	0.00	40.10
19	100,000	500,000	300,000	25	151	16.56	100.00	45.53	494.57	9.21	100.00	7	20	35.00	100.00	1,633.35	1,813.41	90.07	100.00	3587.72	366.66
20	500,000	UP		0	151	0.00	100.00	0.00	494.57	0.00	100.00	0	20	0.00	100.00	0.00	1,813.41	0.00	100.00	0.00	366.66
				151				494.57				20				1,813.41				366.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	10.16	10.16	32.83	32.83	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	58	149	6.47	16.63	57.98	90.81	1.68	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	95	244	10.60	27.23	73.77	164.59	2.14	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	62	306	6.92	34.15	58.20	222.78	1.69	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	103	409	11.50	45.65	131.04	353.82	3.80	10.25	1	1	50.00	50.00	35.18	35.18	21.60	21.60	26.85	9.94
6	500	750	625	112	521	12.50	58.15	229.70	583.52	6.65	16.91	0	1	0.00	50.00	0.00	35.18	0.00	21.60	0.00	6.03
7	750	1,000	875	80	601	8.93	67.08	213.11	796.63	6.17	23.08	1	2	50.00	100.00	127.67	162.85	78.40	100.00	59.91	20.44
8	1,000	1,500	1,250	71	672	7.92	75.00	263.52	1,060.15	7.63	30.71	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	15.36
9	1,500	2,000	1,750	48	720	5.36	80.36	228.53	1,288.68	6.62	37.34	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	12.64
10	2,000	2,500	2,250	25	745	2.79	83.15	132.49	1,421.18	3.84	41.17	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	11.46
11	2,500	3,000	2,750	18	763	2.01	85.16	137.82	1,558.99	3.99	45.17	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	10.45
12	3,000	4,000	3,500	40	803	4.46	89.62	300.32	1,859.31	8.70	53.87	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	8.76
13	4,000	5,000	4,500	21	824	2.34	91.96	214.31	2,073.62	6.21	60.08	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	7.85
14	5,000	7,500	6,250	37	861	4.13	96.09	568.35	2,641.96	16.47	76.54	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	6.16
15	7,500	10,000	8,750	13	874	1.45	97.54	244.88	2,886.84	7.09	83.64	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	5.64
16	10,000	20,000	15,000	12	886	1.34	98.88	357.48	3,244.32	10.36	93.99	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	5.02
17	20,000	50,000	35,000	7	893	0.78	99.67	189.56	3,433.88	5.49	99.49	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.74
18	50,000	100,000	75,000	1	894	0.11	99.78	3.27	3,430.61	0.09	99.39	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.75
19	100,000	500,000	300,000	1	895	0.11	99.89	1.80	3,428.81	0.05	99.34	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.75
20	500,000	UP		1	896	0.11	100.00	22.78	3,451.59	0.66	100.00	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.72
				896				3,451.59				2				162.85				4.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2492 DRY-(CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.64	1.64	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.64	3.28	0.01	0.11	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.64	4.92	4.48	4.58	1.43	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.64	6.56	6.51	11.09	2.08	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.64	8.20	0.02	11.07	0.01	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.64	9.84	7.13	18.20	2.28	5.82	1	1	10.00	10.00	2,721.54	2,721.54	33.98	33.98	38169.93	14955.23
8	1,000	1,500	1,250	1	7	1.64	11.48	23.53	41.73	7.53	13.36	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	6521.92
9	1,500	2,000	1,750	1	8	1.64	13.11	0.05	41.78	0.01	13.37	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	6514.63
10	2,000	2,500	2,250	1	9	1.64	14.75	16.13	57.90	5.16	18.53	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	4700.33
11	2,500	3,000	2,750	1	10	1.64	16.39	16.13	74.03	5.16	23.69	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	3676.46
12	3,000	4,000	3,500	1	11	1.64	18.03	0.06	73.97	0.02	23.67	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	3679.23
13	4,000	5,000	4,500	1	12	1.64	19.67	0.06	74.03	0.02	23.69	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	3676.46
14	5,000	7,500	6,250	3	15	4.92	24.59	30.45	104.48	9.75	33.44	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	2604.94
15	7,500	10,000	8,750	1	16	1.64	26.23	4.85	99.62	1.55	31.89	0	1	0.00	10.00	0.00	2,721.54	0.00	33.98	0.00	2731.80
16	10,000	20,000	15,000	8	24	13.11	39.34	23.00	122.63	7.36	39.25	6	7	60.00	70.00	1,666.79	4,388.33	20.81	54.78	7246.25	3578.61
17	20,000	50,000	35,000	11	35	18.03	57.38	85.09	207.72	27.23	66.48	0	7	0.00	70.00	0.00	4,388.33	0.00	54.78	0.00	2112.67
18	50,000	100,000	75,000	4	39	6.56	63.93	1.17	208.88	0.37	66.85	0	7	0.00	70.00	0.00	4,388.33	0.00	54.78	0.00	2100.87
19	100,000	500,000	300,000	10	49	16.39	80.33	57.46	266.34	18.39	85.24	3	10	30.00	100.00	3,621.86	8,010.19	45.22	100.00	6303.81	3007.55
20	500,000	UP		12	61	19.67	100.00	46.11	312.44	14.76	100.00	0	10	0.00	100.00	0.00	8,010.19	0.00	100.00	0.00	2563.72
				61				312.44				10				8,010.19				2563.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2508 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	257	257	17.04	17.04	77.14	77.14	1.60	1.60	2	2	4.00	4.00	44.52	44.52	0.51	0.51	57.72	57.72
2	50	100	75	17	274	1.13	18.17	31.04	108.17	0.64	2.24	1	3	2.00	6.00	65.14	109.66	0.74	1.25	209.86	101.37
3	100	200	150	31	305	2.06	20.23	74.54	182.72	1.55	3.79	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	60.01
4	200	300	250	18	323	1.19	21.42	58.38	241.10	1.21	5.00	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	45.48
5	300	500	400	16	339	1.06	22.48	9.24	250.34	0.19	5.19	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	43.80
6	500	750	625	20	359	1.33	23.81	33.99	284.32	0.71	5.90	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	38.57
7	750	1,000	875	27	386	1.79	25.60	17.74	302.07	0.37	6.27	1	4	2.00	8.00	15.00	124.66	0.17	1.42	84.55	41.27
8	1,000	1,500	1,250	30	416	1.99	27.59	64.34	366.41	1.34	7.60	0	4	0.00	8.00	0.00	124.66	0.00	1.42	0.00	34.02
9	1,500	2,000	1,750	29	445	1.92	29.51	83.55	449.96	1.73	9.34	2	6	4.00	12.00	465.77	590.43	5.30	6.72	557.47	131.22
10	2,000	2,500	2,250	13	458	0.86	30.37	25.83	475.80	0.54	9.87	1	7	2.00	14.00	2,182.59	2,773.02	24.83	31.55	8448.42	582.82
11	2,500	3,000	2,750	19	477	1.26	31.63	78.74	554.53	1.63	11.51	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	500.06
12	3,000	4,000	3,500	24	501	1.59	33.22	86.26	640.79	1.79	13.30	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	432.75
13	4,000	5,000	4,500	31	532	2.06	35.28	86.61	727.40	1.80	15.09	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	381.22
14	5,000	7,500	6,250	49	581	3.25	38.53	213.95	941.35	4.44	19.53	1	8	2.00	16.00	521.09	3,294.11	5.93	37.48	243.56	349.93
15	7,500	10,000	8,750	54	635	3.58	42.11	205.99	1,147.34	4.27	23.81	1	9	2.00	18.00	0.00	3,294.11	0.00	37.48	0.00	287.11
16	10,000	20,000	15,000	97	732	6.43	48.54	668.22	1,815.56	13.86	37.67	2	11	4.00	22.00	248.86	3,542.97	2.83	40.31	37.24	195.14
17	20,000	50,000	35,000	123	855	8.16	56.70	439.53	2,255.09	9.12	46.79	9	20	18.00	40.00	957.23	4,500.20	10.89	51.20	217.79	199.56
18	50,000	100,000	75,000	141	996	9.35	66.05	727.48	2,982.57	15.09	61.88	10	30	20.00	60.00	2,077.69	6,577.89	23.64	74.84	285.60	220.54
19	100,000	500,000	300,000	317	1,313	21.02	87.07	1,152.56	4,135.13	23.91	85.80	8	38	16.00	76.00	1,112.12	7,690.02	12.65	87.49	96.49	185.97
20	500,000	UP		195	1,508	12.93	100.00	684.51	4,819.65	14.20	100.00	12	50	24.00	100.00	1,099.37	8,789.38	12.51	100.00	160.61	182.37
				1,508				4,819.65				50				8,789.38				182.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	198	198	8.48	8.48	109.32	109.32	0.86	0.86	5	5	6.58	6.58	142.89	142.89	1.04	1.04	130.70	130.70
2	50	100	75	48	246	2.05	10.53	209.49	318.82	1.64	2.49	2	7	2.63	9.21	104.03	246.91	0.76	1.80	49.66	77.45
3	100	200	150	51	297	2.18	12.71	411.88	730.69	3.22	5.72	2	9	2.63	11.84	120.94	367.85	0.88	2.68	29.36	50.34
4	200	300	250	41	338	1.76	14.47	223.36	954.06	1.75	7.46	1	10	1.32	13.16	237.40	605.25	1.73	4.41	106.29	63.44
5	300	500	400	54	392	2.31	16.78	145.97	1,100.02	1.14	8.61	2	12	2.63	15.79	2,587.71	3,192.96	18.85	23.26	1772.82	290.26
6	500	750	625	55	447	2.35	19.14	272.20	1,372.22	2.13	10.74	2	14	2.63	18.42	201.40	3,394.36	1.47	24.73	73.99	247.36
7	750	1,000	875	95	542	4.07	23.20	129.79	1,502.02	1.02	11.75	1	15	1.32	19.74	25.33	3,419.69	0.18	24.91	19.52	227.67
8	1,000	1,500	1,250	79	621	3.38	26.58	243.53	1,745.54	1.91	13.66	0	15	0.00	19.74	0.00	3,419.69	0.00	24.91	0.00	195.91
9	1,500	2,000	1,750	107	728	4.58	31.16	246.11	1,991.65	1.93	15.58	2	17	2.63	22.37	472.22	3,891.91	3.44	28.35	191.88	195.41
10	2,000	2,500	2,250	62	790	2.65	33.82	304.97	2,296.62	2.39	17.97	0	17	0.00	22.37	0.00	3,891.91	0.00	28.35	0.00	169.46
11	2,500	3,000	2,750	45	835	1.93	35.74	302.52	2,599.14	2.37	20.33	1	18	1.32	23.68	2.13	3,894.04	0.02	28.37	0.70	149.82
12	3,000	4,000	3,500	77	912	3.30	39.04	559.06	3,158.20	4.37	24.71	2	20	2.63	26.32	3,094.81	6,988.85	22.55	50.92	553.57	221.29
13	4,000	5,000	4,500	99	1,011	4.24	43.28	321.85	3,480.05	2.52	27.22	3	23	3.95	30.26	52.02	7,040.87	0.38	51.30	16.16	202.32
14	5,000	7,500	6,250	138	1,149	5.91	49.19	1,009.37	4,489.42	7.90	35.12	1	24	1.32	31.58	124.24	7,165.12	0.91	52.20	12.31	159.60
15	7,500	10,000	8,750	128	1,277	5.48	54.67	674.31	5,163.73	5.28	40.40	3	27	3.95	35.53	718.35	7,883.47	5.23	57.44	106.53	152.67
16	10,000	20,000	15,000	271	1,548	11.60	66.27	2,390.32	7,554.05	18.70	59.10	15	42	19.74	55.26	2,071.33	9,954.80	15.09	72.53	86.65	131.78
17	20,000	50,000	35,000	300	1,848	12.84	79.11	2,407.69	9,961.74	18.84	77.93	4	46	5.26	60.53	123.39	10,078.19	0.90	73.43	5.12	101.17
18	50,000	100,000	75,000	220	2,068	9.42	88.53	1,182.77	11,144.51	9.25	87.18	13	59	17.11	77.63	1,534.71	11,612.90	11.18	84.61	129.76	104.20
19	100,000	500,000	300,000	195	2,263	8.35	96.88	1,270.35	12,414.86	9.94	97.12	9	68	11.84	89.47	1,028.19	12,641.09	7.49	92.10	80.94	101.82
20	500,000	UP		73	2,336	3.13	100.00	367.84	12,782.70	2.88	100.00	8	76	10.53	100.00	1,084.67	13,725.77	7.90	100.00	294.88	107.38
				2,336				12,782.70				76				13,725.77				107.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	11.01	11.01	1.62	1.62	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.92	11.93	0.25	1.36	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	17	3.67	15.60	2.11	0.75	0.37	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.92	16.51	0.01	0.76	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	5.50	22.02	15.97	16.73	2.78	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	0.92	22.94	27.56	44.29	4.79	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	0.92	23.85	4.35	48.64	0.76	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	31	4.59	28.44	27.13	75.77	4.72	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	33	1.83	30.28	10.17	85.94	1.77	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	0.92	31.19	17.90	68.04	3.11	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	38	3.67	34.86	10.00	78.04	1.74	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	39	0.92	35.78	16.17	94.20	2.81	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	0.92	36.70	20.05	114.25	3.49	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	57	15.60	52.29	92.13	206.38	16.03	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	58	0.92	53.21	54.94	261.32	9.56	45.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	62	3.67	56.88	73.87	335.18	12.85	58.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	64	1.83	58.72	66.73	401.91	11.61	69.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	82	16.51	75.23	20.62	422.53	3.59	73.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	107	22.94	98.17	154.77	577.30	26.92	100.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	109	1.83	100.00	2.43	574.88	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				109				574.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	907	907	9.14	9.14	417.51	417.51	1.36	1.36	2	2	3.17	3.17	8.33	8.33	0.00	0.00	1.99	1.99
2	50	100	75	326	1,233	3.28	12.42	405.20	822.71	1.32	2.68	0	2	0.00	3.17	0.00	8.33	0.00	0.00	0.00	1.01
3	100	200	150	556	1,789	5.60	18.02	711.28	1,533.98	2.32	5.00	1	3	1.59	4.76	60.92	69.25	0.02	0.02	8.56	4.51
4	200	300	250	548	2,337	5.52	23.54	643.20	2,177.18	2.10	7.10	2	5	3.17	7.94	4.85	74.09	0.00	0.02	0.75	3.40
5	300	500	400	820	3,157	8.26	31.81	74.56	2,102.62	0.24	6.85	2	7	3.17	11.11	412.50	486.59	0.11	0.13	553.24	23.14
6	500	750	625	681	3,838	6.86	38.67	718.80	2,821.43	2.34	9.20	2	9	3.17	14.29	40.16	526.75	0.01	0.14	5.59	18.67
7	750	1,000	875	626	4,464	6.31	44.97	919.72	3,741.15	3.00	12.19	0	9	0.00	14.29	0.00	526.75	0.00	0.14	0.00	14.08
8	1,000	1,500	1,250	830	5,294	8.36	53.33	1,407.62	5,148.76	4.59	16.78	1	10	1.59	15.87	0.34	527.09	0.00	0.14	0.02	10.24
9	1,500	2,000	1,750	617	5,911	6.22	59.55	1,401.61	6,550.38	4.57	21.35	3	13	4.76	20.63	154.43	681.52	0.04	0.18	11.02	10.40
10	2,000	2,500	2,250	481	6,392	4.85	64.40	1,394.03	7,944.41	4.54	25.89	2	15	3.17	23.81	4,822.72	5,504.24	1.27	1.44	345.96	69.28
11	2,500	3,000	2,750	306	6,698	3.08	67.48	1,084.91	9,029.32	3.54	29.43	1	16	1.59	25.40	11.83	5,516.07	0.00	1.45	1.09	61.09
12	3,000	4,000	3,500	426	7,124	4.29	71.77	1,802.64	10,831.96	5.88	35.31	3	19	4.76	30.16	809.33	6,325.40	0.21	1.66	44.90	58.40
13	4,000	5,000	4,500	306	7,430	3.08	74.85	1,529.47	12,361.43	4.99	40.29	3	22	4.76	34.92	290.47	6,615.87	0.08	1.74	18.99	53.52
14	5,000	7,500	6,250	522	7,952	5.26	80.11	2,937.01	15,298.44	9.57	49.86	0	22	0.00	34.92	0.00	6,615.87	0.00	1.74	0.00	43.25
15	7,500	10,000	8,750	332	8,284	3.34	83.46	2,424.18	17,722.62	7.90	57.76	2	24	3.17	38.10	550.11	7,165.98	0.14	1.88	22.69	40.43
16	10,000	20,000	15,000	610	8,894	6.15	89.60	4,652.60	22,375.22	15.16	72.93	10	34	15.87	53.97	22,636.78	29,802.76	5.94	7.82	486.54	133.20
17	20,000	50,000	35,000	507	9,401	5.11	94.71	3,855.49	26,230.71	12.57	85.50	13	47	20.63	74.60	82,005.16	111,807.92	21.52	29.34	2126.97	426.25
18	50,000	100,000	75,000	253	9,654	2.55	97.26	1,455.00	27,685.72	4.74	90.24	9	56	14.29	88.89	43,825.00	155,632.92	11.50	40.84	3012.02	562.14
19	100,000	500,000	300,000	201	9,855	2.02	99.28	703.68	28,389.40	2.29	92.53	7	63	11.11	100.00	225,437.60	381,070.52	59.16	100.00	32037.04	1342.30
20	500,000	**UP**		71	9,926	0.72	100.00	2,291.46	30,680.85	7.47	100.00	0	63	0.00	100.00	0.00	381,070.52	0.00	100.00	0.00	1242.05
				9,926				30,680.85				63				381,070.52				1242.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	7.05	7.05	18.21	18.21	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	31	2.88	9.94	8.20	26.41	0.47	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	44	4.17	14.10	32.75	59.16	1.86	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	65	6.73	20.83	44.06	103.22	2.50	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	93	8.97	29.81	36.59	139.81	2.08	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	125	10.26	40.06	42.91	182.72	2.44	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	146	6.73	46.79	42.56	225.28	2.42	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	162	5.13	51.92	46.94	272.22	2.66	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	182	6.41	58.33	77.76	349.97	4.41	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	197	4.81	63.14	51.02	401.00	2.90	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	203	1.92	65.06	37.20	438.19	2.11	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	210	2.24	67.31	54.79	492.98	3.11	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	219	2.88	70.19	51.65	544.63	2.93	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	233	4.49	74.68	112.03	656.66	6.36	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	249	5.13	79.81	200.93	857.59	11.40	48.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	274	8.01	87.82	382.18	1,239.78	21.69	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	298	7.69	95.51	193.97	1,433.75	11.01	81.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	307	2.88	98.40	176.18	1,609.93	10.00	91.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	311	1.28	99.68	155.98	1,765.91	8.85	100.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	312	0.32	100.00	3.87	1,762.04	0.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				312				1,762.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.86	5.86	11.47	11.47	0.87	0.87	1	1	14.29	14.29	2.27	2.27	3.25	3.25	19.79	19.79
2	50	100	75	7	24	2.41	8.28	31.94	43.41	2.41	3.27	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	5.23
3	100	200	150	3	27	1.03	9.31	20.67	64.09	1.56	4.83	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	3.54
4	200	300	250	4	31	1.38	10.69	1.28	65.37	0.10	4.93	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	3.47
5	300	500	400	9	40	3.10	13.79	3.99	69.36	0.30	5.23	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	3.27
6	500	750	625	6	46	2.07	15.86	7.97	77.33	0.60	5.83	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	2.93
7	750	1,000	875	13	59	4.48	20.34	10.12	87.45	0.76	6.60	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	2.60
8	1,000	1,500	1,250	16	75	5.52	25.86	21.58	109.03	1.63	8.22	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	2.08
9	1,500	2,000	1,750	9	84	3.10	28.97	18.54	127.57	1.40	9.62	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.78
10	2,000	2,500	2,250	10	94	3.45	32.41	31.35	158.93	2.36	11.99	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.43
11	2,500	3,000	2,750	3	97	1.03	33.45	14.84	173.77	1.12	13.11	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.31
12	3,000	4,000	3,500	14	111	4.83	38.28	35.53	209.30	2.68	15.79	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.08
13	4,000	5,000	4,500	16	127	5.52	43.79	45.98	255.28	3.47	19.25	1	2	14.29	28.57	30.75	33.02	44.07	47.33	66.88	12.93
14	5,000	7,500	6,250	18	145	6.21	50.00	84.86	340.13	6.40	25.65	1	3	14.29	42.86	11.35	44.37	16.26	63.59	13.37	13.04
15	7,500	10,000	8,750	38	183	13.10	63.10	133.07	473.21	10.04	35.69	0	3	0.00	42.86	0.00	44.37	0.00	63.59	0.00	9.38
16	10,000	20,000	15,000	48	231	16.55	79.66	361.42	834.62	27.26	62.95	0	3	0.00	42.86	0.00	44.37	0.00	63.59	0.00	5.32
17	20,000	50,000	35,000	32	263	11.03	90.69	361.45	1,196.07	27.26	90.21	4	7	57.14	100.00	25.40	69.77	36.41	100.00	7.03	5.83
18	50,000	100,000	75,000	17	280	5.86	96.55	97.91	1,293.98	7.38	97.60	0	7	0.00	100.00	0.00	69.77	0.00	100.00	0.00	5.39
19	100,000	500,000	300,000	4	284	1.38	97.93	31.03	1,325.02	2.34	99.94	0	7	0.00	100.00	0.00	69.77	0.00	100.00	0.00	5.27
20	500,000	UP		6	290	2.07	100.00	0.79	1,325.81	0.06	100.00	0	7	0.00	100.00	0.00	69.77	0.00	100.00	0.00	5.26
				290				1,325.81				7				69.77				5.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	90	90	8.35	8.35	45.22	45.22	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	108	1.67	10.02	84.68	129.91	0.88	1.35	1	1	4.00	4.00	0.75	0.75	0.02	0.02	0.89	0.58
3	100	200	150	20	128	1.86	11.87	99.93	229.84	1.04	2.38	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.33
4	200	300	250	14	142	1.30	13.17	132.55	362.39	1.37	3.76	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.21
5	300	500	400	31	173	2.88	16.05	98.19	460.58	1.02	4.78	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.16
6	500	750	625	31	204	2.88	18.92	123.05	583.63	1.28	6.05	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.13
7	750	1,000	875	26	230	2.41	21.34	94.51	678.13	0.98	7.03	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.11
8	1,000	1,500	1,250	42	272	3.90	25.23	214.92	893.06	2.23	9.26	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.08
9	1,500	2,000	1,750	36	308	3.34	28.57	126.09	1,019.15	1.31	10.57	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.07
10	2,000	2,500	2,250	23	331	2.13	30.71	165.70	1,184.85	1.72	12.29	0	1	0.00	4.00	0.00	0.75	0.00	0.02	0.00	0.06
11	2,500	3,000	2,750	35	366	3.25	33.95	157.84	1,342.69	1.64	13.93	1	2	4.00	8.00	1.07	1.82	0.03	0.05	0.68	0.14
12	3,000	4,000	3,500	63	429	5.84	39.80	448.03	1,790.73	4.65	18.57	0	2	0.00	8.00	0.00	1.82	0.00	0.05	0.00	0.10
13	4,000	5,000	4,500	48	477	4.45	44.25	474.16	2,264.89	4.92	23.49	2	4	8.00	16.00	60.79	62.62	1.68	1.73	12.82	2.76
14	5,000	7,500	6,250	76	553	7.05	51.30	720.82	2,985.71	7.48	30.97	5	9	20.00	36.00	256.79	319.41	7.11	8.84	35.62	10.70
15	7,500	10,000	8,750	22	575	2.04	53.34	231.19	3,216.90	2.40	33.37	1	10	4.00	40.00	2.22	321.63	0.06	8.91	0.96	10.00
16	10,000	20,000	15,000	104	679	9.65	62.99	762.00	3,978.91	7.90	41.27	5	15	20.00	60.00	1,546.70	1,868.33	42.83	51.73	202.98	46.96
17	20,000	50,000	35,000	115	794	10.67	73.65	2,043.92	6,022.83	21.20	62.47	4	19	16.00	76.00	687.27	2,555.60	19.03	70.76	33.63	42.43
18	50,000	100,000	75,000	102	896	9.46	83.12	1,280.52	7,303.34	13.28	75.75	1	20	4.00	80.00	13.57	2,569.16	0.38	71.14	1.06	35.18
19	100,000	500,000	300,000	128	1,024	11.87	94.99	1,720.15	9,023.49	17.84	93.60	3	23	12.00	92.00	440.45	3,009.61	12.20	83.33	25.61	33.35
20	500,000	UP		54	1,078	5.01	100.00	617.32	9,640.82	6.40	100.00	2	25	8.00	100.00	601.89	3,611.50	16.67	100.00	97.50	37.46
				1,078				9,640.82				25				3,611.50				37.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2578 OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	4.06	4.06	18.57	18.57	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	51	3.61	7.67	62.97	81.53	0.95	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	72	3.16	10.83	58.65	22.88	0.89	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	79	1.05	11.88	12.23	35.11	0.19	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	119	6.02	17.89	89.12	124.23	1.35	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	131	1.80	19.70	37.92	162.16	0.57	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	148	2.56	22.26	80.31	242.47	1.22	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	55	203	8.27	30.53	161.99	404.45	2.45	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	34	237	5.11	35.64	205.97	610.42	3.12	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	253	2.41	38.05	160.39	770.81	2.43	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	272	2.86	40.90	122.00	892.80	1.85	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	288	2.41	43.31	117.71	1,010.51	1.78	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	298	1.50	44.81	120.19	1,130.70	1.82	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	62	360	9.32	54.14	377.83	1,508.53	5.72	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	51	411	7.67	61.80	331.65	1,840.18	5.02	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	80	491	12.03	73.83	1,446.66	3,286.85	21.91	49.78	5	5	50.00	50.00	1,637.87	1,637.87	72.60	72.60	113.22	49.83
17	20,000	50,000	35,000	103	594	15.49	89.32	1,758.70	5,045.55	26.64	76.41	4	9	40.00	90.00	557.18	2,195.05	24.70	97.30	31.68	43.50
18	50,000	100,000	75,000	48	642	7.22	96.54	700.40	5,745.96	10.61	87.02	0	9	0.00	90.00	0.00	2,195.05	0.00	97.30	0.00	38.20
19	100,000	500,000	300,000	20	662	3.01	99.55	771.73	6,517.69	11.69	98.71	1	10	10.00	100.00	61.02	2,256.07	2.70	100.00	7.91	34.61
20	500,000	UP		3	665	0.45	100.00	85.28	6,602.97	1.29	100.00	0	10	0.00	100.00	0.00	2,256.07	0.00	100.00	0.00	34.17
				665				6,602.97				10				2,256.07				34.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	5.57	5.57	24.87	24.87	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	73	0.78	6.35	47.86	72.74	0.47	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	86	1.13	7.48	47.51	120.25	0.47	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	108	1.91	9.40	132.43	252.67	1.31	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	134	2.26	11.66	66.72	319.39	0.66	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	167	2.87	14.53	91.23	410.62	0.91	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	63	230	5.48	20.02	70.36	480.98	0.70	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	79	309	6.88	26.89	148.16	629.14	1.47	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	349	3.48	30.37	214.72	843.85	2.13	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	37	386	3.22	33.59	106.68	950.53	1.06	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	407	1.83	35.42	120.02	1,070.55	1.19	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	65	472	5.66	41.08	357.65	1,428.20	3.55	14.17	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	38	510	3.31	44.39	289.07	1,717.26	2.87	17.04	4	5	22.22	27.78	2,329.20	2,329.20	57.08	57.08	805.76	135.63
14	5,000	7,500	6,250	97	607	8.44	52.83	808.49	2,525.75	8.02	25.06	2	7	11.11	38.89	335.65	2,664.86	8.23	65.31	41.52	105.51
15	7,500	10,000	8,750	54	661	4.70	57.53	625.39	3,151.14	6.20	31.26	1	8	5.56	44.44	6.24	2,671.09	0.15	65.46	1.00	84.77
16	10,000	20,000	15,000	138	799	12.01	69.54	1,508.22	4,659.36	14.96	46.23	0	8	0.00	44.44	0.00	2,671.09	0.00	65.46	0.00	57.33
17	20,000	50,000	35,000	161	960	14.01	83.55	2,150.88	6,810.24	21.34	67.56	2	10	11.11	55.56	28.97	2,700.06	0.71	66.17	1.35	39.65
18	50,000	100,000	75,000	76	1,036	6.61	90.17	1,468.27	8,278.51	14.57	82.13	1	11	5.56	61.11	69.10	2,769.16	1.69	67.86	4.71	33.45
19	100,000	500,000	300,000	87	1,123	7.57	97.74	1,516.25	9,794.77	15.04	97.17	7	18	38.89	100.00	1,311.36	4,080.53	32.14	100.00	86.49	41.66
20	500,000	UP		26	1,149	2.26	100.00	284.97	10,079.74	2.83	100.00	0	18	0.00	100.00	0.00	4,080.53	0.00	100.00	0.00	40.48
				1,149				10,079.74				18				4,080.53				40.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	7.38	7.38	12.42	12.42	0.55	0.55	1	1	5.00	5.00	1.50	1.50	0.02	0.02	12.08	12.08
2	50	100	75	8	43	1.69	9.07	19.36	31.77	0.86	1.41	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	4.72
3	100	200	150	13	56	2.74	11.81	11.45	43.22	0.51	1.92	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	3.47
4	200	300	250	14	70	2.95	14.77	17.43	60.65	0.77	2.69	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	2.47
5	300	500	400	24	94	5.06	19.83	15.26	75.91	0.68	3.37	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	1.98
6	500	750	625	33	127	6.96	26.79	42.30	118.21	1.88	5.25	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	1.27
7	750	1,000	875	14	141	2.95	29.75	14.23	132.44	0.63	5.88	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	1.13
8	1,000	1,500	1,250	27	168	5.70	35.44	45.52	177.96	2.02	7.91	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.84
9	1,500	2,000	1,750	24	192	5.06	40.51	62.81	240.77	2.79	10.70	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.62
10	2,000	2,500	2,250	11	203	2.32	42.83	18.95	259.72	0.84	11.54	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.58
11	2,500	3,000	2,750	13	216	2.74	45.57	68.30	328.02	3.03	14.57	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.46
12	3,000	4,000	3,500	17	233	3.59	49.16	86.57	414.59	3.85	18.42	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.36
13	4,000	5,000	4,500	17	250	3.59	52.74	88.03	502.62	3.91	22.33	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.30
14	5,000	7,500	6,250	13	263	2.74	55.49	80.90	583.51	3.59	25.92	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.26
15	7,500	10,000	8,750	19	282	4.01	59.49	113.66	697.18	5.05	30.97	0	1	0.00	5.00	0.00	1.50	0.00	0.02	0.00	0.22
16	10,000	20,000	15,000	37	319	7.81	67.30	338.92	1,036.09	15.06	46.03	1	2	5.00	10.00	68.11	69.61	1.12	1.14	20.10	6.72
17	20,000	50,000	35,000	45	364	9.49	76.79	512.70	1,548.80	22.78	68.80	0	2	0.00	10.00	0.00	69.61	0.00	1.14	0.00	4.49
18	50,000	100,000	75,000	11	375	2.32	79.11	102.40	1,651.20	4.55	73.35	0	2	0.00	10.00	0.00	69.61	0.00	1.14	0.00	4.22
19	100,000	500,000	300,000	28	403	5.91	85.02	160.29	1,811.49	7.12	80.47	1	3	5.00	15.00	4.80	74.41	0.08	1.22	2.99	4.11
20	500,000	UP		71	474	14.98	100.00	439.59	2,251.08	19.53	100.00	17	20	85.00	100.00	6,029.62	6,104.03	98.78	100.00	1371.66	271.16
				474				2,251.08				20				6,104.03				271.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	6.83	6.83	80.51	80.51	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	148	1.59	8.43	58.99	21.52	0.52	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	173	1.42	9.85	229.44	207.91	2.01	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	200	1.54	11.39	143.06	350.97	1.25	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	261	3.47	14.86	295.22	646.20	2.58	5.65	1	1	3.03	3.03	90.56	90.56	0.21	0.21	30.68	14.01
6	500	750	625	18	279	1.03	15.89	69.50	715.69	0.61	6.26	0	1	0.00	3.03	0.00	90.56	0.00	0.21	0.00	12.65
7	750	1,000	875	43	322	2.45	18.34	16.28	731.98	0.14	6.40	0	1	0.00	3.03	0.00	90.56	0.00	0.21	0.00	12.37
8	1,000	1,500	1,250	70	392	3.99	22.32	79.47	811.45	0.69	7.09	2	3	6.06	9.09	22.91	113.48	0.05	0.27	28.83	13.98
9	1,500	2,000	1,750	24	416	1.37	23.69	44.49	855.94	0.39	7.48	2	5	6.06	15.15	6.70	120.18	0.02	0.28	15.07	14.04
10	2,000	2,500	2,250	17	433	0.97	24.66	59.25	915.20	0.52	8.00	0	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00	13.13
11	2,500	3,000	2,750	23	456	1.31	25.97	42.95	958.15	0.38	8.38	0	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00	12.54
12	3,000	4,000	3,500	46	502	2.62	28.59	101.02	1,059.16	0.88	9.26	0	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00	11.35
13	4,000	5,000	4,500	32	534	1.82	30.41	173.01	1,232.18	1.51	10.77	0	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00	9.75
14	5,000	7,500	6,250	77	611	4.38	34.79	432.57	1,664.74	3.78	14.55	5	10	15.15	30.30	79.78	199.96	0.19	0.47	18.44	12.01
15	7,500	10,000	8,750	64	675	3.64	38.44	462.20	2,126.95	4.04	18.59	0	10	0.00	30.30	0.00	199.96	0.00	0.47	0.00	9.40
16	10,000	20,000	15,000	229	904	13.04	51.48	1,728.49	3,855.43	15.11	33.70	2	12	6.06	36.36	6.53	206.49	0.02	0.49	0.38	5.36
17	20,000	50,000	35,000	352	1,256	20.05	71.53	3,322.62	7,178.05	29.04	62.75	4	16	12.12	48.48	2,273.88	2,480.36	5.38	5.86	68.44	34.55
18	50,000	100,000	75,000	236	1,492	13.44	84.97	1,714.12	8,892.17	14.98	77.73	2	18	6.06	54.55	24.32	2,504.68	0.06	5.92	1.42	28.17
19	100,000	500,000	300,000	233	1,725	13.27	98.23	2,457.39	11,349.56	21.48	99.21	10	28	30.30	84.85	24,760.07	27,264.75	58.54	64.46	1007.58	240.23
20	500,000	UP		31	1,756	1.77	100.00	90.02	11,439.58	0.79	100.00	5	33	15.15	100.00	15,032.79	42,297.54	35.54	100.00	16699.51	369.75
				1,756				11,439.58				33				42,297.54				369.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.78	6.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.69	8.47	1.73	1.73	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.69	10.17	2.28	4.02	0.56	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.69	11.86	2.26	6.28	0.55	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.69	13.56	3.84	10.12	0.94	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.69	15.25	0.18	10.30	0.04	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	14	8.47	23.73	11.34	21.64	2.77	5.29	1	1	33.33	33.33	58.59	58.59	12.39	12.39	516.83	270.79
8	1,000	1,500	1,250	9	23	15.25	38.98	35.68	57.31	8.72	14.00	0	1	0.00	33.33	0.00	58.59	0.00	12.39	0.00	102.23
9	1,500	2,000	1,750	4	27	6.78	45.76	11.89	69.21	2.91	16.91	1	2	33.33	66.67	387.23	445.82	81.89	94.28	3256.06	644.20
10	2,000	2,500	2,250	3	30	5.08	50.85	8.11	77.31	1.98	18.89	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	576.66
11	2,500	3,000	2,750	2	32	3.39	54.24	15.20	92.51	3.71	22.60	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	481.93
12	3,000	4,000	3,500	5	37	8.47	62.71	34.79	127.30	8.50	31.10	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	350.22
13	4,000	5,000	4,500	3	40	5.08	67.80	13.81	141.11	3.37	34.48	0	2	0.00	66.67	0.00	445.82	0.00	94.28	0.00	315.94
14	5,000	7,500	6,250	6	46	10.17	77.97	28.78	169.89	7.03	41.51	1	3	33.33	100.00	27.05	472.87	5.72	100.00	93.98	278.33
15	7,500	10,000	8,750	3	49	5.08	83.05	33.67	203.56	8.23	49.73	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	232.30
16	10,000	20,000	15,000	6	55	10.17	93.22	36.73	240.30	8.97	58.71	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	196.79
17	20,000	50,000	35,000	2	57	3.39	96.61	158.75	399.04	38.78	97.49	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	118.50
18	50,000	100,000	75,000	1	58	1.69	98.31	10.27	409.31	2.51	100.00	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	115.53
19	100,000	500,000	300,000	1	59	1.69	100.00	0.00	409.31	0.00	100.00	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	115.53
20	500,000	UP		0	59	0.00	100.00	0.00	409.31	0.00	100.00	0	3	0.00	100.00	0.00	472.87	0.00	100.00	0.00	115.53
				59				409.31				3				472.87				115.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	227	227	15.77	15.77	80.22	80.22	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	133	360	9.24	25.02	95.66	175.89	0.92	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	122	482	8.48	33.50	238.74	414.62	2.29	3.98	1	1	4.00	4.00	50.00	50.00	0.57	0.57	20.94	12.06
4	200	300	250	95	577	6.60	40.10	276.85	691.47	2.66	6.63	0	1	0.00	4.00	0.00	50.00	0.00	0.57	0.00	7.23
5	300	500	400	118	695	8.20	48.30	556.77	1,248.24	5.34	11.97	2	3	8.00	12.00	257.32	307.32	2.94	3.51	46.22	24.62
6	500	750	625	63	758	4.38	52.68	290.94	1,539.18	2.79	14.76	2	5	8.00	20.00	319.20	626.52	3.65	7.16	109.72	40.71
7	750	1,000	875	65	823	4.52	57.19	484.91	2,024.08	4.65	19.41	2	7	8.00	28.00	181.62	808.15	2.08	9.24	37.46	39.93
8	1,000	1,500	1,250	72	895	5.00	62.20	526.11	2,550.19	5.05	24.46	1	8	4.00	32.00	67.34	875.49	0.77	10.01	12.80	34.33
9	1,500	2,000	1,750	74	969	5.14	67.34	572.17	3,122.36	5.49	29.95	2	10	8.00	40.00	1,161.70	2,037.19	13.28	23.29	203.04	65.25
10	2,000	2,500	2,250	50	1,019	3.47	70.81	467.61	3,589.97	4.48	34.43	1	11	4.00	44.00	72.82	2,110.01	0.83	24.12	15.57	58.78
11	2,500	3,000	2,750	17	1,036	1.18	71.99	285.44	3,875.41	2.74	37.17	0	11	0.00	44.00	0.00	2,110.01	0.00	24.12	0.00	54.45
12	3,000	4,000	3,500	60	1,096	4.17	76.16	699.97	4,575.38	6.71	43.88	1	12	4.00	48.00	62.12	2,172.12	0.71	24.83	8.87	47.47
13	4,000	5,000	4,500	38	1,134	2.64	78.80	545.56	5,120.94	5.23	49.11	0	12	0.00	48.00	0.00	2,172.12	0.00	24.83	0.00	42.42
14	5,000	7,500	6,250	36	1,170	2.50	81.31	458.59	5,579.53	4.40	53.51	1	13	4.00	52.00	13.41	2,185.53	0.15	24.98	2.92	39.17
15	7,500	10,000	8,750	46	1,216	3.20	84.50	679.04	6,258.58	6.51	60.02	0	13	0.00	52.00	0.00	2,185.53	0.00	24.98	0.00	34.92
16	10,000	20,000	15,000	88	1,304	6.12	90.62	1,849.41	8,107.99	17.74	77.76	10	23	40.00	92.00	5,445.77	7,631.30	62.25	87.23	294.46	94.12
17	20,000	50,000	35,000	113	1,417	7.85	98.47	1,932.57	10,040.56	18.53	96.30	2	25	8.00	100.00	1,117.13	8,748.43	12.77	100.00	57.81	87.13
18	50,000	100,000	75,000	20	1,437	1.39	99.86	370.74	10,411.31	3.56	99.85	0	25	0.00	100.00	0.00	8,748.43	0.00	100.00	0.00	84.03
19	100,000	500,000	300,000	1	1,438	0.07	99.93	10.92	10,422.23	0.10	99.96	0	25	0.00	100.00	0.00	8,748.43	0.00	100.00	0.00	83.94
20	500,000	UP		1	1,439	0.07	100.00	4.44	10,426.66	0.04	100.00	0	25	0.00	100.00	0.00	8,748.43	0.00	100.00	0.00	83.90
				1,439				10,426.66				25				8,748.43				83.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	7.61	7.61	65.92	65.92	1.22	1.22	2	2	7.41	7.41	0.98	0.98	0.07	0.07	1.49	1.49
2	50	100	75	40	110	4.35	11.96	98.86	32.94	1.82	0.61	0	2	0.00	7.41	0.00	0.98	0.00	0.07	0.00	2.98
3	100	200	150	30	140	3.26	15.22	98.54	131.48	1.82	2.43	3	5	11.11	18.52	158.82	159.81	10.68	10.75	161.18	121.55
4	200	300	250	16	156	1.74	16.96	177.21	308.68	3.27	5.70	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	51.77
5	300	500	400	33	189	3.59	20.54	178.72	487.41	3.30	8.99	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	32.79
6	500	750	625	26	215	2.83	23.37	147.70	635.11	2.73	11.72	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	25.16
7	750	1,000	875	38	253	4.13	27.50	81.87	716.98	1.51	13.23	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	22.29
8	1,000	1,500	1,250	45	298	4.89	32.39	469.83	1,186.81	8.67	21.90	1	6	3.70	22.22	0.98	160.79	0.07	10.81	0.21	13.55
9	1,500	2,000	1,750	66	364	7.17	39.57	137.11	1,323.92	2.53	24.43	0	6	0.00	22.22	0.00	160.79	0.00	10.81	0.00	12.14
10	2,000	2,500	2,250	23	387	2.50	42.07	107.89	1,431.81	1.99	26.42	0	6	0.00	22.22	0.00	160.79	0.00	10.81	0.00	11.23
11	2,500	3,000	2,750	19	406	2.07	44.13	125.54	1,557.35	2.32	28.74	0	6	0.00	22.22	0.00	160.79	0.00	10.81	0.00	10.32
12	3,000	4,000	3,500	59	465	6.41	50.54	182.45	1,739.80	3.37	32.11	0	6	0.00	22.22	0.00	160.79	0.00	10.81	0.00	9.24
13	4,000	5,000	4,500	40	505	4.35	54.89	225.26	1,965.06	4.16	36.26	2	8	7.41	29.63	81.59	242.38	5.49	16.30	36.22	12.33
14	5,000	7,500	6,250	62	567	6.74	61.63	403.81	2,368.87	7.45	43.71	3	11	11.11	40.74	480.50	722.87	32.32	48.62	118.99	30.52
15	7,500	10,000	8,750	40	607	4.35	65.98	408.27	2,777.14	7.53	51.25	2	13	7.41	48.15	4.41	727.29	0.30	48.92	1.08	26.19
16	10,000	20,000	15,000	119	726	12.93	78.91	1,494.23	4,271.37	27.57	78.82	3	16	11.11	59.26	654.12	1,381.40	44.00	92.92	43.78	32.34
17	20,000	50,000	35,000	83	809	9.02	87.93	509.37	4,780.74	9.40	88.22	3	19	11.11	70.37	71.02	1,452.42	4.78	97.69	13.94	30.38
18	50,000	100,000	75,000	64	873	6.96	94.89	338.51	5,119.25	6.25	94.47	8	27	29.63	100.00	34.31	1,486.73	2.31	100.00	10.13	29.04
19	100,000	500,000	300,000	30	903	3.26	98.15	237.55	5,356.80	4.38	98.85	0	27	0.00	100.00	0.00	1,486.73	0.00	100.00	0.00	27.75
20	500,000	UP		17	920	1.85	100.00	62.18	5,418.98	1.15	100.00	0	27	0.00	100.00	0.00	1,486.73	0.00	100.00	0.00	27.44
				920				5,418.98				27				1,486.73				27.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2608 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	696	696	10.29	10.29	324.71	324.71	0.80	0.80	3	3	2.33	2.33	22.62	22.62	0.08	0.08	6.97	6.97
2	50	100	75	256	952	3.78	14.07	501.84	826.55	1.24	2.05	1	4	0.78	3.10	58.95	81.57	0.20	0.28	11.75	9.87
3	100	200	150	350	1,302	5.17	19.24	566.75	1,393.31	1.40	3.45	7	11	5.43	8.53	415.30	496.86	1.43	1.71	73.28	35.66
4	200	300	250	274	1,576	4.05	23.29	587.33	1,980.64	1.45	4.90	6	17	4.65	13.18	610.53	1,107.39	2.10	3.81	103.95	55.91
5	300	500	400	398	1,974	5.88	29.17	1,543.37	3,524.01	3.82	8.72	3	20	2.33	15.50	547.12	1,654.50	1.88	5.69	35.45	46.95
6	500	750	625	375	2,349	5.54	34.71	1,274.29	4,798.30	3.15	11.88	4	24	3.10	18.60	654.02	2,308.52	2.25	7.93	51.32	48.11
7	750	1,000	875	348	2,697	5.14	39.86	1,293.92	6,092.22	3.20	15.08	9	33	6.98	25.58	2,519.42	4,827.94	8.66	16.59	194.71	79.25
8	1,000	1,500	1,250	442	3,139	6.53	46.39	1,637.23	7,729.44	4.05	19.13	6	39	4.65	30.23	917.66	5,745.60	3.15	19.75	56.05	74.33
9	1,500	2,000	1,750	328	3,467	4.85	51.23	1,680.60	9,410.04	4.16	23.29	5	44	3.88	34.11	823.99	6,569.58	2.83	22.58	49.03	69.81
10	2,000	2,500	2,250	227	3,694	3.35	54.59	1,282.54	10,692.58	3.17	26.47	2	46	1.55	35.66	1,438.91	8,008.49	4.95	27.53	112.19	74.90
11	2,500	3,000	2,750	232	3,926	3.43	58.02	1,384.08	12,076.66	3.43	29.89	4	50	3.10	38.76	19.42	8,027.91	0.07	27.59	1.40	66.47
12	3,000	4,000	3,500	355	4,281	5.25	63.26	2,297.47	14,374.13	5.69	35.58	3	53	2.33	41.09	38.34	8,066.26	0.13	27.72	1.67	56.12
13	4,000	5,000	4,500	254	4,535	3.75	67.02	2,252.91	16,627.04	5.58	41.16	4	57	3.10	44.19	1,145.63	9,211.88	3.94	31.66	50.85	55.40
14	5,000	7,500	6,250	434	4,969	6.41	73.43	3,460.83	20,087.87	8.57	49.73	8	65	6.20	50.39	630.73	9,842.61	2.17	33.83	18.22	49.00
15	7,500	10,000	8,750	298	5,267	4.40	77.83	2,443.78	22,531.65	6.05	55.77	19	84	14.73	65.12	2,849.30	12,691.91	9.79	43.62	116.59	56.33
16	10,000	20,000	15,000	589	5,856	8.70	86.54	7,141.37	29,673.02	17.68	73.45	24	108	18.60	83.72	9,652.66	22,344.57	33.18	76.80	135.17	75.30
17	20,000	50,000	35,000	498	6,354	7.36	93.90	6,638.34	36,311.36	16.43	89.88	11	119	8.53	92.25	4,330.64	26,675.21	14.88	91.68	65.24	73.46
18	50,000	100,000	75,000	203	6,557	3.00	96.90	2,351.06	38,662.42	5.82	95.70	3	122	2.33	94.57	1,524.09	28,199.30	5.24	96.92	64.83	72.94
19	100,000	500,000	300,000	190	6,747	2.81	99.70	1,642.31	40,304.74	4.07	99.77	7	129	5.43	100.00	895.17	29,094.47	3.08	100.00	54.51	72.19
20	500,000	UP		20	6,767	0.30	100.00	92.93	40,397.66	0.23	100.00	0	129	0.00	100.00	0.00	29,094.47	0.00	100.00	0.00	72.02
				6,767				40,397.66				129				29,094.47				72.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	8.86	8.86	19.06	19.06	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	32	1.27	10.13	18.92	37.98	1.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	38	1.90	12.03	40.77	78.75	2.19	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	52	4.43	16.46	55.79	134.54	2.99	7.22	1	1	10.00	10.00	155.97	155.97	24.57	24.57	279.58	115.93
5	300	500	400	14	66	4.43	20.89	72.86	207.40	3.91	11.12	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	75.21
6	500	750	625	13	79	4.11	25.00	16.46	223.86	0.88	12.01	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	69.67
7	750	1,000	875	7	86	2.22	27.22	39.98	263.84	2.14	14.15	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	59.12
8	1,000	1,500	1,250	14	100	4.43	31.65	31.69	295.53	1.70	15.85	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	52.78
9	1,500	2,000	1,750	13	113	4.11	35.76	41.76	337.29	2.24	18.09	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	46.24
10	2,000	2,500	2,250	4	117	1.27	37.03	12.63	349.93	0.68	18.77	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	44.57
11	2,500	3,000	2,750	7	124	2.22	39.24	50.06	399.99	2.68	21.45	0	1	0.00	10.00	0.00	155.97	0.00	24.57	0.00	38.99
12	3,000	4,000	3,500	8	132	2.53	41.77	61.94	461.93	3.32	24.77	1	2	10.00	20.00	103.16	259.14	16.25	40.81	166.54	56.10
13	4,000	5,000	4,500	9	141	2.85	44.62	41.40	503.33	2.22	26.99	0	2	0.00	20.00	0.00	259.14	0.00	40.81	0.00	51.48
14	5,000	7,500	6,250	19	160	6.01	50.63	157.78	661.11	8.46	35.45	2	4	20.00	40.00	24.91	284.05	3.92	44.74	15.79	42.97
15	7,500	10,000	8,750	12	172	3.80	54.43	119.54	780.65	6.41	41.87	4	8	40.00	80.00	331.48	615.52	52.21	96.94	277.29	78.85
16	10,000	20,000	15,000	45	217	14.24	68.67	414.11	1,194.76	22.21	64.07	0	8	0.00	80.00	0.00	615.52	0.00	96.94	0.00	51.52
17	20,000	50,000	35,000	42	259	13.29	81.96	316.18	1,510.94	16.96	81.03	0	8	0.00	80.00	0.00	615.52	0.00	96.94	0.00	40.74
18	50,000	100,000	75,000	26	285	8.23	90.19	92.78	1,603.72	4.98	86.01	0	8	0.00	80.00	0.00	615.52	0.00	96.94	0.00	38.38
19	100,000	500,000	300,000	28	313	8.86	99.05	188.57	1,792.29	10.11	96.12	2	10	20.00	100.00	19.41	634.94	3.06	100.00	10.29	35.43
20	500,000	UP		3	316	0.95	100.00	72.37	1,864.66	3.88	100.00	0	10	0.00	100.00	0.00	634.94	0.00	100.00	0.00	34.05
				316				1,864.66				10				634.94				34.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	275	275	9.43	9.43	49.59	49.59	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	309	1.17	10.60	182.25	231.84	0.87	1.10	2	2	1.92	1.92	100.69	100.69	0.48	0.48	55.25	43.43
3	100	200	150	57	366	1.95	12.55	370.60	602.44	1.76	2.86	1	3	0.96	2.88	124.23	224.93	0.59	1.07	33.52	37.34
4	200	300	250	35	401	1.20	13.75	227.93	830.37	1.08	3.94	2	5	1.92	4.81	540.13	765.06	2.56	3.63	236.97	92.13
5	300	500	400	70	471	2.40	16.15	415.99	1,246.36	1.97	5.92	3	8	2.88	7.69	758.71	1,523.77	3.60	7.22	182.39	122.26
6	500	750	625	78	549	2.67	18.83	226.95	1,473.31	1.08	6.99	3	11	2.88	10.58	467.77	1,991.54	2.22	9.44	206.11	135.17
7	750	1,000	875	88	637	3.02	21.84	412.02	1,885.33	1.96	8.95	0	11	0.00	10.58	0.00	1,991.54	0.00	9.44	0.00	105.63
8	1,000	1,500	1,250	78	715	2.67	24.52	282.07	2,167.40	1.34	10.29	1	12	0.96	11.54	1.08	1,992.62	0.01	9.44	0.38	91.94
9	1,500	2,000	1,750	77	792	2.64	27.16	476.26	2,643.65	2.26	12.55	1	13	0.96	12.50	1.50	1,994.12	0.01	9.45	0.31	75.43
10	2,000	2,500	2,250	78	870	2.67	29.84	432.16	3,075.82	2.05	14.60	0	13	0.00	12.50	0.00	1,994.12	0.00	9.45	0.00	64.83
11	2,500	3,000	2,750	57	927	1.95	31.79	302.27	3,378.09	1.43	16.03	0	13	0.00	12.50	0.00	1,994.12	0.00	9.45	0.00	59.03
12	3,000	4,000	3,500	77	1,004	2.64	34.43	501.35	3,879.43	2.38	18.41	0	13	0.00	12.50	0.00	1,994.12	0.00	9.45	0.00	51.40
13	4,000	5,000	4,500	122	1,126	4.18	38.61	670.84	4,550.28	3.18	21.60	2	15	1.92	14.42	43.49	2,037.61	0.21	9.66	6.48	44.78
14	5,000	7,500	6,250	131	1,257	4.49	43.11	1,161.07	5,711.34	5.51	27.11	9	24	8.65	23.08	309.26	2,346.87	1.47	11.12	26.64	41.09
15	7,500	10,000	8,750	123	1,380	4.22	47.33	1,318.13	7,029.48	6.26	33.36	2	26	1.92	25.00	354.46	2,701.34	1.68	12.80	26.89	38.43
16	10,000	20,000	15,000	392	1,772	13.44	60.77	674.21	7,703.69	3.20	36.56	6	32	5.77	30.77	1,257.06	3,958.40	5.96	18.76	186.45	51.38
17	20,000	50,000	35,000	486	2,258	16.67	77.43	9,287.68	16,991.37	44.08	80.64	24	56	23.08	53.85	8,621.79	12,580.19	40.86	59.62	92.83	74.04
18	50,000	100,000	75,000	265	2,523	9.09	86.52	2,122.12	19,113.49	10.07	90.72	23	79	22.12	75.96	2,926.23	15,506.42	13.87	73.49	137.89	81.13
19	100,000	500,000	300,000	318	2,841	10.91	97.43	2,595.42	21,708.91	12.32	103.03	22	101	21.15	97.12	4,991.38	20,497.79	23.66	97.14	192.31	94.42
20	500,000	UP		75	2,916	2.57	100.00	639.18	21,069.73	3.03	100.00	3	104	2.88	100.00	602.63	21,100.42	2.86	100.00	94.28	100.15
				2,916				21,069.73				104				21,100.42				100.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	4.90	4.90	27.38	27.38	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	40	1.04	5.94	8.62	36.00	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	55	2.23	8.17	31.32	67.32	1.24	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	68	1.93	10.10	19.76	87.08	0.78	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	85	2.53	12.63	9.23	96.31	0.36	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	100	2.23	14.86	10.44	106.75	0.41	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	122	3.27	18.13	14.64	121.39	0.58	4.80	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	149	4.01	22.14	35.14	156.53	1.39	6.19	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	184	5.20	27.34	69.39	225.92	2.74	8.93	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	32	216	4.75	32.10	46.15	272.07	1.82	10.76	1	2	7.69	15.38	356.83	356.83	6.19	6.19	773.18	131.15
11	2,500	3,000	2,750	40	256	5.94	38.04	70.02	342.09	2.77	13.52	0	2	0.00	15.38	0.00	356.83	0.00	6.19	0.00	104.31
12	3,000	4,000	3,500	24	280	3.57	41.60	63.44	405.54	2.51	16.03	1	3	7.69	23.08	51.79	408.62	0.90	7.09	81.64	100.76
13	4,000	5,000	4,500	26	306	3.86	45.47	114.24	519.77	4.52	20.55	1	4	7.69	30.77	26.97	435.59	0.47	7.56	23.61	83.80
14	5,000	7,500	6,250	50	356	7.43	52.90	97.69	617.46	3.86	24.41	2	6	15.38	46.15	159.09	594.68	2.76	10.31	162.85	96.31
15	7,500	10,000	8,750	45	401	6.69	59.58	122.01	739.47	4.82	29.23	0	6	0.00	46.15	0.00	594.68	0.00	10.31	0.00	80.42
16	10,000	20,000	15,000	80	481	11.89	71.47	379.92	1,119.39	15.02	44.25	1	7	7.69	53.85	16.76	611.44	0.29	10.61	4.41	54.62
17	20,000	50,000	35,000	87	568	12.93	84.40	546.12	1,665.50	21.59	65.84	2	9	15.38	69.23	209.31	820.75	3.63	14.24	38.33	49.28
18	50,000	100,000	75,000	42	610	6.24	90.64	322.76	1,988.26	12.76	78.60	2	11	15.38	84.62	175.44	996.19	3.04	17.28	54.35	50.10
19	100,000	500,000	300,000	41	651	6.09	96.73	329.90	2,318.16	13.04	91.65	2	13	15.38	100.00	4,769.08	5,765.27	82.72	100.00	1445.61	248.70
20	500,000	UP		22	673	3.27	100.00	211.32	2,529.49	8.35	100.00	0	13	0.00	100.00	0.00	5,765.27	0.00	100.00	0.00	227.92
				673				2,529.49				13				5,765.27				227.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	929	929	16.35	16.35	135.24	135.24	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	737	1,666	12.97	29.32	225.21	360.46	2.49	3.99	1	1	3.70	3.70	26.60	26.60	0.43	0.43	11.81	7.38
3	100	200	150	911	2,577	16.03	45.35	345.61	706.06	3.83	7.82	2	3	7.41	11.11	208.12	234.72	3.34	3.77	60.22	33.24
4	200	300	250	495	3,072	8.71	54.06	222.41	928.47	2.46	10.29	1	4	3.70	14.81	126.53	361.25	2.03	5.80	56.89	38.91
5	300	500	400	601	3,673	10.58	64.63	462.20	1,390.67	5.12	15.41	1	5	3.70	18.52	2.99	364.25	0.05	5.85	0.65	26.19
6	500	750	625	367	4,040	6.46	71.09	385.07	1,775.74	4.27	19.67	0	5	0.00	18.52	0.00	364.25	0.00	5.85	0.00	20.51
7	750	1,000	875	216	4,256	3.80	74.89	295.49	2,071.23	3.27	22.94	0	5	0.00	18.52	0.00	364.25	0.00	5.85	0.00	17.59
8	1,000	1,500	1,250	300	4,556	5.28	80.17	512.31	2,583.54	5.68	28.62	1	6	3.70	22.22	297.68	661.93	4.78	10.63	58.11	25.62
9	1,500	2,000	1,750	199	4,755	3.50	83.67	395.68	2,979.22	4.38	33.00	1	7	3.70	25.93	28.36	690.29	0.46	11.09	7.17	23.17
10	2,000	2,500	2,250	125	4,880	2.20	85.87	298.98	3,278.21	3.31	36.31	0	7	0.00	25.93	0.00	690.29	0.00	11.09	0.00	21.06
11	2,500	3,000	2,750	92	4,972	1.62	87.49	295.38	3,573.58	3.27	39.59	2	9	7.41	33.33	1,253.51	1,943.80	20.14	31.23	424.38	54.39
12	3,000	4,000	3,500	135	5,107	2.38	89.86	567.39	4,140.97	6.29	45.87	3	12	11.11	44.44	41.22	1,985.03	0.66	31.89	7.27	47.94
13	4,000	5,000	4,500	100	5,207	1.76	91.62	452.04	4,593.01	5.01	50.88	0	12	0.00	44.44	0.00	1,985.03	0.00	31.89	0.00	43.22
14	5,000	7,500	6,250	120	5,327	2.11	93.74	914.00	5,507.01	10.12	61.00	2	14	7.41	51.85	46.89	2,031.92	0.75	32.64	5.13	36.90
15	7,500	10,000	8,750	115	5,442	2.02	95.76	677.49	6,184.50	7.50	68.51	3	17	11.11	62.96	497.67	2,529.58	7.99	40.64	73.46	40.90
16	10,000	20,000	15,000	102	5,544	1.79	97.55	1,298.85	7,483.35	14.39	82.90	6	23	22.22	85.19	3,452.17	5,981.75	55.46	96.10	265.79	79.93
17	20,000	50,000	35,000	82	5,626	1.44	99.00	955.50	8,438.84	10.58	93.48	3	26	11.11	96.30	169.48	6,151.23	2.72	98.82	17.74	72.89
18	50,000	100,000	75,000	28	5,654	0.49	99.49	243.76	8,682.60	2.70	96.18	0	26	0.00	96.30	0.00	6,151.23	0.00	98.82	0.00	70.85
19	100,000	500,000	300,000	28	5,682	0.49	99.98	341.93	9,024.53	3.79	99.97	1	27	3.70	100.00	73.50	6,224.73	1.18	100.00	21.50	68.98
20	500,000	UP		1	5,683	0.02	100.00	2.74	9,027.28	0.03	100.00	0	27	0.00	100.00	0.00	6,224.73	0.00	100.00	0.00	68.95
				5,683				9,027.28				27				6,224.73				68.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	5.34	5.34	29.30	29.30	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	39	1.84	7.18	2.94	32.23	0.14	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	55	2.95	10.13	3.28	35.51	0.16	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	66	2.03	12.15	82.68	118.19	4.02	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	84	3.31	15.47	34.88	153.07	1.69	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	94	1.84	17.31	5.22	158.28	0.25	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	106	2.21	19.52	15.95	174.23	0.77	8.46	1	1	3.03	3.03	3.33	3.33	0.35	0.35	20.90	1.91
8	1,000	1,500	1,250	17	123	3.13	22.65	15.58	189.82	0.76	9.22	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.76
9	1,500	2,000	1,750	9	132	1.66	24.31	20.81	210.63	1.01	10.23	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.58
10	2,000	2,500	2,250	13	145	2.39	26.70	28.15	238.78	1.37	11.60	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.40
11	2,500	3,000	2,750	9	154	1.66	28.36	35.00	273.78	1.70	13.30	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.22
12	3,000	4,000	3,500	18	172	3.31	31.68	64.98	338.76	3.16	16.45	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.98
13	4,000	5,000	4,500	10	182	1.84	33.52	33.35	372.11	1.62	18.07	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.90
14	5,000	7,500	6,250	21	203	3.87	37.38	64.44	436.54	3.13	21.20	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.76
15	7,500	10,000	8,750	22	225	4.05	41.44	116.39	552.94	5.65	26.86	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.60
16	10,000	20,000	15,000	58	283	10.68	52.12	226.34	779.28	10.99	37.85	1	2	3.03	6.06	0.28	3.62	0.03	0.38	0.13	0.46
17	20,000	50,000	35,000	59	342	10.87	62.98	236.95	1,016.23	11.51	49.36	8	10	24.24	30.30	44.69	48.31	4.76	5.14	18.86	4.75
18	50,000	100,000	75,000	34	376	6.26	69.24	317.22	1,333.45	15.41	64.76	3	13	9.09	39.39	57.55	105.86	6.12	11.26	18.14	7.94
19	100,000	500,000	300,000	87	463	16.02	85.27	411.10	1,744.54	19.97	84.73	5	18	15.15	54.55	462.37	568.23	49.19	60.46	112.47	32.57
20	500,000	UP		80	543	14.73	100.00	314.37	2,058.91	15.27	100.00	15	33	45.45	100.00	371.68	939.91	39.54	100.00	118.23	45.65
				543				2,058.91				33				939.91				45.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	15.56	15.56	22.51	22.51	1.77	1.77	5	5	7.58	7.58	21.38	21.38	0.59	0.59	94.97	94.97
2	50	100	75	4	79	0.83	16.39	6.31	28.82	0.50	2.27	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	74.19
3	100	200	150	17	96	3.53	19.92	110.92	139.74	8.73	11.00	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	15.30
4	200	300	250	4	100	0.83	20.75	0.80	140.54	0.06	11.06	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	15.21
5	300	500	400	10	110	2.07	22.82	104.99	245.53	8.26	19.32	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	8.71
6	500	750	625	5	115	1.04	23.86	4.81	250.33	0.38	19.70	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	8.54
7	750	1,000	875	5	120	1.04	24.90	2.84	253.18	0.22	19.93	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	8.45
8	1,000	1,500	1,250	7	127	1.45	26.35	8.26	261.43	0.65	20.58	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	8.18
9	1,500	2,000	1,750	3	130	0.62	26.97	6.59	268.02	0.52	21.09	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	7.98
10	2,000	2,500	2,250	7	137	1.45	28.42	9.21	277.24	0.72	21.82	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	7.71
11	2,500	3,000	2,750	6	143	1.24	29.67	22.56	299.79	1.78	23.59	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	7.13
12	3,000	4,000	3,500	2	145	0.41	30.08	14.86	314.65	1.17	24.76	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	6.80
13	4,000	5,000	4,500	11	156	2.28	32.37	47.17	361.83	3.71	28.48	0	5	0.00	7.58	0.00	21.38	0.00	0.59	0.00	5.91
14	5,000	7,500	6,250	16	172	3.32	35.68	54.42	416.25	4.28	32.76	1	6	1.52	9.09	4.87	26.25	0.13	0.73	8.95	6.31
15	7,500	10,000	8,750	18	190	3.73	39.42	60.33	476.57	4.75	37.51	0	6	0.00	9.09	0.00	26.25	0.00	0.73	0.00	5.51
16	10,000	20,000	15,000	24	214	4.98	44.40	45.93	522.51	3.61	41.12	1	7	1.52	10.61	23.93	50.18	0.66	1.39	52.10	9.60
17	20,000	50,000	35,000	31	245	6.43	50.83	117.07	639.58	9.21	50.34	0	7	0.00	10.61	0.00	50.18	0.00	1.39	0.00	7.85
18	50,000	100,000	75,000	28	273	5.81	56.64	94.34	733.91	7.42	57.76	3	10	4.55	15.15	71.63	121.81	1.98	3.37	75.93	16.60
19	100,000	500,000	300,000	139	412	28.84	85.48	259.99	993.91	20.46	78.22	35	45	53.03	68.18	373.59	495.40	10.34	13.72	143.69	49.84
20	500,000	UP		70	482	14.52	100.00	276.71	1,270.61	21.78	100.00	21	66	31.82	100.00	3,116.10	3,611.50	86.28	100.00	1126.14	284.23
				482				1,270.61				66				3,611.50				284.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,747	2,747	44.32	44.32	246.82	246.82	2.61	2.61	2	2	4.35	4.35	30.00	30.00	1.01	1.01	12.15	12.15
2	50	100	75	386	3,133	6.23	50.55	202.25	449.07	2.14	4.74	0	2	0.00	4.35	0.00	30.00	0.00	1.01	0.00	6.68
3	100	200	150	165	3,298	2.66	53.21	173.56	622.63	1.83	6.58	1	3	2.17	6.52	39.69	69.69	1.34	2.35	22.87	11.19
4	200	300	250	182	3,480	2.94	56.15	190.02	812.65	2.01	8.58	0	3	0.00	6.52	0.00	69.69	0.00	2.35	0.00	8.58
5	300	500	400	350	3,830	5.65	61.79	228.58	1,041.22	2.41	11.00	0	3	0.00	6.52	0.00	69.69	0.00	2.35	0.00	6.69
6	500	750	625	400	4,230	6.45	68.25	347.30	1,388.52	3.67	14.67	2	5	4.35	10.87	186.70	256.38	6.29	8.63	53.76	18.46
7	750	1,000	875	219	4,449	3.53	71.78	279.04	1,667.56	2.95	17.61	0	5	0.00	10.87	0.00	256.38	0.00	8.63	0.00	15.37
8	1,000	1,500	1,250	270	4,719	4.36	76.14	441.12	2,108.68	4.66	22.27	4	9	8.70	19.57	30.74	287.12	1.03	9.67	6.97	13.62
9	1,500	2,000	1,750	285	5,004	4.60	80.74	536.83	2,645.51	5.67	27.94	7	16	15.22	34.78	14.52	301.64	0.49	10.16	2.70	11.40
10	2,000	2,500	2,250	138	5,142	2.23	82.96	318.13	2,963.64	3.36	31.30	8	24	17.39	52.17	31.89	333.53	1.07	11.23	10.02	11.25
11	2,500	3,000	2,750	104	5,246	1.68	84.64	293.34	3,256.98	3.10	34.40	2	26	4.35	56.52	72.69	406.22	2.45	13.68	24.78	12.47
12	3,000	4,000	3,500	89	5,335	1.44	86.08	375.01	3,631.99	3.96	38.36	0	26	0.00	56.52	0.00	406.22	0.00	13.68	0.00	11.18
13	4,000	5,000	4,500	92	5,427	1.48	87.56	508.93	4,140.92	5.38	43.74	0	26	0.00	56.52	0.00	406.22	0.00	13.68	0.00	9.81
14	5,000	7,500	6,250	102	5,529	1.65	89.21	663.79	4,804.71	7.01	50.75	0	26	0.00	56.52	0.00	406.22	0.00	13.68	0.00	8.45
15	7,500	10,000	8,750	88	5,617	1.42	90.63	698.65	5,503.36	7.38	58.13	3	29	6.52	63.04	26.66	432.89	0.90	14.57	3.82	7.87
16	10,000	20,000	15,000	109	5,726	1.76	92.38	1,089.57	6,592.93	11.51	69.64	3	32	6.52	69.57	1,595.98	2,028.86	53.73	68.31	146.48	30.77
17	20,000	50,000	35,000	106	5,832	1.71	94.09	1,206.26	7,799.19	12.74	82.38	2	34	4.35	73.91	750.00	2,778.86	25.25	93.56	62.18	35.63
18	50,000	100,000	75,000	90	5,922	1.45	95.55	537.71	8,336.90	5.68	88.06	8	42	17.39	91.30	169.83	2,948.69	5.72	99.27	31.58	35.37
19	100,000	500,000	300,000	158	6,080	2.55	98.10	921.48	9,258.38	9.73	97.80	1	43	2.17	93.48	8.24	2,956.93	0.28	99.55	0.89	31.94
20	500,000	UP		118	6,198	1.90	100.00	208.61	9,466.99	2.20	100.00	3	46	6.52	100.00	13.35	2,970.27	0.45	100.00	6.40	31.38
				6,198				9,466.99				46				2,970.27				31.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	361	361	14.22	14.22	83.90	83.90	1.04	1.04	1	1	3.13	3.13	1.50	1.50	0.01	0.01	1.79	1.79
2	50	100	75	90	451	3.55	17.77	91.77	175.67	1.14	2.18	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.85
3	100	200	150	169	620	6.66	24.43	163.78	339.45	2.03	4.22	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.44
4	200	300	250	137	757	5.40	29.83	172.57	512.02	2.14	6.36	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.29
5	300	500	400	161	918	6.34	36.17	143.09	655.11	1.78	8.14	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.23
6	500	750	625	150	1,068	5.91	42.08	166.23	821.35	2.06	10.20	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.18
7	750	1,000	875	109	1,177	4.29	46.38	185.73	1,007.07	2.31	12.51	1	2	3.13	6.25	400.53	402.03	1.66	1.67	215.66	39.92
8	1,000	1,500	1,250	148	1,325	5.83	52.21	373.15	1,380.22	4.63	17.14	1	3	3.13	9.38	12.30	414.33	0.05	1.72	3.30	30.02
9	1,500	2,000	1,750	114	1,439	4.49	56.70	348.36	1,728.58	4.33	21.47	1	4	3.13	12.50	234.46	648.79	0.97	2.69	67.30	37.53
10	2,000	2,500	2,250	47	1,486	1.85	58.55	175.14	1,903.72	2.18	23.65	0	4	0.00	12.50	0.00	648.79	0.00	2.69	0.00	34.08
11	2,500	3,000	2,750	66	1,552	2.60	61.15	281.81	2,185.53	3.50	27.15	1	5	3.13	15.63	70.33	719.11	0.29	2.99	24.95	32.90
12	3,000	4,000	3,500	74	1,626	2.92	64.07	359.51	2,545.05	4.47	31.61	1	6	3.13	18.75	160.72	879.84	0.67	3.65	44.71	34.57
13	4,000	5,000	4,500	56	1,682	2.21	66.27	502.42	3,047.46	6.24	37.85	1	7	3.13	21.88	61.87	941.70	0.26	3.91	12.31	30.90
14	5,000	7,500	6,250	101	1,783	3.98	70.25	740.09	3,787.56	9.19	47.04	1	8	3.13	25.00	32.10	973.81	0.13	4.04	4.34	25.71
15	7,500	10,000	8,750	87	1,870	3.43	73.68	837.77	4,625.33	10.41	57.45	2	10	6.25	31.25	506.41	1,480.22	2.10	6.15	60.45	32.00
16	10,000	20,000	15,000	128	1,998	5.04	78.72	1,417.62	6,042.95	17.61	75.06	2	12	6.25	37.50	437.92	1,918.14	1.82	7.97	30.89	31.74
17	20,000	50,000	35,000	138	2,136	5.44	84.16	920.82	6,963.77	11.44	86.49	8	20	25.00	62.50	21,377.12	23,295.26	88.79	96.76	2321.53	334.52
18	50,000	100,000	75,000	117	2,253	4.61	88.77	339.63	7,303.40	4.22	90.71	0	20	0.00	62.50	0.00	23,295.26	0.00	96.76	0.00	318.96
19	100,000	500,000	300,000	198	2,451	7.80	96.57	614.48	7,917.87	7.63	98.34	11	31	34.38	96.88	771.57	24,066.83	3.20	99.96	125.57	303.96
20	500,000	UP		87	2,538	3.43	100.00	133.38	8,051.25	1.66	100.00	1	32	3.13	100.00	8.84	24,075.67	0.04	100.00	6.63	299.03
				2,538				8,051.25				32				24,075.67				299.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2731 PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	8.43	8.43	17.31	17.31	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	75	2.47	10.90	15.10	32.40	0.69	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	89	2.03	12.94	37.15	69.55	1.70	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	108	2.76	15.70	23.58	93.14	1.08	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	133	3.63	19.33	44.69	137.83	2.05	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	149	2.33	21.66	11.05	148.88	0.51	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	161	1.74	23.40	15.71	164.59	0.72	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	183	3.20	26.60	32.12	196.72	1.47	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	199	2.33	28.92	39.88	236.60	1.83	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	208	1.31	30.23	25.37	261.97	1.16	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	217	1.31	31.54	25.24	287.21	1.16	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	238	3.05	34.59	95.84	383.05	4.39	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	260	3.20	37.79	93.96	477.01	4.31	21.87	1	1	4.00	4.00	9.48	9.48	0.05	0.05	10.09	1.99
14	5,000	7,500	6,250	18	278	2.62	40.41	94.91	571.91	4.35	26.22	0	1	0.00	4.00	0.00	9.48	0.00	0.05	0.00	1.66
15	7,500	10,000	8,750	27	305	3.92	44.33	238.10	810.01	10.92	37.14	1	2	4.00	8.00	133.95	143.44	0.71	0.76	56.26	17.71
16	10,000	20,000	15,000	58	363	8.43	52.76	266.71	1,076.73	12.23	49.37	1	3	4.00	12.00	19.87	163.31	0.10	0.86	7.45	15.17
17	20,000	50,000	35,000	73	436	10.61	63.37	389.45	1,466.18	17.86	67.22	0	3	0.00	12.00	0.00	163.31	0.00	0.86	0.00	11.14
18	50,000	100,000	75,000	69	505	10.03	73.40	311.74	1,777.92	14.29	81.52	0	3	0.00	12.00	0.00	163.31	0.00	0.86	0.00	9.19
19	100,000	500,000	300,000	77	582	11.19	84.59	155.51	1,933.43	7.13	88.65	11	14	44.00	56.00	17,875.77	18,039.08	94.18	95.04	11495.12	933.01
20	500,000	UP		106	688	15.41	100.00	247.60	2,181.03	11.35	100.00	11	25	44.00	100.00	941.21	18,980.29	4.96	100.00	380.13	870.24
				688				2,181.03				25				18,980.29				870.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	252	252	11.69	11.69	87.09	87.09	1.41	1.41	2	2	5.13	5.13	42.38	42.38	0.78	0.78	48.66	48.66
2	50	100	75	51	303	2.37	14.06	106.30	193.39	1.72	3.13	0	2	0.00	5.13	0.00	42.38	0.00	0.78	0.00	21.91
3	100	200	150	51	354	2.37	16.43	43.17	236.55	0.70	3.83	1	3	2.56	7.69	28.75	71.12	0.53	1.32	66.60	30.07
4	200	300	250	58	412	2.69	19.12	175.56	412.12	2.85	6.68	0	3	0.00	7.69	0.00	71.12	0.00	1.32	0.00	17.26
5	300	500	400	73	485	3.39	22.51	149.72	561.83	2.43	9.11	1	4	2.56	10.26	0.00	71.12	0.00	1.32	0.00	12.66
6	500	750	625	54	539	2.51	25.01	28.61	590.44	0.46	9.57	0	4	0.00	10.26	0.00	71.12	0.00	1.32	0.00	12.05
7	750	1,000	875	49	588	2.27	27.29	34.41	624.85	0.56	10.13	0	4	0.00	10.26	0.00	71.12	0.00	1.32	0.00	11.38
8	1,000	1,500	1,250	78	666	3.62	30.90	68.09	692.94	1.10	11.23	0	4	0.00	10.26	0.00	71.12	0.00	1.32	0.00	10.26
9	1,500	2,000	1,750	47	713	2.18	33.09	63.52	756.46	1.03	12.26	2	6	5.13	15.38	161.90	233.02	2.99	4.31	254.86	30.80
10	2,000	2,500	2,250	33	746	1.53	34.62	49.92	806.39	0.81	13.07	0	6	0.00	15.38	0.00	233.02	0.00	4.31	0.00	28.90
11	2,500	3,000	2,750	41	787	1.90	36.52	67.83	874.22	1.10	14.17	0	6	0.00	15.38	0.00	233.02	0.00	4.31	0.00	26.65
12	3,000	4,000	3,500	44	831	2.04	38.56	131.44	1,005.66	2.13	16.30	0	6	0.00	15.38	0.00	233.02	0.00	4.31	0.00	23.17
13	4,000	5,000	4,500	59	890	2.74	41.30	232.90	1,238.56	3.78	20.08	1	7	2.56	17.95	3.55	236.57	0.07	4.37	1.52	19.10
14	5,000	7,500	6,250	97	987	4.50	45.80	336.66	1,575.22	5.46	25.53	1	8	2.56	20.51	2.40	238.97	0.04	4.42	0.71	15.17
15	7,500	10,000	8,750	81	1,068	3.76	49.56	241.84	1,817.06	3.92	29.45	1	9	2.56	23.08	23.92	262.89	0.44	4.86	9.89	14.47
16	10,000	20,000	15,000	230	1,298	10.67	60.23	1,119.95	2,937.01	18.15	47.60	5	14	12.82	35.90	158.75	421.64	2.94	7.80	14.17	14.36
17	20,000	50,000	35,000	329	1,627	15.27	75.50	1,584.65	4,521.65	25.68	73.29	9	23	23.08	58.97	2,771.27	3,192.91	51.24	59.04	174.88	70.61
18	50,000	100,000	75,000	163	1,790	7.56	83.06	870.93	5,392.59	14.12	87.41	2	25	5.13	64.10	758.29	3,951.21	14.02	73.06	87.07	73.27
19	100,000	500,000	300,000	287	2,077	13.32	96.38	655.42	6,048.00	10.62	98.03	10	35	25.64	89.74	1,228.79	5,180.00	22.72	95.78	187.48	85.65
20	500,000	UP		78	2,155	3.62	100.00	121.55	6,169.55	1.97	100.00	4	39	10.26	100.00	228.06	5,408.06	4.22	100.00	187.64	87.66
				2,155				6,169.55				39				5,408.06				87.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	10.20	10.20	7.83	7.83	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	83	7.81	18.00	16.41	24.24	1.74	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	113	6.51	24.51	15.12	39.36	1.61	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	140	5.86	30.37	7.67	47.04	0.82	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	177	8.03	38.39	19.21	66.25	2.04	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	201	5.21	43.60	14.98	81.23	1.59	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	217	3.47	47.07	10.87	92.10	1.15	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	32	249	6.94	54.01	57.78	149.88	6.14	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	266	3.69	57.70	35.70	185.58	3.79	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	279	2.82	60.52	22.28	207.86	2.37	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	296	3.69	64.21	35.15	243.01	3.74	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	315	4.12	68.33	46.39	289.40	4.93	30.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	324	1.95	70.28	35.19	324.58	3.74	34.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	351	5.86	76.14	127.12	451.70	13.51	48.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	353	0.43	76.57	27.89	479.60	2.96	50.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	383	6.51	83.08	232.53	712.13	24.71	75.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	399	3.47	86.55	102.88	815.01	10.93	86.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	403	0.87	87.42	19.33	834.34	2.05	88.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	58	461	12.58	100.00	106.55	940.88	11.32	100.00	9	9	100.00	100.00	4,889.04	4,889.04	100.00	100.00	4588.70	519.62
20	500,000	UP		0	461	0.00	100.00	0.00	940.88	0.00	100.00	0	9	0.00	100.00	0.00	4,889.04	0.00	100.00	0.00	519.62
				461				940.88				9				4,889.04				519.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	891	891	8.13	8.13	202.96	202.96	1.34	1.34	3	3	0.66	0.66	37.10	37.10	0.14	0.14	18.28	18.28
2	50	100	75	954	1,845	8.71	16.84	165.94	368.90	1.09	2.43	2	5	0.44	1.09	4.58	41.69	0.02	0.16	2.76	11.30
3	100	200	150	1,271	3,116	11.60	28.44	389.38	758.29	2.56	4.99	19	24	4.16	5.25	322.29	363.98	1.24	1.40	82.77	48.00
4	200	300	250	661	3,777	6.03	34.47	241.08	999.37	1.59	6.57	6	30	1.31	6.56	68.59	432.57	0.26	1.67	28.45	43.28
5	300	500	400	595	4,372	5.43	39.90	443.88	1,443.25	2.92	9.49	3	33	0.66	7.22	438.61	871.18	1.69	3.36	98.81	60.36
6	500	750	625	565	4,937	5.16	45.05	518.37	1,961.61	3.41	12.90	5	38	1.09	8.32	567.98	1,439.16	2.19	5.55	109.57	73.37
7	750	1,000	875	334	5,271	3.05	48.10	394.65	2,356.26	2.60	15.50	5	43	1.09	9.41	220.54	1,659.70	0.85	6.40	55.88	70.44
8	1,000	1,500	1,250	509	5,780	4.65	52.75	539.56	2,895.82	3.55	19.05	4	47	0.88	10.28	1,435.82	3,095.52	5.53	11.93	266.11	106.90
9	1,500	2,000	1,750	328	6,108	2.99	55.74	476.71	3,372.53	3.14	22.18	6	53	1.31	11.60	206.12	3,301.64	0.79	12.72	43.24	97.90
10	2,000	2,500	2,250	223	6,331	2.04	57.78	397.65	3,770.18	2.62	24.80	6	59	1.31	12.91	332.88	3,634.52	1.28	14.01	83.71	96.40
11	2,500	3,000	2,750	218	6,549	1.99	59.76	298.16	4,068.35	1.96	26.76	3	62	0.66	13.57	55.49	3,690.01	0.21	14.22	18.61	90.70
12	3,000	4,000	3,500	356	6,905	3.25	63.01	961.31	5,029.66	6.32	33.09	12	74	2.63	16.19	74.94	3,764.95	0.29	14.51	7.80	74.86
13	4,000	5,000	4,500	279	7,184	2.55	65.56	560.69	5,590.35	3.69	36.77	18	92	3.94	20.13	59.79	3,824.74	0.23	14.74	10.66	68.42
14	5,000	7,500	6,250	675	7,859	6.16	71.72	1,320.18	6,910.53	8.68	45.46	57	149	12.47	32.60	231.00	4,055.74	0.89	15.63	17.50	58.69
15	7,500	10,000	8,750	563	8,422	5.14	76.86	916.54	7,827.07	6.03	51.49	89	238	19.47	52.08	1,247.11	5,302.85	4.81	20.44	136.07	67.75
16	10,000	20,000	15,000	1,041	9,463	9.50	86.36	2,320.97	10,148.04	15.27	66.75	102	340	22.32	74.40	2,303.78	7,606.62	8.88	29.31	99.26	74.96
17	20,000	50,000	35,000	956	10,419	8.72	95.08	3,529.70	13,677.75	23.22	89.97	67	407	14.66	89.06	10,451.69	18,058.31	40.28	69.59	296.11	132.03
18	50,000	100,000	75,000	383	10,802	3.50	98.58	1,037.90	14,715.65	6.83	96.80	19	426	4.16	93.22	7,709.91	25,768.22	29.71	99.30	742.84	175.11
19	100,000	500,000	300,000	47	10,849	0.43	99.01	260.66	14,976.31	1.71	98.52	23	449	5.03	98.25	171.48	25,939.70	0.66	99.96	65.79	173.20
20	500,000	**UP**		109	10,958	0.99	100.00	225.67	15,201.99	1.48	100.00	8	457	1.75	100.00	9.93	25,949.64	0.04	100.00	4.40	170.70
				10,958				15,201.99				457				25,949.64				170.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	484	484	16.11	16.11	84.84	84.84	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	175	659	5.83	21.94	40.57	125.41	1.11	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	329	988	10.95	32.89	132.84	258.25	3.62	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	270	1,258	8.99	41.88	183.88	442.13	5.02	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	397	1,655	13.22	55.09	269.39	711.52	7.35	19.42	2	2	7.14	7.14	16.17	16.17	3.47	3.47	6.00	2.27
6	500	750	625	333	1,988	11.09	66.18	216.47	927.98	5.91	25.32	1	3	3.57	10.71	0.00	16.17	0.00	3.47	0.00	1.74
7	750	1,000	875	172	2,160	5.73	71.90	240.48	1,168.46	6.56	31.88	0	3	0.00	10.71	0.00	16.17	0.00	3.47	0.00	1.38
8	1,000	1,500	1,250	181	2,341	6.03	77.93	265.75	1,434.21	7.25	39.14	1	4	3.57	14.29	9.22	25.39	1.98	5.45	3.47	1.77
9	1,500	2,000	1,750	81	2,422	2.70	80.63	176.91	1,611.12	4.83	43.96	0	4	0.00	14.29	0.00	25.39	0.00	5.45	0.00	1.58
10	2,000	2,500	2,250	44	2,466	1.46	82.09	95.97	1,707.08	2.62	46.58	0	4	0.00	14.29	0.00	25.39	0.00	5.45	0.00	1.49
11	2,500	3,000	2,750	28	2,494	0.93	83.02	105.23	1,812.31	2.87	49.45	0	4	0.00	14.29	0.00	25.39	0.00	5.45	0.00	1.40
12	3,000	4,000	3,500	44	2,538	1.46	84.49	94.82	1,907.14	2.59	52.04	1	5	3.57	17.86	25.66	51.05	5.51	10.96	27.06	2.68
13	4,000	5,000	4,500	16	2,554	0.53	85.02	34.42	1,941.55	0.94	52.98	0	5	0.00	17.86	0.00	51.05	0.00	10.96	0.00	2.63
14	5,000	7,500	6,250	78	2,632	2.60	87.62	223.44	2,164.99	6.10	59.08	0	5	0.00	17.86	0.00	51.05	0.00	10.96	0.00	2.36
15	7,500	10,000	8,750	59	2,691	1.96	89.58	171.76	2,336.75	4.69	63.76	0	5	0.00	17.86	0.00	51.05	0.00	10.96	0.00	2.18
16	10,000	20,000	15,000	78	2,769	2.60	92.18	298.61	2,635.35	8.15	71.91	4	9	14.29	32.14	60.22	111.26	12.93	23.90	20.17	4.22
17	20,000	50,000	35,000	118	2,887	3.93	96.11	639.87	3,275.23	17.46	89.37	10	19	35.71	67.86	313.92	425.18	67.42	91.32	49.06	12.98
18	50,000	100,000	75,000	45	2,932	1.50	97.60	249.01	3,524.24	6.80	96.17	7	26	25.00	92.86	35.19	460.37	7.56	98.88	14.13	13.06
19	100,000	500,000	300,000	61	2,993	2.03	99.63	139.37	3,663.61	3.80	99.97	2	28	7.14	100.00	5.22	465.59	1.12	100.00	3.75	12.71
20	500,000	UP		11	3,004	0.37	100.00	1.04	3,664.65	0.03	100.00	0	28	0.00	100.00	0.00	465.59	0.00	100.00	0.00	12.70
				3,004				3,664.65				28				465.59				12.70	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	205	205	8.39	8.39	13,803.67	13,803.67	123.00	123.00	4	4	8.33	8.33	83.06	83.06	6.53	6.53	0.60	0.60
2	50	100	75	61	266	2.50	10.89	35.05	13,768.62	0.31	122.69	1	5	2.08	10.42	6.75	89.81	0.53	7.06	19.26	0.65
3	100	200	150	69	335	2.83	13.72	52.44	13,716.18	0.47	122.22	0	5	0.00	10.42	0.00	89.81	0.00	7.06	0.00	0.65
4	200	300	250	70	405	2.87	16.58	14.31	13,701.87	0.13	122.09	2	7	4.17	14.58	38.12	127.94	3.00	10.06	266.40	0.93
5	300	500	400	82	487	3.36	19.94	17.34	13,684.53	0.15	121.94	0	7	0.00	14.58	0.00	127.94	0.00	10.06	0.00	0.93
6	500	750	625	82	569	3.36	23.30	12.14	13,672.39	0.11	121.83	2	9	4.17	18.75	652.50	780.43	51.30	61.36	5375.11	5.71
7	750	1,000	875	41	610	1.68	24.98	14.05	13,658.34	0.13	121.71	0	9	0.00	18.75	0.00	780.43	0.00	61.36	0.00	5.71
8	1,000	1,500	1,250	83	693	3.40	28.38	175.98	13,482.36	1.57	120.14	0	9	0.00	18.75	0.00	780.43	0.00	61.36	0.00	5.79
9	1,500	2,000	1,750	73	766	2.99	31.37	19.71	13,462.65	0.18	119.96	0	9	0.00	18.75	0.00	780.43	0.00	61.36	0.00	5.80
10	2,000	2,500	2,250	65	831	2.66	34.03	34.83	13,427.82	0.31	119.65	0	9	0.00	18.75	0.00	780.43	0.00	61.36	0.00	5.81
11	2,500	3,000	2,750	52	883	2.13	36.16	14.03	13,413.79	0.13	119.53	0	9	0.00	18.75	0.00	780.43	0.00	61.36	0.00	5.82
12	3,000	4,000	3,500	98	981	4.01	40.17	43.55	13,370.24	0.39	119.14	1	10	2.08	20.83	44.92	825.35	3.53	64.89	103.14	6.17
13	4,000	5,000	4,500	98	1,079	4.01	44.19	77.39	13,292.85	0.69	118.45	0	10	0.00	20.83	0.00	825.35	0.00	64.89	0.00	6.21
14	5,000	7,500	6,250	195	1,274	7.99	52.17	131.68	13,161.17	1.17	117.28	5	15	10.42	31.25	8.96	834.31	0.70	65.60	6.80	6.34
15	7,500	10,000	8,750	184	1,458	7.53	59.71	115.81	13,045.35	1.03	116.24	0	15	0.00	31.25	0.00	834.31	0.00	65.60	0.00	6.40
16	10,000	20,000	15,000	262	1,720	10.73	70.43	308.95	12,736.40	2.75	113.49	10	25	20.83	52.08	218.04	1,052.35	17.14	82.74	70.57	8.26
17	20,000	50,000	35,000	510	2,230	20.88	91.32	1,167.15	11,569.26	10.40	103.09	15	40	31.25	83.33	95.12	1,147.47	7.48	90.22	8.15	9.92
18	50,000	100,000	75,000	102	2,332	4.18	95.50	159.69	11,409.57	1.42	101.67	3	43	6.25	89.58	64.24	1,211.71	5.05	95.27	40.23	10.62
19	100,000	500,000	300,000	79	2,411	3.24	98.73	142.65	11,266.92	1.27	100.40	5	48	10.42	100.00	60.15	1,271.85	4.73	100.00	42.16	11.29
20	500,000	UP		31	2,442	1.27	100.00	44.48	11,222.43	0.40	100.00	0	48	0.00	100.00	0.00	1,271.85	0.00	100.00	0.00	11.33
				2,442				11,222.43				48				1,271.85				11.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,283	1,283	13.89	13.89	196.85	196.85	0.89	0.89	22	22	5.12	5.12	86.62	86.62	0.05	0.05	44.00	44.00
2	50	100	75	118	1,401	1.28	15.17	86.12	282.97	0.39	1.28	5	27	1.16	6.28	228.61	315.23	0.14	0.19	265.44	111.40
3	100	200	150	186	1,587	2.01	17.18	303.14	586.11	1.37	2.66	3	30	0.70	6.98	62.53	377.75	0.04	0.23	20.63	64.45
4	200	300	250	137	1,724	1.48	18.67	404.80	990.91	1.83	4.49	2	32	0.47	7.44	203.76	581.51	0.13	0.36	50.33	58.68
5	300	500	400	178	1,902	1.93	20.60	188.78	1,179.69	0.86	5.35	2	34	0.47	7.91	2.12	583.63	0.00	0.36	1.12	49.47
6	500	750	625	235	2,137	2.54	23.14	25.27	1,204.97	0.11	5.46	4	38	0.93	8.84	699.02	1,282.65	0.43	0.79	2765.80	106.45
7	750	1,000	875	173	2,310	1.87	25.01	48.45	1,253.42	0.22	5.68	5	43	1.16	10.00	1,309.27	2,591.91	0.80	1.59	2702.31	206.79
8	1,000	1,500	1,250	233	2,543	2.52	27.54	68.54	1,321.96	0.31	5.99	4	47	0.93	10.93	2,593.48	5,185.40	1.59	3.19	3783.96	392.25
9	1,500	2,000	1,750	182	2,725	1.97	29.51	123.59	1,445.54	0.56	6.55	4	51	0.93	11.86	221.37	5,406.76	0.14	3.32	179.12	374.03
10	2,000	2,500	2,250	100	2,825	1.08	30.59	76.40	1,521.94	0.35	6.90	0	51	0.00	11.86	0.00	5,406.76	0.00	3.32	0.00	355.25
11	2,500	3,000	2,750	113	2,938	1.22	31.81	112.40	1,634.34	0.51	7.41	1	52	0.23	12.09	2.12	5,408.89	0.00	3.32	1.89	330.95
12	3,000	4,000	3,500	221	3,159	2.39	34.21	128.22	1,762.56	0.58	7.99	2	54	0.47	12.56	63.03	5,471.91	0.04	3.36	49.15	310.45
13	4,000	5,000	4,500	180	3,339	1.95	36.16	193.08	1,955.64	0.88	8.86	4	58	0.93	13.49	4,455.31	9,927.22	2.74	6.10	2307.50	507.62
14	5,000	7,500	6,250	432	3,771	4.68	40.83	313.10	2,268.74	1.42	10.28	26	84	6.05	19.53	7,441.46	17,368.68	4.57	10.68	2376.70	765.56
15	7,500	10,000	8,750	362	4,133	3.92	44.75	526.53	2,795.27	2.39	12.67	17	101	3.95	23.49	591.78	17,960.46	0.36	11.04	112.39	642.53
16	10,000	20,000	15,000	851	4,984	9.21	53.97	2,096.54	4,891.81	9.50	22.17	33	134	7.67	31.16	30,289.82	48,250.28	18.62	29.66	1444.75	986.35
17	20,000	50,000	35,000	1,103	6,087	11.94	65.91	3,743.83	8,635.65	16.97	39.14	54	188	12.56	43.72	6,265.94	54,516.21	3.85	33.51	167.37	631.29
18	50,000	100,000	75,000	1,026	7,113	11.11	77.02	5,902.01	14,537.66	26.75	65.89	47	235	10.93	54.65	8,260.27	62,776.49	5.08	38.59	139.96	431.82
19	100,000	500,000	300,000	1,741	8,854	18.85	95.87	6,735.52	21,273.18	30.53	96.41	148	383	34.42	89.07	16,187.54	78,964.03	9.95	48.54	240.33	371.19
20	500,000	UP		381	9,235	4.13	100.00	791.60	22,064.78	3.59	100.00	47	430	10.93	100.00	83,730.01	162,694.05	51.46	100.00	10577.37	737.35
				9,235				22,064.78				430				162,694.05				737.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2743 STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	9.76	9.76	1.86	1.86	0.08	0.08	1	1	4.76	4.76	138.22	138.22	4.00	4.00	7426.83	7426.83
2	50	100	75	4	65	0.64	10.40	5.73	7.59	0.24	0.32	0	1	0.00	4.76	0.00	138.22	0.00	4.00	0.00	1820.11
3	100	200	150	2	67	0.32	10.72	0.00	7.59	0.00	0.32	0	1	0.00	4.76	0.00	138.22	0.00	4.00	0.00	1820.11
4	200	300	250	6	73	0.96	11.68	22.39	29.99	0.94	1.26	0	1	0.00	4.76	0.00	138.22	0.00	4.00	0.00	460.95
5	300	500	400	14	87	2.24	13.92	47.53	77.51	2.00	3.27	0	1	0.00	4.76	0.00	138.22	0.00	4.00	0.00	178.32
6	500	750	625	26	113	4.16	18.08	15.12	92.63	0.64	3.90	0	1	0.00	4.76	0.00	138.22	0.00	4.00	0.00	149.22
7	750	1,000	875	20	133	3.20	21.28	7.17	99.80	0.30	4.21	1	2	4.76	9.52	0.34	138.56	0.01	4.01	4.71	138.84
8	1,000	1,500	1,250	25	158	4.00	25.28	21.20	121.00	0.89	5.10	0	2	0.00	9.52	0.00	138.56	0.00	4.01	0.00	114.51
9	1,500	2,000	1,750	7	165	1.12	26.40	7.09	128.10	0.30	5.40	1	3	4.76	14.29	8.11	146.66	0.23	4.24	114.25	114.49
10	2,000	2,500	2,250	6	171	0.96	27.36	17.11	145.21	0.72	6.12	0	3	0.00	14.29	0.00	146.66	0.00	4.24	0.00	101.00
11	2,500	3,000	2,750	6	177	0.96	28.32	14.08	159.28	0.59	6.71	0	3	0.00	14.29	0.00	146.66	0.00	4.24	0.00	92.08
12	3,000	4,000	3,500	21	198	3.36	31.68	96.80	256.08	4.08	10.79	0	3	0.00	14.29	0.00	146.66	0.00	4.24	0.00	57.27
13	4,000	5,000	4,500	6	204	0.96	32.64	15.56	271.64	0.66	11.45	0	3	0.00	14.29	0.00	146.66	0.00	4.24	0.00	53.99
14	5,000	7,500	6,250	22	226	3.52	36.16	90.70	362.34	3.82	15.27	0	3	0.00	14.29	0.00	146.66	0.00	4.24	0.00	40.48
15	7,500	10,000	8,750	52	278	8.32	44.48	292.66	655.00	12.33	27.60	0	3	0.00	14.29	0.00	146.66	0.00	4.24	0.00	22.39
16	10,000	20,000	15,000	63	341	10.08	54.56	161.96	816.97	6.83	34.43	3	6	14.29	28.57	553.40	700.06	16.02	20.26	341.68	85.69
17	20,000	50,000	35,000	122	463	19.52	74.08	906.39	1,723.36	38.20	72.63	2	8	9.52	38.10	639.69	1,339.76	18.51	38.77	70.58	77.74
18	50,000	100,000	75,000	26	489	4.16	78.24	89.43	1,812.79	3.77	76.40	2	10	9.52	47.62	8.63	1,348.38	0.25	39.02	9.65	74.38
19	100,000	500,000	300,000	103	592	16.48	94.72	442.77	2,255.56	18.66	95.06	9	19	42.86	90.48	2,031.25	3,379.64	58.79	97.81	458.76	149.84
20	500,000	UP		33	625	5.28	100.00	117.29	2,372.84	4.94	100.00	2	21	9.52	100.00	75.72	3,455.36	2.19	100.00	64.56	145.62
				625				2,372.84				21				3,455.36				145.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	2.79	2.79	34.28	34.28	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	56	0.05	2.84	8.10	42.38	0.23	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	57	0.05	2.89	0.25	42.63	0.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	61	0.20	3.10	52.04	94.67	1.45	2.64	1	1	3.45	3.45	100.00	100.00	0.24	0.24	192.16	105.63
5	300	500	400	2	63	0.10	3.20	80.55	175.22	2.25	4.89	0	1	0.00	3.45	0.00	100.00	0.00	0.24	0.00	57.07
6	500	750	625	5	68	0.25	3.45	13.96	189.19	0.39	5.28	1	2	3.45	6.90	685.35	785.35	1.67	1.92	4907.94	415.11
7	750	1,000	875	7	75	0.36	3.81	8.65	197.84	0.24	5.52	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	396.96
8	1,000	1,500	1,250	11	86	0.56	4.37	31.79	229.63	0.89	6.41	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	342.00
9	1,500	2,000	1,750	11	97	0.56	4.93	13.46	243.09	0.38	6.78	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	323.07
10	2,000	2,500	2,250	3	100	0.15	5.08	11.80	254.89	0.33	7.11	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	308.11
11	2,500	3,000	2,750	6	106	0.30	5.38	2.80	257.70	0.08	7.19	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	304.76
12	3,000	4,000	3,500	12	118	0.61	5.99	9.39	267.08	0.26	7.45	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	294.05
13	4,000	5,000	4,500	20	138	1.02	7.01	23.43	290.51	0.65	8.11	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	270.33
14	5,000	7,500	6,250	49	187	2.49	9.50	33.08	323.59	0.92	9.03	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	242.70
15	7,500	10,000	8,750	42	229	2.13	11.63	79.21	402.80	2.21	11.24	0	2	0.00	6.90	0.00	785.35	0.00	1.92	0.00	194.97
16	10,000	20,000	15,000	137	366	6.96	18.59	144.20	547.00	4.02	15.26	2	4	6.90	13.79	619.15	1,404.49	1.51	3.43	429.38	256.76
17	20,000	50,000	35,000	310	676	15.74	34.33	482.75	1,029.75	13.47	28.73	5	9	17.24	31.03	9,251.39	10,655.88	22.57	25.99	1916.41	1034.81
18	50,000	100,000	75,000	387	1,063	19.65	53.99	774.45	1,804.19	21.61	50.34	2	11	6.90	37.93	486.27	11,142.15	1.19	27.18	62.79	617.57
19	100,000	500,000	300,000	745	1,808	37.84	91.82	1,293.87	3,098.06	36.10	86.45	9	20	31.03	68.97	11,087.79	22,229.94	27.05	54.23	856.95	717.54
20	500,000	UP		161	1,969	8.18	100.00	485.74	3,583.80	13.55	100.00	9	29	31.03	100.00	18,763.03	40,992.97	45.77	100.00	3862.77	1143.84
				1,969				3,583.80				29				40,992.97				1143.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	13.71	13.71	0.99	0.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	28	0.51	14.21	0.10	1.08	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	31	1.52	15.74	38.05	39.13	3.47	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	32	0.51	16.24	0.27	39.40	0.02	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	35	1.52	17.77	8.91	48.31	0.81	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	43	4.06	21.83	6.50	54.81	0.59	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	49	3.05	24.87	12.05	66.86	1.10	6.09	2	2	25.00	25.00	35.74	35.74	0.28	0.28	296.66	53.45
8	1,000	1,500	1,250	10	59	5.08	29.95	37.28	104.13	3.40	9.49	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	34.32
9	1,500	2,000	1,750	1	60	0.51	30.46	1.69	105.82	0.15	9.64	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	33.77
10	2,000	2,500	2,250	1	61	0.51	30.96	3.55	109.38	0.32	9.97	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	32.67
11	2,500	3,000	2,750	1	62	0.51	31.47	3.89	113.27	0.35	10.32	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	31.55
12	3,000	4,000	3,500	1	63	0.51	31.98	6.58	119.85	0.60	10.92	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	29.82
13	4,000	5,000	4,500	1	64	0.51	32.49	5.03	124.88	0.46	11.38	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	28.62
14	5,000	7,500	6,250	6	70	3.05	35.53	15.86	140.74	1.45	12.82	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	25.39
15	7,500	10,000	8,750	7	77	3.55	39.09	37.75	178.49	3.44	16.26	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	20.02
16	10,000	20,000	15,000	12	89	6.09	45.18	138.49	316.98	12.62	28.88	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	11.27
17	20,000	50,000	35,000	16	105	8.12	53.30	67.32	384.30	6.13	35.01	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	9.30
18	50,000	100,000	75,000	11	116	5.58	58.88	13.30	397.60	1.21	36.22	0	2	0.00	25.00	0.00	35.74	0.00	0.28	0.00	8.99
19	100,000	500,000	300,000	51	167	25.89	84.77	336.57	734.17	30.66	66.89	4	6	50.00	75.00	64.88	100.62	0.52	0.80	19.28	13.71
20	500,000	UP		30	197	15.23	100.00	363.42	1,097.59	33.11	100.00	2	8	25.00	100.00	12,471.36	12,571.97	99.20	100.00	3431.65	1145.42
				197				1,097.59				8				12,571.97				1145.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	7.12	7.12	8.64	8.64	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	38	3.29	10.41	8.21	16.85	0.86	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	53	4.11	14.52	30.03	46.89	3.16	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	76	6.30	20.82	6.06	52.95	0.64	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	89	3.56	24.38	15.49	68.44	1.63	7.21	1	1	8.33	8.33	10.46	10.46	19.69	19.69	67.52	15.28
6	500	750	625	20	109	5.48	29.86	5.79	74.23	0.61	7.82	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	14.09
7	750	1,000	875	11	120	3.01	32.88	12.88	87.11	1.36	9.17	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	12.01
8	1,000	1,500	1,250	16	136	4.38	37.26	27.34	114.45	2.88	12.05	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	9.14
9	1,500	2,000	1,750	4	140	1.10	38.36	9.59	124.04	1.01	13.06	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	8.43
10	2,000	2,500	2,250	7	147	1.92	40.27	17.18	141.22	1.81	14.87	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	7.41
11	2,500	3,000	2,750	5	152	1.37	41.64	12.36	153.58	1.30	16.17	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	6.81
12	3,000	4,000	3,500	10	162	2.74	44.38	65.30	218.89	6.88	23.05	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	4.78
13	4,000	5,000	4,500	3	165	0.82	45.21	25.53	244.42	2.69	25.74	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	4.28
14	5,000	7,500	6,250	49	214	13.42	58.63	79.51	323.93	8.37	34.11	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	3.23
15	7,500	10,000	8,750	27	241	7.40	66.03	59.25	383.18	6.24	40.35	0	1	0.00	8.33	0.00	10.46	0.00	19.69	0.00	2.73
16	10,000	20,000	15,000	32	273	8.77	74.79	63.23	446.41	6.66	47.00	5	6	41.67	50.00	25.48	35.94	47.97	67.67	40.29	8.05
17	20,000	50,000	35,000	57	330	15.62	90.41	339.58	786.00	35.76	82.76	2	8	16.67	66.67	3.13	39.07	5.89	73.56	0.92	4.97
18	50,000	100,000	75,000	18	348	4.93	95.34	95.77	881.77	10.08	92.84	1	9	8.33	75.00	8.18	47.24	15.39	88.95	8.54	5.36
19	100,000	500,000	300,000	15	363	4.11	99.45	23.76	905.53	2.50	95.35	2	11	16.67	91.67	5.22	52.46	9.83	98.78	21.97	5.79
20	500,000	UP		2	365	0.55	100.00	44.19	949.73	4.65	100.00	1	12	8.33	100.00	0.65	53.11	1.22	100.00	1.46	5.59
				365				949.73				12				53.11				5.59	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	21.36	21.36	0.34	0.34	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	31	8.74	30.10	1.80	1.45	1.06	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	55	23.30	53.40	11.81	13.27	6.99	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	69	13.59	66.99	10.86	24.13	6.42	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	83	13.59	80.58	16.67	40.80	9.86	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	89	5.83	86.41	3.73	44.53	2.21	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	92	2.91	89.32	0.68	43.85	0.40	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	95	2.91	92.23	13.90	57.75	8.22	34.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	96	0.97	93.20	11.28	69.03	6.67	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	97	0.97	94.17	0.00	69.03	0.00	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	98	0.97	95.15	10.05	79.07	5.94	46.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	99	0.97	96.12	5.71	84.79	3.38	50.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	100	0.97	97.09	3.91	88.69	2.31	52.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	101	0.97	98.06	42.12	130.82	24.91	77.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	102	0.97	99.03	24.27	155.09	14.35	91.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	103	0.97	100.00	14.01	169.10	8.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	103	0.00	100.00	0.00	169.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	103	0.00	100.00	0.00	169.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	169.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	103	0.00	100.00	0.00	169.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				103				169.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	253	253	10.95	10.95	47.25	47.25	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	74	327	3.20	14.16	139.75	187.00	1.92	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	98	425	4.24	18.40	162.32	349.32	2.23	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	88	513	3.81	22.21	192.04	541.36	2.64	7.45	1	1	4.76	4.76	16.48	16.48	1.98	1.98	8.58	3.04
5	300	500	400	132	645	5.71	27.92	111.22	652.58	1.53	8.98	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	2.53
6	500	750	625	92	737	3.98	31.90	60.48	713.06	0.83	9.81	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	2.31
7	750	1,000	875	81	818	3.51	35.41	131.31	844.37	1.81	11.62	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	1.95
8	1,000	1,500	1,250	91	909	3.94	39.35	171.07	1,015.44	2.35	13.98	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	1.62
9	1,500	2,000	1,750	65	974	2.81	42.16	107.24	1,122.68	1.48	15.45	1	2	4.76	9.52	124.86	141.35	15.00	16.98	116.43	12.59
10	2,000	2,500	2,250	50	1,024	2.16	44.33	135.78	1,258.46	1.87	17.32	0	2	0.00	9.52	0.00	141.35	0.00	16.98	0.00	11.23
11	2,500	3,000	2,750	63	1,087	2.73	47.06	145.14	1,403.61	2.00	19.32	0	2	0.00	9.52	0.00	141.35	0.00	16.98	0.00	10.07
12	3,000	4,000	3,500	100	1,187	4.33	51.39	280.79	1,684.39	3.86	23.18	0	2	0.00	9.52	0.00	141.35	0.00	16.98	0.00	8.39
13	4,000	5,000	4,500	46	1,233	1.99	53.38	218.21	1,902.60	3.00	26.19	1	3	4.76	14.29	0.00	141.35	0.00	16.98	0.00	7.43
14	5,000	7,500	6,250	106	1,339	4.59	57.97	425.65	2,328.26	5.86	32.05	1	4	4.76	19.05	0.00	141.35	0.00	16.98	0.00	6.07
15	7,500	10,000	8,750	62	1,401	2.68	60.65	329.49	2,657.75	4.54	36.58	0	4	0.00	19.05	0.00	141.35	0.00	16.98	0.00	5.32
16	10,000	20,000	15,000	228	1,629	9.87	70.52	971.91	3,629.65	13.38	49.96	1	5	4.76	23.81	0.00	141.35	0.00	16.98	0.00	3.89
17	20,000	50,000	35,000	261	1,890	11.30	81.82	1,633.86	5,263.51	22.49	72.45	3	8	14.29	38.10	314.30	455.64	37.76	54.74	19.24	8.66
18	50,000	100,000	75,000	148	2,038	6.41	88.23	835.91	6,099.42	11.51	83.95	1	9	4.76	42.86	9.44	465.08	1.13	55.88	1.13	7.63
19	100,000	500,000	300,000	187	2,225	8.10	96.32	1,030.40	7,129.83	14.18	98.14	3	12	14.29	57.14	231.28	696.37	27.79	83.66	22.45	9.77
20	500,000	UP		85	2,310	3.68	100.00	135.38	7,265.21	1.86	100.00	9	21	42.86	100.00	135.97	832.34	16.34	100.00	100.44	11.46
				2,310				7,265.21				21				832.34				11.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.05	4.05	4.51	4.51	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.70	6.76	8.36	12.87	1.10	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	2.70	9.46	23.41	36.28	3.07	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.35	10.81	0.27	36.54	0.03	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	13	6.76	17.57	0.46	37.00	0.06	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.35	18.92	1.32	38.31	0.17	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.35	20.27	1.03	39.34	0.13	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	2.70	22.97	3.05	42.39	0.40	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	19	2.70	25.68	5.76	48.15	0.76	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.35	27.03	1.10	49.26	0.14	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.35	28.38	2.80	52.06	0.37	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	1.35	29.73	1.12	53.19	0.15	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	24	2.70	32.43	16.36	69.54	2.14	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	1.35	33.78	8.55	78.09	1.12	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	1.35	35.14	16.21	94.30	2.13	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	38	16.22	51.35	48.25	142.55	6.33	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	39	1.35	52.70	26.59	169.14	3.49	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	51	16.22	68.92	178.16	347.30	23.36	45.54	2	2	20.00	20.00	38.42	38.42	10.51	10.51	21.56	11.06
19	100,000	500,000	300,000	16	67	21.62	90.54	144.70	491.99	18.97	64.51	7	9	70.00	90.00	144.42	182.84	39.50	50.01	99.81	37.16
20	500,000	UP		7	74	9.46	100.00	270.63	762.63	35.49	100.00	1	10	10.00	100.00	182.77	365.60	49.99	100.00	67.53	47.94
				74				762.63				10				365.60				47.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.38	0.38	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.26	0.64	0.67	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.66	1.31	1.71	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.50	1.81	1.28	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	0.51	2.31	1.31	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	0.34	2.65	0.87	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	6.19	8.84	15.94	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	29.99	38.83	77.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				38.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	27.78	27.78	4.88	4.88	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	13	8.33	36.11	0.66	5.55	0.09	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	24	30.56	66.67	5.74	11.29	0.78	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	26	5.56	72.22	4.30	15.59	0.59	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	2.78	75.00	1.51	17.10	0.21	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	31	11.11	86.11	6.67	23.77	0.91	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	2.78	88.89	4.68	28.45	0.64	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	2.78	91.67	150.21	178.66	20.51	24.40	21	21	30.88	30.88	53.85	53.85	17.73	17.73	35.85	30.14
9	1,500	2,000	1,750	1	34	2.78	94.44	186.22	364.88	25.43	49.83	21	42	30.88	61.76	56.53	110.37	18.61	36.34	30.35	30.25
10	2,000	2,500	2,250	1	35	2.78	97.22	358.49	723.36	48.95	98.78	26	68	38.24	100.00	193.36	303.74	63.66	100.00	53.94	41.99
11	2,500	3,000	2,750	1	36	2.78	100.00	8.93	732.30	1.22	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
12	3,000	4,000	3,500	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
13	4,000	5,000	4,500	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
14	5,000	7,500	6,250	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
20	500,000	UP		0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48
				36				732.30				68				303.74				41.48	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	149	149	50.34	50.34	2.86	2.86	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	179	10.14	60.47	1.79	4.65	0.16	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	194	5.07	65.54	2.00	6.65	0.18	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	197	1.01	66.55	30.12	36.77	2.68	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	198	0.34	66.89	36.71	73.47	3.26	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	199	0.34	67.23	0.08	73.55	0.01	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	200	0.34	67.57	0.09	73.64	0.01	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	201	0.34	67.91	0.39	74.03	0.03	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	202	0.34	68.24	11.44	62.59	1.02	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	203	0.34	68.58	2.26	64.85	0.20	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	204	0.34	68.92	10.67	75.52	0.95	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	205	0.34	69.26	5.36	80.87	0.48	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	206	0.34	69.59	11.54	92.41	1.03	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	207	0.34	69.93	24.52	116.94	2.18	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	210	1.01	70.95	91.86	208.80	8.16	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	213	1.01	71.96	87.37	296.16	7.77	26.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	222	3.04	75.00	502.25	798.41	44.64	70.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	229	2.36	77.36	31.76	830.17	2.82	73.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	241	4.05	81.42	54.46	884.63	4.84	78.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		55	296	18.58	100.00	240.44	1,125.07	21.37	100.00	1	1	100.00	100.00	21,089.46	21,089.46	100.00	100.00	8771.22	1874.50
				296				1,125.07				1				21,089.46				1874.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	8.07	8.07	26.45	26.45	1.55	1.55	4	4	8.00	8.00	4.37	4.37	0.03	0.03	16.51	16.51
2	50	100	75	2	38	0.45	8.52	17.19	9.26	1.01	0.54	0	4	0.00	8.00	0.00	4.37	0.00	0.03	0.00	47.17
3	100	200	150	2	40	0.45	8.97	31.48	22.23	1.84	1.30	0	4	0.00	8.00	0.00	4.37	0.00	0.03	0.00	19.64
4	200	300	250	7	47	1.57	10.54	54.68	76.91	3.20	4.51	0	4	0.00	8.00	0.00	4.37	0.00	0.03	0.00	5.68
5	300	500	400	2	49	0.45	10.99	33.16	110.07	1.94	6.45	0	4	0.00	8.00	0.00	4.37	0.00	0.03	0.00	3.97
6	500	750	625	12	61	2.69	13.68	6.04	116.11	0.35	6.80	0	4	0.00	8.00	0.00	4.37	0.00	0.03	0.00	3.76
7	750	1,000	875	9	70	2.02	15.70	1.90	118.00	0.11	6.91	0	4	0.00	8.00	0.00	4.37	0.00	0.03	0.00	3.70
8	1,000	1,500	1,250	14	84	3.14	18.83	15.05	133.06	0.88	7.80	1	5	2.00	10.00	84.14	88.51	0.65	0.68	558.96	66.52
9	1,500	2,000	1,750	1	85	0.22	19.06	0.77	133.83	0.05	7.84	0	5	0.00	10.00	0.00	88.51	0.00	0.68	0.00	66.13
10	2,000	2,500	2,250	6	91	1.35	20.40	6.62	127.21	0.39	7.45	3	8	6.00	16.00	2,498.91	2,587.42	19.31	19.99	37774.14	2033.90
11	2,500	3,000	2,750	1	92	0.22	20.63	4.44	131.66	0.26	7.71	0	8	0.00	16.00	0.00	2,587.42	0.00	19.99	0.00	1965.25
12	3,000	4,000	3,500	3	95	0.67	21.30	6.43	138.09	0.38	8.09	5	13	10.00	26.00	2,062.05	4,649.47	15.93	35.92	32050.73	3366.93
13	4,000	5,000	4,500	2	97	0.45	21.75	3.69	141.78	0.22	8.31	0	13	0.00	26.00	0.00	4,649.47	0.00	35.92	0.00	3279.30
14	5,000	7,500	6,250	1	98	0.22	21.97	6.00	135.78	0.35	7.96	0	13	0.00	26.00	0.00	4,649.47	0.00	35.92	0.00	3424.21
15	7,500	10,000	8,750	10	108	2.24	24.22	5.74	130.04	0.34	7.62	0	13	0.00	26.00	0.00	4,649.47	0.00	35.92	0.00	3575.37
16	10,000	20,000	15,000	16	124	3.59	27.80	189.50	319.54	11.10	18.72	2	15	4.00	30.00	10.45	4,659.93	0.08	36.00	5.52	1458.31
17	20,000	50,000	35,000	75	199	16.82	44.62	463.89	783.44	27.18	45.90	19	34	38.00	68.00	6,391.76	11,051.69	49.38	85.38	1377.85	1410.67
18	50,000	100,000	75,000	21	220	4.71	49.33	151.86	935.30	8.90	54.80	0	34	0.00	68.00	0.00	11,051.69	0.00	85.38	0.00	1181.62
19	100,000	500,000	300,000	115	335	25.78	75.11	475.75	1,411.05	27.87	82.67	16	50	32.00	100.00	1,892.28	12,943.97	14.62	100.00	397.74	917.33
20	500,000	UP		111	446	24.89	100.00	295.74	1,706.79	17.33	100.00	0	50	0.00	100.00	0.00	12,943.97	0.00	100.00	0.00	758.38
				446				1,706.79				50				12,943.97				758.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	369	369	12.89	12.89	246.61	246.61	1.38	1.38	1	1	2.04	2.04	0.28	0.28	0.00	0.00	0.11	0.11
2	50	100	75	58	427	2.03	14.92	292.19	538.80	1.63	3.01	0	1	0.00	2.04	0.00	0.28	0.00	0.00	0.00	0.05
3	100	200	150	103	530	3.60	18.52	494.83	1,033.63	2.77	5.78	0	1	0.00	2.04	0.00	0.28	0.00	0.00	0.00	0.03
4	200	300	250	38	568	1.33	19.85	217.18	1,250.82	1.21	6.99	0	1	0.00	2.04	0.00	0.28	0.00	0.00	0.00	0.02
5	300	500	400	77	645	2.69	22.54	752.37	2,003.18	4.21	11.20	1	2	2.04	4.08	0.56	0.85	0.00	0.00	0.07	0.04
6	500	750	625	70	715	2.45	24.98	420.31	2,423.50	2.35	13.55	1	3	2.04	6.12	469.41	470.26	0.27	0.27	111.68	19.40
7	750	1,000	875	33	748	1.15	26.14	137.85	2,561.34	0.77	14.32	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	18.36
8	1,000	1,500	1,250	104	852	3.63	29.77	326.99	2,888.33	1.83	16.15	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	16.28
9	1,500	2,000	1,750	54	906	1.89	31.66	139.65	3,027.98	0.78	16.93	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	15.53
10	2,000	2,500	2,250	43	949	1.50	33.16	173.79	3,201.77	0.97	17.90	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	14.69
11	2,500	3,000	2,750	39	988	1.36	34.52	208.73	3,410.51	1.17	19.07	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	13.79
12	3,000	4,000	3,500	85	1,073	2.97	37.49	281.35	3,691.86	1.57	20.64	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	12.74
13	4,000	5,000	4,500	71	1,144	2.48	39.97	284.30	3,976.16	1.59	22.23	0	3	0.00	6.12	0.00	470.26	0.00	0.27	0.00	11.83
14	5,000	7,500	6,250	79	1,223	2.76	42.73	418.61	4,394.77	2.34	24.57	1	4	2.04	8.16	301.09	771.35	0.17	0.44	71.92	17.55
15	7,500	10,000	8,750	76	1,299	2.66	45.39	379.40	4,774.17	2.12	26.69	1	5	2.04	10.20	325.69	1,097.04	0.19	0.63	85.84	22.98
16	10,000	20,000	15,000	262	1,561	9.15	54.54	2,484.40	7,258.57	13.89	40.59	2	7	4.08	14.29	20.35	1,117.39	0.01	0.64	0.82	15.39
17	20,000	50,000	35,000	267	1,828	9.33	63.87	3,895.58	11,154.15	21.78	62.37	8	15	16.33	30.61	2,931.12	4,048.51	1.68	2.32	75.24	36.30
18	50,000	100,000	75,000	180	2,008	6.29	70.16	2,872.14	14,026.29	16.06	78.43	1	16	2.04	32.65	3.99	4,052.50	0.00	2.32	0.14	28.89
19	100,000	500,000	300,000	524	2,532	18.31	88.47	2,459.59	16,485.88	13.75	92.18	6	22	12.24	44.90	23.44	4,075.94	0.01	2.34	0.95	24.72
20	500,000	UP		330	2,862	11.53	100.00	1,398.94	17,884.82	7.82	100.00	27	49	55.10	100.00	170,352.55	174,428.49	97.66	100.00	12177.25	975.29
				2,862				17,884.82				49				174,428.49				975.29	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	8.54	8.54	4.72	4.72	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.61	9.15	6.72	11.44	0.57	0.97	1	1	50.00	50.00	1.70	1.70	0.05	0.05	25.29	14.86
3	100	200	150	2	17	1.22	10.37	11.06	22.49	0.94	1.91	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	7.56
4	200	300	250	1	18	0.61	10.98	33.60	56.09	2.86	4.77	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	3.03
5	300	500	400	2	20	1.22	12.20	5.73	61.83	0.49	5.25	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	2.75
6	500	750	625	4	24	2.44	14.63	58.56	120.38	4.98	10.23	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.41
7	750	1,000	875	1	25	0.61	15.24	6.48	126.86	0.55	10.78	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.34
8	1,000	1,500	1,250	1	26	0.61	15.85	5.72	132.58	0.49	11.27	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.28
9	1,500	2,000	1,750	1	27	0.61	16.46	4.46	137.04	0.38	11.65	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.24
10	2,000	2,500	2,250	1	28	0.61	17.07	16.95	153.99	1.44	13.09	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.10
11	2,500	3,000	2,750	1	29	0.61	17.68	5.36	159.35	0.46	13.54	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.07
12	3,000	4,000	3,500	1	30	0.61	18.29	6.56	165.90	0.56	14.10	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.02
13	4,000	5,000	4,500	2	32	1.22	19.51	20.67	186.58	1.76	15.86	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.91
14	5,000	7,500	6,250	4	36	2.44	21.95	54.49	241.07	4.63	20.49	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.71
15	7,500	10,000	8,750	5	41	3.05	25.00	13.17	227.89	1.12	19.37	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.75
16	10,000	20,000	15,000	19	60	11.59	36.59	102.26	330.16	8.69	28.06	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.51
17	20,000	50,000	35,000	56	116	34.15	70.73	509.91	840.06	43.34	71.40	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.20
18	50,000	100,000	75,000	14	130	8.54	79.27	95.14	935.21	8.09	79.49	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.18
19	100,000	500,000	300,000	25	155	15.24	94.51	188.59	1,123.80	16.03	95.52	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.15
20	500,000	UP		9	164	5.49	100.00	52.71	1,176.51	4.48	100.00	1	2	50.00	100.00	3,302.98	3,304.68	99.95	100.00	6266.57	280.89
				164				1,176.51				2				3,304.68				280.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	28.04	28.04	8.11	8.11	6.05	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	37	6.54	34.58	0.79	8.90	0.59	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	51	13.08	47.66	7.23	16.13	5.39	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	57	5.61	53.27	3.85	19.97	2.87	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	65	7.48	60.75	7.20	27.18	5.38	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	74	8.41	69.16	8.52	35.69	6.35	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	86	11.21	80.37	13.24	48.93	9.88	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	92	5.61	85.98	14.40	63.33	10.75	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	93	0.93	86.92	1.63	64.96	1.21	48.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	94	0.93	87.85	6.26	71.22	4.67	53.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	96	1.87	89.72	19.45	90.67	14.51	67.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	99	2.80	92.52	11.55	102.22	8.62	76.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	101	1.87	94.39	15.11	117.33	11.27	87.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	102	0.93	95.33	1.82	119.16	1.36	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	103	0.93	96.26	0.00	119.16	0.00	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	104	0.93	97.20	5.68	124.83	4.24	93.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	105	0.93	98.13	2.70	127.53	2.01	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	106	0.93	99.07	2.00	129.53	1.49	96.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	107	0.93	100.00	4.50	134.03	3.35	100.00	3	3	100.00	100.00	26.14	26.14	100.00	100.00	581.42	19.50
20	500,000	UP		0	107	0.00	100.00	0.00	134.03	0.00	100.00	0	3	0.00	100.00	0.00	26.14	0.00	100.00	0.00	19.50
				107				134.03				3				26.14				19.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	7.41	7.41	25.48	25.48	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	41	1.03	8.44	0.22	25.26	0.03	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	51	2.06	10.49	0.86	24.39	0.11	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	58	1.44	11.93	0.70	23.69	0.09	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	68	2.06	13.99	1.71	21.98	0.21	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	74	1.23	15.23	1.82	20.16	0.23	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	85	2.26	17.49	4.70	15.46	0.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	106	4.32	21.81	1.93	13.53	0.24	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	120	2.88	24.69	23.05	9.52	2.88	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	130	2.06	26.75	9.91	0.39	1.24	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	140	2.06	28.81	9.80	9.41	1.22	1.17	1	1	4.76	4.76	1,531.92	1,531.92	8.62	8.62	15628.18	16280.56
12	3,000	4,000	3,500	16	156	3.29	32.10	9.78	19.19	1.22	2.40	0	1	0.00	4.76	0.00	1,531.92	0.00	8.62	0.00	7983.86
13	4,000	5,000	4,500	22	178	4.53	36.63	19.35	38.54	2.42	4.81	0	1	0.00	4.76	0.00	1,531.92	0.00	8.62	0.00	3975.22
14	5,000	7,500	6,250	23	201	4.73	41.36	52.79	91.32	6.59	11.40	1	2	4.76	9.52	5,428.01	6,959.94	30.56	39.18	10282.92	7621.18
15	7,500	10,000	8,750	36	237	7.41	48.77	28.05	119.37	3.50	14.90	0	2	0.00	9.52	0.00	6,959.94	0.00	39.18	0.00	5830.48
16	10,000	20,000	15,000	42	279	8.64	57.41	83.31	202.68	10.40	25.30	1	3	4.76	14.29	278.53	7,238.47	1.57	40.75	334.33	3571.34
17	20,000	50,000	35,000	58	337	11.93	69.34	243.90	446.58	30.45	55.75	1	4	4.76	19.05	1.13	7,239.60	0.01	40.75	0.46	1621.11
18	50,000	100,000	75,000	31	368	6.38	75.72	138.01	584.59	17.23	72.98	1	5	4.76	23.81	0.00	7,239.60	0.00	40.75	0.00	1238.40
19	100,000	500,000	300,000	62	430	12.76	88.48	113.92	698.51	14.22	87.20	11	16	52.38	76.19	3,175.20	10,414.80	17.87	58.63	2787.33	1491.01
20	500,000	UP		56	486	11.52	100.00	102.55	801.06	12.80	100.00	5	21	23.81	100.00	7,349.80	17,764.60	41.37	100.00	7166.90	2217.64
				486				801.06				21				17,764.60				2217.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2906 **AIRPORT : WORKSHOPSSPARE PARTS DEPOTS**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2908 **AIRPORT : GENERAL AIRPORT SERVICES**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	18.25	18.25	2.55	2.55	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	33	7.94	26.19	0.86	1.69	0.61	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	45	9.52	35.71	18.21	16.51	12.92	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	61	12.70	48.41	20.63	37.15	14.64	26.36	1	1	100.00	100.00	230.73	230.73	100.00	100.00	1118.15	621.08
5	300	500	400	51	112	40.48	88.89	32.14	69.29	22.80	49.16	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	333.01
6	500	750	625	4	116	3.17	92.06	3.31	72.60	2.35	51.51	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	317.80
7	750	1,000	875	2	118	1.59	93.65	1.42	74.02	1.01	52.52	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	311.69
8	1,000	1,500	1,250	1	119	0.79	94.44	1.51	75.53	1.07	53.59	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	305.46
9	1,500	2,000	1,750	1	120	0.79	95.24	2.57	78.11	1.83	55.42	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	295.40
10	2,000	2,500	2,250	1	121	0.79	96.03	9.48	87.58	6.72	62.14	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	263.44
11	2,500	3,000	2,750	1	122	0.79	96.83	8.50	96.08	6.03	68.17	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	240.13
12	3,000	4,000	3,500	1	123	0.79	97.62	11.44	107.52	8.12	76.29	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	214.58
13	4,000	5,000	4,500	1	124	0.79	98.41	17.20	124.72	12.20	88.49	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	184.99
14	5,000	7,500	6,250	1	125	0.79	99.21	5.72	130.44	4.06	92.55	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	176.88
15	7,500	10,000	8,750	1	126	0.79	100.00	10.50	140.95	7.45	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	163.70
16	10,000	20,000	15,000	0	126	0.00	100.00	0.00	140.95	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	163.70
17	20,000	50,000	35,000	0	126	0.00	100.00	0.00	140.95	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	163.70
18	50,000	100,000	75,000	0	126	0.00	100.00	0.00	140.95	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	163.70
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	140.95	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	163.70
20	500,000	UP		0	126	0.00	100.00	0.00	140.95	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	163.70
				126				140.95				1				230.73				163.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2925 CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	7.56	7.56	17.06	17.06	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	160	232	16.79	24.34	44.60	61.66	3.12	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	129	361	13.54	37.88	61.07	122.72	4.27	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	134	495	14.06	51.94	68.96	191.69	4.82	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	148	643	15.53	67.47	127.88	319.56	8.94	22.33	1	1	25.00	25.00	44.77	44.77	1.09	1.09	35.01	14.01
6	500	750	625	128	771	13.43	80.90	172.38	491.94	12.05	34.38	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	9.10
7	750	1,000	875	113	884	11.86	92.76	183.56	675.51	12.83	47.21	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	6.63
8	1,000	1,500	1,250	33	917	3.46	96.22	68.73	744.24	4.80	52.01	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	6.02
9	1,500	2,000	1,750	12	929	1.26	97.48	39.72	783.96	2.78	54.78	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.71
10	2,000	2,500	2,250	3	932	0.31	97.80	7.50	791.46	0.52	55.31	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.66
11	2,500	3,000	2,750	8	940	0.84	98.64	45.02	836.48	3.15	58.45	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.35
12	3,000	4,000	3,500	5	945	0.52	99.16	7.44	843.91	0.52	58.97	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.30
13	4,000	5,000	4,500	1	946	0.10	99.27	3.73	847.64	0.26	59.24	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.28
14	5,000	7,500	6,250	1	947	0.10	99.37	23.70	871.34	1.66	60.89	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.14
15	7,500	10,000	8,750	1	948	0.10	99.48	8.57	879.91	0.60	61.49	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.09
16	10,000	20,000	15,000	1	949	0.10	99.58	84.63	964.54	5.91	67.40	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	4.64
17	20,000	50,000	35,000	1	950	0.10	99.69	6.97	971.51	0.49	67.89	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	4.61
18	50,000	100,000	75,000	1	951	0.10	99.79	431.11	1,402.62	30.13	98.02	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	3.19
19	100,000	500,000	300,000	1	952	0.10	99.90	0.00	1,402.62	0.00	98.02	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	3.19
20	500,000	UP		1	953	0.10	100.00	28.36	1,430.98	1.98	100.00	3	4	75.00	100.00	4,054.87	4,099.64	98.91	100.00	14299.56	286.49
				953				1,430.98				4				4,099.64				286.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,266	8,266	10.94	10.94	646.91	646.91	3.18	3.18	95	95	11.14	11.14	1,322.17	1,322.17	11.14	11.14	204.38	204.38
2	50	100	75	3,144	11,410	4.16	15.10	354.96	1,001.87	1.75	4.93	11	106	1.29	12.43	333.20	1,655.37	2.81	13.95	93.87	165.23
3	100	200	150	5,041	16,451	6.67	21.77	560.26	1,562.13	2.76	7.69	25	131	2.93	15.36	725.62	2,380.99	6.11	20.06	129.52	152.42
4	200	300	250	25,137	41,588	33.26	55.02	6,115.22	7,677.35	30.10	37.79	216	347	25.32	40.68	2,841.61	5,222.61	23.94	44.00	46.47	68.03
5	300	500	400	14,512	56,100	19.20	74.23	1,532.80	9,210.15	7.54	45.33	308	655	36.11	76.79	2,749.15	7,971.75	23.16	67.17	179.35	86.55
6	500	750	625	6,757	62,857	8.94	83.17	1,606.17	10,816.32	7.91	53.24	55	710	6.45	83.24	551.63	8,523.38	4.65	71.81	34.34	78.80
7	750	1,000	875	5,151	68,008	6.82	89.98	1,752.77	12,569.09	8.63	61.86	20	730	2.34	85.58	361.90	8,885.29	3.05	74.86	20.65	70.69
8	1,000	1,500	1,250	2,755	70,763	3.65	93.63	1,431.30	14,000.39	7.04	68.91	7	737	0.82	86.40	182.31	9,067.60	1.54	76.40	12.74	64.77
9	1,500	2,000	1,750	809	71,572	1.07	94.70	541.49	14,541.88	2.67	71.57	4	741	0.47	86.87	369.34	9,436.94	3.11	79.51	68.21	64.89
10	2,000	2,500	2,250	306	71,878	0.40	95.10	1,447.56	15,989.44	7.12	78.70	0	741	0.00	86.87	0.00	9,436.94	0.00	79.51	0.00	59.02
11	2,500	3,000	2,750	446	72,324	0.59	95.69	195.61	16,185.05	0.96	79.66	3	744	0.35	87.22	61.81	9,498.75	0.52	80.03	31.60	58.69
12	3,000	4,000	3,500	251	72,575	0.33	96.02	366.95	16,552.00	1.81	81.47	1	745	0.12	87.34	238.58	9,737.33	2.01	82.04	65.02	58.83
13	4,000	5,000	4,500	229	72,804	0.30	96.33	291.90	16,843.90	1.44	82.90	2	747	0.23	87.57	603.54	10,340.87	5.09	87.13	206.76	61.39
14	5,000	7,500	6,250	376	73,180	0.50	96.82	735.87	17,579.77	3.62	86.52	11	758	1.29	88.86	310.53	10,651.40	2.62	89.74	42.20	60.59
15	7,500	10,000	8,750	658	73,838	0.87	97.69	233.16	17,812.94	1.15	87.67	13	771	1.52	90.39	68.89	10,720.29	0.58	90.32	29.55	60.18
16	10,000	20,000	15,000	647	74,485	0.86	98.55	552.98	18,365.92	2.72	90.39	19	790	2.23	92.61	146.13	10,866.41	1.23	91.55	26.43	59.17
17	20,000	50,000	35,000	303	74,788	0.40	98.95	640.78	19,006.70	3.15	93.55	1	791	0.12	92.73	3.54	10,869.95	0.03	91.58	0.55	57.19
18	50,000	100,000	75,000	436	75,224	0.58	99.53	598.91	19,605.61	2.95	96.50	14	805	1.64	94.37	113.92	10,983.87	0.96	92.54	19.02	56.02
19	100,000	500,000	300,000	225	75,449	0.30	99.83	779.77	20,385.38	3.84	100.33	17	822	1.99	96.37	300.93	11,284.80	2.54	95.08	38.59	55.36
20	500,000	UP		132	75,581	0.17	100.00	67.69	20,317.69	0.33	100.00	31	853	3.63	100.00	584.10	11,868.89	4.92	100.00	862.87	58.42
				75,581				20,317.69				853				11,868.89				58.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2928 KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,567	3,567	12.85	12.85	48.41	48.41	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	174	3,741	0.63	13.47	41.53	89.94	0.79	1.71	2	2	0.79	0.79	126.91	126.91	0.43	0.43	305.55	141.10
3	100	200	150	205	3,946	0.74	14.21	50.39	140.32	0.96	2.66	0	2	0.00	0.79	0.00	126.91	0.00	0.43	0.00	90.44
4	200	300	250	1,155	5,101	4.16	18.37	232.63	372.96	4.42	7.08	1	3	0.39	1.18	37.56	164.47	0.13	0.55	16.15	44.10
5	300	500	400	2,927	8,028	10.54	28.92	445.06	818.02	8.45	15.53	2	5	0.79	1.97	22.67	187.14	0.08	0.63	5.09	22.88
6	500	750	625	13,016	21,044	46.88	75.80	2,340.84	3,158.86	44.45	59.99	4	9	1.57	3.54	5.79	192.93	0.02	0.65	0.25	6.11
7	750	1,000	875	5,688	26,732	20.49	96.28	1,371.13	4,529.99	26.04	86.03	2	11	0.79	4.33	0.00	192.93	0.00	0.65	0.00	4.26
8	1,000	1,500	1,250	924	27,656	3.33	99.61	458.91	4,988.89	8.71	94.74	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.87
9	1,500	2,000	1,750	10	27,666	0.04	99.65	14.92	5,003.81	0.28	95.02	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.86
10	2,000	2,500	2,250	8	27,674	0.03	99.68	16.88	5,020.69	0.32	95.34	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.84
11	2,500	3,000	2,750	9	27,683	0.03	99.71	26.43	5,047.12	0.50	95.85	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.82
12	3,000	4,000	3,500	11	27,694	0.04	99.75	27.72	5,074.84	0.53	96.37	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.80
13	4,000	5,000	4,500	20	27,714	0.07	99.82	48.89	5,123.73	0.93	97.30	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.77
14	5,000	7,500	6,250	10	27,724	0.04	99.86	30.36	5,154.09	0.58	97.88	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.74
15	7,500	10,000	8,750	3	27,727	0.01	99.87	22.01	5,176.09	0.42	98.30	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.73
16	10,000	20,000	15,000	4	27,731	0.01	99.88	29.11	5,205.20	0.55	98.85	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.71
17	20,000	50,000	35,000	1	27,732	0.00	99.88	0.67	5,205.87	0.01	98.86	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.71
18	50,000	100,000	75,000	1	27,733	0.00	99.89	0.10	5,205.97	0.00	98.86	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.71
19	100,000	500,000	300,000	12	27,745	0.04	99.93	34.30	5,240.28	0.65	99.51	9	20	3.54	7.87	4,908.79	5,101.72	16.55	17.20	14309.50	97.36
20	500,000	UP		19	27,764	0.07	100.00	25.55	5,265.83	0.49	100.00	234	254	92.13	100.00	24,551.27	29,652.99	82.80	100.00	96103.42	563.12
				27,764				5,265.83				254				29,652.99				563.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,013	2,013	28.59	28.59	165.57	165.57	5.34	5.34	1	1	5.00	5.00	1.48	1.48	0.06	0.06	0.89	0.89
2	50	100	75	899	2,912	12.77	41.36	115.95	281.52	3.74	9.08	2	3	10.00	15.00	114.19	115.67	4.90	4.96	98.48	41.09
3	100	200	150	573	3,485	8.14	49.50	147.11	428.63	4.75	13.83	9	12	45.00	60.00	118.66	234.33	5.09	10.05	80.66	54.67
4	200	300	250	377	3,862	5.35	54.85	157.69	586.32	5.09	18.92	0	12	0.00	60.00	0.00	234.33	0.00	10.05	0.00	39.97
5	300	500	400	693	4,555	9.84	64.69	403.99	990.31	13.04	31.96	2	14	10.00	70.00	28.41	262.74	1.22	11.27	7.03	26.53
6	500	750	625	508	5,063	7.21	71.91	435.54	1,425.85	14.05	46.01	1	15	5.00	75.00	3.14	265.88	0.13	11.41	0.72	18.65
7	750	1,000	875	435	5,498	6.18	78.09	498.78	1,924.63	16.10	62.11	0	15	0.00	75.00	0.00	265.88	0.00	11.41	0.00	13.81
8	1,000	1,500	1,250	598	6,096	8.49	86.58	618.13	2,542.76	19.95	82.05	3	18	15.00	90.00	392.99	658.87	16.86	28.27	63.58	25.91
9	1,500	2,000	1,750	335	6,431	4.76	91.34	1,208.98	1,333.79	39.01	43.04	0	18	0.00	90.00	0.00	658.87	0.00	28.27	0.00	49.40
10	2,000	2,500	2,250	264	6,695	3.75	95.09	312.26	1,646.05	10.08	53.12	1	19	5.00	95.00	2.91	661.77	0.12	28.40	0.93	40.20
11	2,500	3,000	2,750	123	6,818	1.75	96.83	211.47	1,857.52	6.82	59.94	0	19	0.00	95.00	0.00	661.77	0.00	28.40	0.00	35.63
12	3,000	4,000	3,500	78	6,896	1.11	97.94	198.83	2,056.35	6.42	66.36	1	20	5.00	100.00	1,668.78	2,330.56	71.60	100.00	839.29	113.33
13	4,000	5,000	4,500	47	6,943	0.67	98.61	204.81	2,261.16	6.61	72.97	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	103.07
14	5,000	7,500	6,250	56	6,999	0.80	99.40	397.38	2,658.54	12.82	85.79	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	87.66
15	7,500	10,000	8,750	12	7,011	0.17	99.57	141.06	2,799.60	4.55	90.34	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	83.25
16	10,000	20,000	15,000	14	7,025	0.20	99.77	126.82	2,926.43	4.09	94.43	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	79.64
17	20,000	50,000	35,000	12	7,037	0.17	99.94	104.43	3,030.85	3.37	97.80	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	76.89
18	50,000	100,000	75,000	1	7,038	0.01	99.96	44.63	3,075.48	1.44	99.24	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	75.78
19	100,000	500,000	300,000	2	7,040	0.03	99.99	19.68	3,095.17	0.64	99.88	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	75.30
20	500,000	UP		1	7,041	0.01	100.00	3.75	3,098.91	0.12	100.00	0	20	0.00	100.00	0.00	2,330.56	0.00	100.00	0.00	75.21
				7,041				3,098.91				20				2,330.56				75.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,803	9,803	21.77	21.77	1,963.40	1,963.40	1.97	1.97	41	41	5.77	5.77	551.63	551.63	0.44	0.44	28.10	28.10
2	50	100	75	4,354	14,157	9.67	31.43	1,954.57	3,917.96	1.96	3.92	50	91	7.03	12.80	2,739.25	3,290.88	2.18	2.62	140.15	83.99
3	100	200	150	5,238	19,395	11.63	43.06	3,699.56	7,617.52	3.71	7.63	65	156	9.14	21.94	5,237.86	8,528.74	4.17	6.79	141.58	111.96
4	200	300	250	2,836	22,231	6.30	49.36	5,455.39	13,072.91	5.46	13.09	35	191	4.92	26.86	4,712.20	13,240.93	3.75	10.55	86.38	101.29
5	300	500	400	3,816	26,047	8.47	57.83	4,289.03	17,361.94	4.30	17.39	12	203	1.69	28.55	2,625.20	15,866.13	2.09	12.64	61.21	91.38
6	500	750	625	2,269	28,316	5.04	62.87	3,657.14	21,019.09	3.66	21.05	33	236	4.64	33.19	2,028.07	17,894.21	1.62	14.26	55.46	85.13
7	750	1,000	875	2,089	30,405	4.64	67.51	3,748.57	24,767.65	3.75	24.81	11	247	1.55	34.74	3,200.82	21,095.03	2.55	16.81	85.39	85.17
8	1,000	1,500	1,250	1,990	32,395	4.42	71.92	3,664.18	28,431.83	3.67	28.47	11	258	1.55	36.29	3,220.58	24,315.61	2.57	19.37	87.89	85.52
9	1,500	2,000	1,750	1,299	33,694	2.88	74.81	3,138.58	31,570.41	3.14	31.62	13	271	1.83	38.12	214.57	24,530.18	0.17	19.54	6.84	77.70
10	2,000	2,500	2,250	872	34,566	1.94	76.75	2,110.48	33,680.89	2.11	33.73	4	275	0.56	38.68	90.43	24,620.62	0.07	19.61	4.28	73.10
11	2,500	3,000	2,750	637	35,203	1.41	78.16	1,845.90	35,526.79	1.85	35.58	3	278	0.42	39.10	10.93	24,631.55	0.01	19.62	0.59	69.33
12	3,000	4,000	3,500	828	36,031	1.84	80.00	3,112.83	38,639.61	3.12	38.70	5	283	0.70	39.80	3,717.67	28,349.22	2.96	22.58	119.43	73.37
13	4,000	5,000	4,500	739	36,770	1.64	81.64	2,955.52	41,595.13	2.96	41.66	8	291	1.13	40.93	734.02	29,083.24	0.58	23.17	24.84	69.92
14	5,000	7,500	6,250	1,561	38,331	3.47	85.10	5,578.20	47,173.33	5.59	47.24	8	299	1.13	42.05	8,902.94	37,986.18	7.09	30.26	159.60	80.52
15	7,500	10,000	8,750	1,055	39,386	2.34	87.45	4,781.06	51,954.39	4.79	52.03	11	310	1.55	43.60	176.91	38,163.10	0.14	30.40	3.70	73.45
16	10,000	20,000	15,000	1,843	41,229	4.09	91.54	12,401.64	64,356.03	12.42	64.45	16	326	2.25	45.85	8,630.12	46,793.21	6.88	37.28	69.59	72.71
17	20,000	50,000	35,000	1,368	42,597	3.04	94.58	16,042.01	80,398.05	16.07	80.52	25	351	3.52	49.37	51,277.24	98,070.45	40.85	78.13	319.64	121.98
18	50,000	100,000	75,000	663	43,260	1.47	96.05	8,047.20	88,445.25	8.06	88.58	40	391	5.63	54.99	2,176.30	100,246.76	1.73	79.86	27.04	113.34
19	100,000	500,000	300,000	1,173	44,433	2.60	98.65	10,179.24	98,624.49	10.19	98.77	162	553	22.78	77.78	9,846.94	110,093.69	7.84	87.71	96.74	111.63
20	500,000	UP		607	45,040	1.35	100.00	1,224.15	99,848.64	1.23	100.00	158	711	22.22	100.00	15,430.37	125,524.07	12.29	100.00	1260.49	125.71
				45,040				99,848.64				711				125,524.07				125.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	742	742	15.54	15.54	48.63	48.63	0.60	0.60	2	2	2.11	2.11	38.08	38.08	0.38	0.38	78.31	78.31
2	50	100	75	378	1,120	7.92	23.46	74.78	123.42	0.92	1.52	5	7	5.26	7.37	30.62	68.70	0.31	0.69	40.94	55.67
3	100	200	150	362	1,482	7.58	31.04	105.75	229.16	1.30	2.82	4	11	4.21	11.58	38.27	106.97	0.38	1.07	36.19	46.68
4	200	300	250	205	1,687	4.29	35.34	75.13	304.29	0.92	3.74	1	12	1.05	12.63	0.22	107.19	0.00	1.08	0.29	35.23
5	300	500	400	289	1,976	6.05	41.39	166.01	470.31	2.04	5.78	2	14	2.11	14.74	29.50	136.69	0.30	1.37	17.77	29.06
6	500	750	625	150	2,126	3.14	44.53	128.77	599.08	1.58	7.36	0	14	0.00	14.74	0.00	136.69	0.00	1.37	0.00	22.82
7	750	1,000	875	185	2,311	3.88	48.41	182.64	781.72	2.24	9.60	0	14	0.00	14.74	0.00	136.69	0.00	1.37	0.00	17.49
8	1,000	1,500	1,250	308	2,619	6.45	54.86	485.69	1,267.40	5.97	15.57	1	15	1.05	15.79	0.94	137.63	0.01	1.38	0.19	10.86
9	1,500	2,000	1,750	170	2,789	3.56	58.42	282.38	1,549.79	3.47	19.04	0	15	0.00	15.79	0.00	137.63	0.00	1.38	0.00	8.88
10	2,000	2,500	2,250	129	2,918	2.70	61.12	314.56	1,864.35	3.86	22.90	0	15	0.00	15.79	0.00	137.63	0.00	1.38	0.00	7.38
11	2,500	3,000	2,750	104	3,022	2.18	63.30	192.87	2,057.22	2.37	25.27	4	19	4.21	20.00	61.64	199.27	0.62	2.00	31.96	9.69
12	3,000	4,000	3,500	175	3,197	3.67	66.97	557.43	2,614.65	6.85	32.12	8	27	8.42	28.42	2,871.28	3,070.55	28.80	30.80	515.09	117.44
13	4,000	5,000	4,500	148	3,345	3.10	70.07	221.20	2,835.85	2.72	34.84	1	28	1.05	29.47	306.83	3,377.38	3.08	33.88	138.71	119.10
14	5,000	7,500	6,250	283	3,628	5.93	75.99	583.21	3,419.06	7.16	42.00	1	29	1.05	30.53	1.09	3,378.47	0.01	33.89	0.19	98.81
15	7,500	10,000	8,750	197	3,825	4.13	80.12	472.48	3,891.54	5.80	47.81	3	32	3.16	33.68	30.13	3,408.60	0.30	34.19	6.38	87.59
16	10,000	20,000	15,000	356	4,181	7.46	87.58	552.36	4,443.90	6.79	54.59	1	33	1.05	34.74	9.84	3,418.44	0.10	34.29	1.78	76.92
17	20,000	50,000	35,000	128	4,309	2.68	90.26	506.94	4,950.84	6.23	60.82	16	49	16.84	51.58	2,673.27	6,091.70	26.82	61.11	527.33	123.04
18	50,000	100,000	75,000	135	4,444	2.83	93.09	1,831.20	6,782.04	22.50	83.32	10	59	10.53	62.11	2,954.77	9,046.48	29.64	90.75	161.36	133.39
19	100,000	500,000	300,000	187	4,631	3.92	97.00	1,111.90	7,893.94	13.66	96.98	10	69	10.53	72.63	435.33	9,481.80	4.37	95.12	39.15	120.11
20	500,000	UP		143	4,774	3.00	100.00	245.94	8,139.88	3.02	100.00	26	95	27.37	100.00	486.51	9,968.31	4.88	100.00	197.81	122.46
				4,774				8,139.88				95				9,968.31				122.46	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,168	1,168	25.01	25.01	111.32	111.32	1.38	1.38	4	4	4.94	4.94	17.48	17.48	0.26	0.26	15.71	15.71
2	50	100	75	720	1,888	15.42	40.43	159.71	271.04	1.97	3.35	1	5	1.23	6.17	55.00	72.48	0.82	1.08	34.44	26.74
3	100	200	150	404	2,292	8.65	49.08	161.81	432.84	2.00	5.35	1	6	1.23	7.41	6.96	79.45	0.10	1.19	4.30	18.35
4	200	300	250	320	2,612	6.85	55.93	141.20	574.05	1.75	7.10	0	6	0.00	7.41	0.00	79.45	0.00	1.19	0.00	13.84
5	300	500	400	347	2,959	7.43	63.36	262.81	836.85	3.25	10.35	0	6	0.00	7.41	0.00	79.45	0.00	1.19	0.00	9.49
6	500	750	625	211	3,170	4.52	67.88	203.39	1,040.24	2.51	12.86	0	6	0.00	7.41	0.00	79.45	0.00	1.19	0.00	7.64
7	750	1,000	875	172	3,342	3.68	71.56	227.68	1,267.92	2.81	15.68	0	6	0.00	7.41	0.00	79.45	0.00	1.19	0.00	6.27
8	1,000	1,500	1,250	262	3,604	5.61	77.17	480.47	1,748.39	5.94	21.62	1	7	1.23	8.64	0.00	79.45	0.00	1.19	0.00	4.54
9	1,500	2,000	1,750	182	3,786	3.90	81.07	451.46	2,199.85	5.58	27.20	0	7	0.00	8.64	0.00	79.45	0.00	1.19	0.00	3.61
10	2,000	2,500	2,250	123	3,909	2.63	83.70	406.65	2,606.50	5.03	32.23	1	8	1.23	9.88	1,926.18	2,005.63	28.76	29.95	473.67	76.95
11	2,500	3,000	2,750	58	3,967	1.24	84.95	206.24	2,812.74	2.55	34.78	0	8	0.00	9.88	0.00	2,005.63	0.00	29.95	0.00	71.31
12	3,000	4,000	3,500	85	4,052	1.82	86.77	433.78	3,246.52	5.36	40.14	1	9	1.23	11.11	3,715.23	5,720.86	55.48	85.42	856.48	176.22
13	4,000	5,000	4,500	54	4,106	1.16	87.92	278.97	3,525.49	3.45	43.59	0	9	0.00	11.11	0.00	5,720.86	0.00	85.42	0.00	162.27
14	5,000	7,500	6,250	85	4,191	1.82	89.74	626.68	4,152.17	7.75	51.34	2	11	2.47	13.58	16.02	5,736.88	0.24	85.66	2.56	138.17
15	7,500	10,000	8,750	50	4,241	1.07	90.81	358.49	4,510.66	4.43	55.77	3	14	3.70	17.28	61.18	5,798.06	0.91	86.58	17.07	128.54
16	10,000	20,000	15,000	107	4,348	2.29	93.10	844.45	5,355.12	10.44	66.21	16	30	19.75	37.04	233.61	6,031.67	3.49	90.07	27.66	112.63
17	20,000	50,000	35,000	147	4,495	3.15	96.25	1,691.02	7,046.13	20.91	87.12	12	42	14.81	51.85	86.95	6,118.62	1.30	91.36	5.14	86.84
18	50,000	100,000	75,000	81	4,576	1.73	97.99	680.75	7,726.88	8.42	95.53	27	69	33.33	85.19	447.89	6,566.51	6.69	98.05	65.79	84.98
19	100,000	500,000	300,000	88	4,664	1.88	99.87	358.13	8,085.01	4.43	99.96	11	80	13.58	98.77	126.86	6,693.37	1.89	99.95	35.42	82.79
20	500,000	UP		6	4,670	0.13	100.00	3.28	8,088.30	0.04	100.00	1	81	1.23	100.00	3.60	6,696.97	0.05	100.00	109.63	82.80
				4,670				8,088.30				81				6,696.97				82.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,545	3,545	38.09	38.09	666.76	666.76	3.53	3.53	1	1	2.17	2.17	2.33	2.33	0.02	0.02	0.35	0.35
2	50	100	75	983	4,528	10.56	48.65	384.45	1,051.22	2.04	5.57	9	10	19.57	21.74	348.27	350.60	2.38	2.39	90.59	33.35
3	100	200	150	1,050	5,578	11.28	59.93	608.67	1,659.88	3.22	8.79	3	13	6.52	28.26	233.05	583.65	1.59	3.99	38.29	35.16
4	200	300	250	667	6,245	7.17	67.09	677.20	2,337.09	3.59	12.38	2	15	4.35	32.61	306.54	890.19	2.09	6.08	45.26	38.09
5	300	500	400	849	7,094	9.12	76.21	1,256.22	3,593.31	6.65	19.03	4	19	8.70	41.30	534.86	1,425.04	3.65	9.73	42.58	39.66
6	500	750	625	603	7,697	6.48	82.69	1,258.58	4,851.89	6.67	25.70	5	24	10.87	52.17	2,247.64	3,672.68	15.35	25.08	178.59	75.70
7	750	1,000	875	407	8,104	4.37	87.06	1,080.61	5,932.50	5.72	31.42	2	26	4.35	56.52	923.47	4,596.15	6.31	31.39	85.46	77.47
8	1,000	1,500	1,250	310	8,414	3.33	90.40	1,264.02	7,196.51	6.69	38.11	2	28	4.35	60.87	264.86	4,861.01	1.81	33.19	20.95	67.55
9	1,500	2,000	1,750	235	8,649	2.52	92.92	1,177.14	8,373.65	6.23	44.35	3	31	6.52	67.39	3,710.48	8,571.49	25.34	58.53	315.21	102.36
10	2,000	2,500	2,250	100	8,749	1.07	93.99	703.97	9,077.62	3.73	48.08	0	31	0.00	67.39	0.00	8,571.49	0.00	58.53	0.00	94.42
11	2,500	3,000	2,750	60	8,809	0.64	94.64	507.12	9,584.74	2.69	50.76	0	31	0.00	67.39	0.00	8,571.49	0.00	58.53	0.00	89.43
12	3,000	4,000	3,500	74	8,883	0.80	95.43	762.70	10,347.43	4.04	54.80	1	32	2.17	69.57	348.07	8,919.56	2.38	60.91	45.64	86.20
13	4,000	5,000	4,500	62	8,945	0.67	96.10	858.25	11,205.68	4.55	59.35	0	32	0.00	69.57	0.00	8,919.56	0.00	60.91	0.00	79.60
14	5,000	7,500	6,250	74	9,019	0.80	96.90	1,228.99	12,434.67	6.51	65.86	0	32	0.00	69.57	0.00	8,919.56	0.00	60.91	0.00	71.73
15	7,500	10,000	8,750	49	9,068	0.53	97.42	1,058.07	13,492.74	5.60	71.46	1	33	2.17	71.74	5,356.44	14,276.00	36.58	97.49	506.25	105.81
16	10,000	20,000	15,000	73	9,141	0.78	98.21	2,338.31	15,831.05	12.38	83.84	5	38	10.87	82.61	238.70	14,514.70	1.63	99.12	10.21	91.69
17	20,000	50,000	35,000	55	9,196	0.59	98.80	2,037.62	17,868.67	10.79	94.64	4	42	8.70	91.30	20.75	14,535.45	0.14	99.26	1.02	81.35
18	50,000	100,000	75,000	25	9,221	0.27	99.07	543.60	18,412.27	2.88	97.51	1	43	2.17	93.48	1.44	14,536.89	0.01	99.27	0.26	78.95
19	100,000	500,000	300,000	74	9,295	0.80	99.86	440.20	18,852.47	2.33	99.85	2	45	4.35	97.83	106.53	14,643.43	0.73	100.00	24.20	77.67
20	500,000	UP		13	9,308	0.14	100.00	29.13	18,881.60	0.15	100.00	1	46	2.17	100.00	0.54	14,643.97	0.00	100.00	1.87	77.56
				9,308				18,881.60				46				14,643.97				77.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	645	645	10.05	10.05	356.27	356.27	2.85	2.85	2	2	3.57	3.57	53.57	53.57	0.50	0.50	15.04	15.04
2	50	100	75	539	1,184	8.40	18.45	414.62	770.88	3.32	6.17	4	6	7.14	10.71	204.58	258.15	1.91	2.41	49.34	33.49
3	100	200	150	1,325	2,509	20.64	39.09	1,321.04	2,091.92	10.58	16.75	7	13	12.50	23.21	995.68	1,253.83	9.31	11.72	75.37	59.94
4	200	300	250	1,033	3,542	16.09	55.18	1,275.69	3,367.62	10.21	26.96	8	21	14.29	37.50	1,070.42	2,324.25	10.01	21.73	83.91	69.02
5	300	500	400	966	4,508	15.05	70.23	1,839.22	5,206.84	14.73	41.69	16	37	28.57	66.07	3,565.85	5,890.10	33.34	55.08	193.88	113.12
6	500	750	625	509	5,017	7.93	78.16	1,079.19	6,286.03	8.64	50.33	9	46	16.07	82.14	2,012.77	7,902.87	18.82	73.90	186.51	125.72
7	750	1,000	875	493	5,510	7.68	85.84	1,373.42	7,659.45	11.00	61.33	6	52	10.71	92.86	1,851.13	9,753.99	17.31	91.20	134.78	127.35
8	1,000	1,500	1,250	283	5,793	4.41	90.25	1,021.96	8,681.41	8.18	69.51	0	52	0.00	92.86	0.00	9,753.99	0.00	91.20	0.00	112.35
9	1,500	2,000	1,750	200	5,993	3.12	93.36	657.94	9,339.36	5.27	74.78	0	52	0.00	92.86	0.00	9,753.99	0.00	91.20	0.00	104.44
10	2,000	2,500	2,250	97	6,090	1.51	94.87	337.71	9,677.07	2.70	77.48	0	52	0.00	92.86	0.00	9,753.99	0.00	91.20	0.00	100.79
11	2,500	3,000	2,750	85	6,175	1.32	96.20	499.14	10,176.21	4.00	81.48	1	53	1.79	94.64	810.00	10,563.99	7.57	98.78	162.28	103.81
12	3,000	4,000	3,500	88	6,263	1.37	97.57	447.18	10,623.39	3.58	85.06	0	53	0.00	94.64	0.00	10,563.99	0.00	98.78	0.00	99.44
13	4,000	5,000	4,500	62	6,325	0.97	98.54	427.17	11,050.56	3.42	88.48	0	53	0.00	94.64	0.00	10,563.99	0.00	98.78	0.00	95.60
14	5,000	7,500	6,250	49	6,374	0.76	99.30	467.55	11,518.11	3.74	92.22	1	54	1.79	96.43	73.47	10,637.46	0.69	99.47	15.71	92.35
15	7,500	10,000	8,750	23	6,397	0.36	99.66	297.57	11,815.68	2.38	94.61	0	54	0.00	96.43	0.00	10,637.46	0.00	99.47	0.00	90.03
16	10,000	20,000	15,000	9	6,406	0.14	99.80	205.98	12,021.66	1.65	96.26	0	54	0.00	96.43	0.00	10,637.46	0.00	99.47	0.00	88.49
17	20,000	50,000	35,000	9	6,415	0.14	99.94	268.40	12,290.06	2.15	98.40	0	54	0.00	96.43	0.00	10,637.46	0.00	99.47	0.00	86.55
18	50,000	100,000	75,000	4	6,419	0.06	100.00	199.31	12,489.37	1.60	100.00	2	56	3.57	100.00	57.15	10,694.62	0.53	100.00	28.68	85.63
19	100,000	500,000	300,000	0	6,419	0.00	100.00	0.00	12,489.37	0.00	100.00	0	56	0.00	100.00	0.00	10,694.62	0.00	100.00	0.00	85.63
20	500,000	UP		0	6,419	0.00	100.00	0.00	12,489.37	0.00	100.00	0	56	0.00	100.00	0.00	10,694.62	0.00	100.00	0.00	85.63
				6,419				12,489.37				56				10,694.62				85.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47,624	47,624	16.84	16.84	8,042.61	8,042.61	2.13	2.13	25	25	1.43	1.43	333.75	333.75	0.19	0.19	4.15	4.15
2	50	100	75	18,802	66,426	6.65	23.48	7,167.53	15,210.15	1.90	4.03	46	71	2.64	4.07	2,424.17	2,757.91	1.37	1.56	33.82	18.13
3	100	200	150	24,074	90,500	8.51	32.00	13,832.46	29,042.61	3.67	7.70	63	134	3.61	7.68	4,667.90	7,425.82	2.64	4.20	33.75	25.57
4	200	300	250	23,936	114,436	8.46	40.46	16,640.78	45,683.38	4.41	12.11	57	191	3.27	10.95	6,095.89	13,521.70	3.44	7.64	36.63	29.60
5	300	500	400	42,506	156,942	15.03	55.49	39,298.00	84,981.38	10.42	22.53	115	306	6.59	17.54	11,482.85	25,004.55	6.49	14.13	29.22	29.42
6	500	750	625	32,971	189,913	11.66	67.14	35,306.52	120,287.90	9.36	31.89	270	576	15.47	33.01	13,237.67	38,242.23	7.48	21.61	37.49	31.79
7	750	1,000	875	34,242	224,155	12.11	79.25	43,798.01	164,085.91	11.61	43.49	537	1,113	30.77	63.78	18,206.16	56,448.39	10.29	31.89	41.57	34.40
8	1,000	1,500	1,250	24,388	248,543	8.62	87.87	47,926.58	212,012.49	12.70	56.20	353	1,466	20.23	84.01	20,294.58	76,742.96	11.47	43.36	42.35	36.20
9	1,500	2,000	1,750	11,679	260,222	4.13	92.00	33,555.85	245,568.33	8.89	65.09	83	1,549	4.76	88.77	14,070.66	90,813.63	7.95	51.31	41.93	36.98
10	2,000	2,500	2,250	6,686	266,908	2.36	94.36	18,000.39	263,568.73	4.77	69.87	32	1,581	1.83	90.60	5,985.08	96,798.70	3.38	54.69	33.25	36.73
11	2,500	3,000	2,750	4,051	270,959	1.43	95.80	17,693.90	281,262.63	4.69	74.56	16	1,597	0.92	91.52	5,164.94	101,963.64	2.92	57.61	29.19	36.25
12	3,000	4,000	3,500	3,789	274,748	1.34	97.14	20,880.90	302,143.53	5.53	80.09	30	1,627	1.72	93.24	15,378.16	117,341.80	8.69	66.30	73.65	38.84
13	4,000	5,000	4,500	2,247	276,995	0.79	97.93	10,981.73	313,125.26	2.91	83.00	18	1,645	1.03	94.27	3,540.12	120,881.91	2.00	68.30	32.24	38.60
14	5,000	7,500	6,250	2,220	279,215	0.78	98.72	18,700.78	331,826.04	4.96	87.96	17	1,662	0.97	95.24	3,444.73	124,326.64	1.95	70.25	18.42	37.47
15	7,500	10,000	8,750	1,067	280,282	0.38	99.09	12,033.52	343,859.56	3.19	91.15	6	1,668	0.34	95.59	456.24	124,782.89	0.26	70.51	3.79	36.29
16	10,000	20,000	15,000	1,345	281,627	0.48	99.57	16,667.49	360,527.05	4.42	95.57	22	1,690	1.26	96.85	16,234.02	141,016.91	9.17	79.68	97.40	39.11
17	20,000	50,000	35,000	649	282,276	0.23	99.80	8,898.57	369,425.62	2.36	97.93	20	1,710	1.15	97.99	3,734.37	144,751.28	2.11	81.79	41.97	39.18
18	50,000	100,000	75,000	294	282,570	0.10	99.90	2,783.36	372,208.98	0.74	98.66	16	1,726	0.92	98.91	30,680.01	175,431.28	17.34	99.12	1102.27	47.13
19	100,000	500,000	300,000	231	282,801	0.08	99.98	7,247.50	379,456.48	1.92	100.58	8	1,734	0.46	99.37	73.40	175,504.69	0.04	99.16	1.01	46.25
20	500,000	UP		48	282,849	0.02	100.00	2,204.09	377,252.39	0.58	100.00	11	1,745	0.63	100.00	1,478.29	176,982.98	0.84	100.00	67.07	46.91
				282,849				377,252.39				1,745				176,982.98				46.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29341 **SHOPS :SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13,018	13,018	15.78	15.78	7,112.18	7,112.18	5.54	5.54	3	3	1.33	1.33	138.98	138.98	0.31	0.31	1.95	1.95
2	50	100	75	7,131	20,149	8.65	24.43	6,040.65	13,152.82	4.71	10.25	3	6	1.33	2.65	558.21	697.19	1.23	1.54	9.24	5.30
3	100	200	150	10,131	30,280	12.28	36.71	7,253.20	20,406.02	5.65	15.91	21	27	9.29	11.95	1,863.34	2,560.54	4.11	5.65	25.69	12.55
4	200	300	250	8,942	39,222	10.84	47.55	6,649.50	27,055.52	5.18	21.09	28	55	12.39	24.34	2,582.00	5,142.54	5.69	11.34	38.83	19.01
5	300	500	400	13,289	52,511	16.11	63.67	12,338.89	39,394.41	9.62	30.71	30	85	13.27	37.61	3,936.38	9,078.92	8.68	20.02	31.90	23.05
6	500	750	625	8,408	60,919	10.19	73.86	11,261.95	50,656.36	8.78	39.49	23	108	10.18	47.79	5,110.03	14,188.95	11.27	31.29	45.37	28.01
7	750	1,000	875	6,763	67,682	8.20	82.06	12,322.28	62,978.64	9.61	49.09	17	125	7.52	55.31	2,271.33	16,460.28	5.01	36.29	18.43	26.14
8	1,000	1,500	1,250	5,412	73,094	6.56	88.62	13,172.90	76,151.54	10.27	59.36	19	144	8.41	63.72	4,687.69	21,147.97	10.34	46.63	35.59	27.77
9	1,500	2,000	1,750	3,103	76,197	3.76	92.38	10,358.35	86,509.89	8.07	67.44	15	159	6.64	70.35	6,500.68	27,648.65	14.33	60.96	62.76	31.96
10	2,000	2,500	2,250	1,577	77,774	1.91	94.30	6,406.55	92,916.44	4.99	72.43	8	167	3.54	73.89	1,877.85	29,526.50	4.14	65.10	29.31	31.78
11	2,500	3,000	2,750	1,155	78,929	1.40	95.70	5,604.32	98,520.76	4.37	76.80	2	169	0.88	74.78	106.48	29,632.98	0.23	65.34	1.90	30.08
12	3,000	4,000	3,500	1,176	80,105	1.43	97.12	7,121.56	105,642.33	5.55	82.35	4	173	1.77	76.55	2,930.54	32,563.51	6.46	71.80	41.15	30.82
13	4,000	5,000	4,500	685	80,790	0.83	97.95	5,181.18	110,823.51	4.04	86.39	4	177	1.77	78.32	4,241.26	36,804.77	9.35	81.15	81.86	33.21
14	5,000	7,500	6,250	620	81,410	0.75	98.70	5,866.78	116,690.29	4.57	90.97	7	184	3.10	81.42	4,919.97	41,724.75	10.85	92.00	83.86	35.76
15	7,500	10,000	8,750	340	81,750	0.41	99.12	3,654.93	120,345.22	2.85	93.82	3	187	1.33	82.74	97.98	41,822.73	0.22	92.22	2.68	34.75
16	10,000	20,000	15,000	319	82,069	0.39	99.50	4,742.53	125,087.75	3.70	97.51	3	190	1.33	84.07	11.68	41,834.40	0.03	92.24	0.25	33.44
17	20,000	50,000	35,000	252	82,321	0.31	99.81	2,407.75	127,495.50	1.88	99.39	7	197	3.10	87.17	72.88	41,907.28	0.16	92.40	3.03	32.87
18	50,000	100,000	75,000	101	82,422	0.12	99.93	446.64	127,942.14	0.35	99.74	8	205	3.54	90.71	322.75	42,230.03	0.71	93.11	72.26	33.01
19	100,000	500,000	300,000	43	82,465	0.05	99.98	276.51	128,218.65	0.22	99.95	12	217	5.31	96.02	446.09	42,676.13	0.98	94.10	161.33	33.28
20	500,000	**UP**		14	82,479	0.02	100.00	60.50	128,279.16	0.05	100.00	9	226	3.98	100.00	2,676.49	45,352.61	5.90	100.00	4423.62	35.35
				82,479				128,279.16				226				45,352.61				35.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29342 **SHOPS :SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	282	282	9.04	9.04	150.37	150.37	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	197	479	6.31	15.35	104.68	255.05	1.71	4.17	1	1	20.00	20.00	87.57	87.57	40.50	40.50	83.66	34.33
3	100	200	150	360	839	11.53	26.88	270.49	525.55	4.42	8.59	0	1	0.00	20.00	0.00	87.57	0.00	40.50	0.00	16.66
4	200	300	250	329	1,168	10.54	37.42	251.97	777.52	4.12	12.71	2	3	40.00	60.00	20.05	107.62	9.27	49.77	7.96	13.84
5	300	500	400	518	1,686	16.60	54.02	589.07	1,366.58	9.63	22.35	0	3	0.00	60.00	0.00	107.62	0.00	49.77	0.00	7.87
6	500	750	625	362	2,048	11.60	65.62	515.17	1,881.76	8.42	30.77	1	4	20.00	80.00	31.18	138.80	14.42	64.19	6.05	7.38
7	750	1,000	875	319	2,367	10.22	75.84	618.91	2,500.67	10.12	40.89	0	4	0.00	80.00	0.00	138.80	0.00	64.19	0.00	5.55
8	1,000	1,500	1,250	282	2,649	9.04	84.88	753.59	3,254.26	12.32	53.21	0	4	0.00	80.00	0.00	138.80	0.00	64.19	0.00	4.27
9	1,500	2,000	1,750	154	2,803	4.93	89.81	528.78	3,783.03	8.65	61.86	1	5	20.00	100.00	77.43	216.23	35.81	100.00	14.64	5.72
10	2,000	2,500	2,250	87	2,890	2.79	92.60	362.74	4,145.77	5.93	67.79	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	5.22
11	2,500	3,000	2,750	63	2,953	2.02	94.62	363.57	4,509.34	5.95	73.74	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.80
12	3,000	4,000	3,500	81	3,034	2.60	97.21	536.00	5,045.34	8.76	82.50	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.29
13	4,000	5,000	4,500	38	3,072	1.22	98.43	345.43	5,390.77	5.65	88.15	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.01
14	5,000	7,500	6,250	26	3,098	0.83	99.26	295.32	5,686.09	4.83	92.98	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.80
15	7,500	10,000	8,750	10	3,108	0.32	99.58	164.39	5,850.48	2.69	95.67	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.70
16	10,000	20,000	15,000	8	3,116	0.26	99.84	191.65	6,042.12	3.13	98.80	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.58
17	20,000	50,000	35,000	3	3,119	0.10	99.94	63.44	6,105.56	1.04	99.84	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54
18	50,000	100,000	75,000	1	3,120	0.03	99.97	3.24	6,108.80	0.05	99.89	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54
19	100,000	500,000	300,000	1	3,121	0.03	100.00	6.61	6,115.41	0.11	100.00	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54
20	500,000	**UP**		0	3,121	0.00	100.00	0.00	6,115.41	0.00	100.00	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54
				3,121				6,115.41				5				216.23				3.54	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29343 **SHOPS :SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29345 **SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,303	3,303	11.83	11.83	947.52	947.52	1.64	1.64	4	4	3.25	3.25	44.53	44.53	0.23	0.23	4.70	4.70
2	50	100	75	1,240	4,543	4.44	16.27	884.72	1,832.24	1.53	3.17	5	9	4.07	7.32	141.96	186.49	0.74	0.97	16.05	10.18
3	100	200	150	1,753	6,296	6.28	22.55	1,252.79	3,085.03	2.17	5.34	1	10	0.81	8.13	180.11	366.60	0.94	1.91	14.38	11.88
4	200	300	250	1,578	7,874	5.65	28.20	913.26	3,998.29	1.58	6.92	2	12	1.63	9.76	482.97	849.57	2.52	4.43	52.88	21.25
5	300	500	400	2,878	10,752	10.31	38.50	1,995.32	5,993.61	3.45	10.37	6	18	4.88	14.63	772.59	1,622.16	4.03	8.46	38.72	27.06
6	500	750	625	2,483	13,235	8.89	47.40	2,068.36	8,061.97	3.58	13.95	7	25	5.69	20.33	1,158.14	2,780.30	6.04	14.50	55.99	34.49
7	750	1,000	875	2,432	15,667	8.71	56.11	2,894.51	10,956.48	5.01	18.96	5	30	4.07	24.39	359.87	3,140.17	1.88	16.38	12.43	28.66
8	1,000	1,500	1,250	2,453	18,120	8.78	64.89	3,542.79	14,499.27	6.13	25.09	15	45	12.20	36.59	3,537.64	6,677.82	18.45	34.83	99.85	46.06
9	1,500	2,000	1,750	1,762	19,882	6.31	71.20	3,588.16	18,087.43	6.21	31.30	9	54	7.32	43.90	664.66	7,342.48	3.47	38.30	18.52	40.59
10	2,000	2,500	2,250	1,078	20,960	3.86	75.06	2,655.27	20,742.70	4.59	35.89	9	63	7.32	51.22	1,648.84	8,991.31	8.60	46.90	62.10	43.35
11	2,500	3,000	2,750	937	21,897	3.36	78.42	2,702.57	23,445.27	4.68	40.57	5	68	4.07	55.28	332.09	9,323.40	1.73	48.63	12.29	39.77
12	3,000	4,000	3,500	1,088	22,985	3.90	82.31	3,525.11	26,970.38	6.10	46.67	5	73	4.07	59.35	1,466.82	10,790.22	7.65	56.28	41.61	40.01
13	4,000	5,000	4,500	846	23,831	3.03	85.34	3,524.98	30,495.36	6.10	52.76	8	81	6.50	65.85	3,678.14	14,468.36	19.19	75.47	104.35	47.44
14	5,000	7,500	6,250	1,128	24,959	4.04	89.38	5,314.03	35,809.39	9.19	61.96	4	85	3.25	69.11	332.45	14,800.81	1.73	77.20	6.26	41.33
15	7,500	10,000	8,750	774	25,733	2.77	92.15	4,384.21	40,193.60	7.59	69.54	7	92	5.69	74.80	663.47	15,464.28	3.46	80.66	15.13	38.47
16	10,000	20,000	15,000	1,088	26,821	3.90	96.05	7,649.63	47,843.23	13.24	82.78	12	104	9.76	84.55	2,286.36	17,750.64	11.93	92.59	29.89	37.10
17	20,000	50,000	35,000	616	27,437	2.21	98.26	5,769.01	53,612.24	9.98	92.76	5	109	4.07	88.62	200.57	17,951.21	1.05	93.64	3.48	33.48
18	50,000	100,000	75,000	237	27,674	0.85	99.10	3,107.39	56,719.63	5.38	98.14	10	119	8.13	96.75	1,121.83	19,073.03	5.85	99.49	36.10	33.63
19	100,000	500,000	300,000	197	27,871	0.71	99.81	876.51	57,596.14	1.52	99.66	3	122	2.44	99.19	93.22	19,166.25	0.49	99.97	10.64	33.28
20	500,000	UP		53	27,924	0.19	100.00	199.26	57,795.40	0.34	100.00	1	123	0.81	100.00	5.18	19,171.43	0.03	100.00	2.60	33.17
				27,924				57,795.40				123				19,171.43				33.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29371 - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21,107	21,107	12.18	12.18	6,515.27	6,515.27	1.71	1.71	38	38	3.88	3.88	392.13	392.13	0.20	0.20	6.02	6.02
2	50	100	75	8,714	29,821	5.03	17.22	6,793.90	13,309.17	1.78	3.49	32	70	3.27	7.14	892.17	1,284.29	0.44	0.64	13.13	9.65
3	100	200	150	11,155	40,976	6.44	23.65	9,326.24	22,635.41	2.45	5.94	39	109	3.98	11.12	1,947.05	3,231.34	0.97	1.61	20.88	14.28
4	200	300	250	8,966	49,942	5.18	28.83	7,190.77	29,826.18	1.89	7.82	24	133	2.45	13.57	989.70	4,221.03	0.49	2.10	13.76	14.15
5	300	500	400	15,067	65,009	8.70	37.53	10,133.17	39,959.34	2.66	10.48	54	187	5.51	19.08	4,591.06	8,812.09	2.28	4.38	45.31	22.05
6	500	750	625	13,581	78,590	7.84	45.37	10,365.20	50,324.54	2.72	13.20	58	245	5.92	25.00	5,556.94	14,369.04	2.76	7.15	53.61	28.55
7	750	1,000	875	12,837	91,427	7.41	52.78	13,969.09	64,293.63	3.66	16.87	39	284	3.98	28.98	10,805.86	25,174.90	5.37	12.52	77.36	39.16
8	1,000	1,500	1,250	14,209	105,636	8.20	60.98	19,541.01	83,834.64	5.13	21.99	59	343	6.02	35.00	6,401.35	31,576.25	3.18	15.71	32.76	37.66
9	1,500	2,000	1,750	10,018	115,654	5.78	66.77	19,133.44	102,968.08	5.02	27.01	40	383	4.08	39.08	6,853.85	38,430.10	3.41	19.12	35.82	37.32
10	2,000	2,500	2,250	6,582	122,236	3.80	70.57	14,459.91	117,428.00	3.79	30.81	31	414	3.16	42.24	12,244.30	50,674.39	6.09	25.21	84.68	43.15
11	2,500	3,000	2,750	6,034	128,270	3.48	74.05	15,451.30	132,879.29	4.05	34.86	32	446	3.27	45.51	8,314.47	58,988.87	4.14	29.34	53.81	44.39
12	3,000	4,000	3,500	7,526	135,796	4.34	78.39	24,067.77	156,947.06	6.31	41.17	56	502	5.71	51.22	14,598.74	73,587.61	7.26	36.60	60.66	46.89
13	4,000	5,000	4,500	5,721	141,517	3.30	81.70	21,843.32	178,790.38	5.73	46.90	57	559	5.82	57.04	16,414.61	90,002.22	8.16	44.77	75.15	50.34
14	5,000	7,500	6,250	7,847	149,364	4.53	86.23	37,291.37	216,081.76	9.78	56.69	82	641	8.37	65.41	18,450.17	108,452.39	9.18	53.95	49.48	50.19
15	7,500	10,000	8,750	5,050	154,414	2.92	89.14	30,328.02	246,409.78	7.96	64.64	41	682	4.18	69.59	20,977.67	129,430.06	10.43	64.38	69.17	52.53
16	10,000	20,000	15,000	8,576	162,990	4.95	94.09	63,677.74	310,087.52	16.70	81.35	93	775	9.49	79.08	13,447.11	142,877.18	6.69	71.07	21.12	46.08
17	20,000	50,000	35,000	5,773	168,763	3.33	97.42	42,442.37	352,529.89	11.13	92.48	90	865	9.18	88.27	21,215.49	164,092.67	10.55	81.62	49.99	46.55
18	50,000	100,000	75,000	2,376	171,139	1.37	98.80	13,555.51	366,085.40	3.56	96.04	41	906	4.18	92.45	2,660.94	166,753.61	1.32	82.94	19.63	45.55
19	100,000	500,000	300,000	1,625	172,764	0.94	99.73	13,058.56	379,143.96	3.43	99.46	60	966	6.12	98.57	34,220.04	200,973.66	17.02	99.97	262.05	53.01
20	500,000	UP		460	173,224	0.27	100.00	2,047.98	381,191.94	0.54	100.00	14	980	1.43	100.00	67.82	201,041.48	0.03	100.00	3.31	52.74
				173,224				381,191.94				980				201,041.48				52.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	165	165	5.98	5.98	28.05	28.05	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	79	244	2.86	8.85	139.25	167.30	1.50	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	102	346	3.70	12.55	166.29	333.59	1.79	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	162	508	5.87	18.42	188.00	521.58	2.03	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	184	692	6.67	25.09	200.77	722.35	2.17	7.79	1	1	9.09	9.09	12.03	12.03	0.64	0.64	5.99	1.67
6	500	750	625	209	901	7.58	32.67	194.41	916.76	2.10	9.89	1	2	9.09	18.18	15.58	27.61	0.83	1.47	8.02	3.01
7	750	1,000	875	209	1,110	7.58	40.25	273.90	1,190.66	2.95	12.84	1	3	9.09	27.27	337.42	365.03	17.93	19.39	123.19	30.66
8	1,000	1,500	1,250	297	1,407	10.77	51.02	478.19	1,668.85	5.16	18.00	2	5	18.18	45.45	303.23	668.26	16.11	35.50	63.41	40.04
9	1,500	2,000	1,750	176	1,583	6.38	57.40	457.13	2,125.98	4.93	22.93	0	5	0.00	45.45	0.00	668.26	0.00	35.50	0.00	31.43
10	2,000	2,500	2,250	144	1,727	5.22	62.62	395.98	2,521.96	4.27	27.20	0	5	0.00	45.45	0.00	668.26	0.00	35.50	0.00	26.50
11	2,500	3,000	2,750	111	1,838	4.02	66.64	359.19	2,881.15	3.87	31.07	2	7	18.18	63.64	734.32	1,402.58	39.01	74.51	204.44	48.68
12	3,000	4,000	3,500	171	2,009	6.20	72.84	653.07	3,534.22	7.04	38.11	0	7	0.00	63.64	0.00	1,402.58	0.00	74.51	0.00	39.69
13	4,000	5,000	4,500	102	2,111	3.70	76.54	532.80	4,067.02	5.75	43.86	0	7	0.00	63.64	0.00	1,402.58	0.00	74.51	0.00	34.49
14	5,000	7,500	6,250	194	2,305	7.03	83.58	1,126.07	5,193.09	12.14	56.00	1	8	9.09	72.73	99.17	1,501.76	5.27	79.78	8.81	28.92
15	7,500	10,000	8,750	64	2,369	2.32	85.90	434.44	5,627.53	4.69	60.69	0	8	0.00	72.73	0.00	1,501.76	0.00	79.78	0.00	26.69
16	10,000	20,000	15,000	167	2,536	6.06	91.95	1,478.29	7,105.82	15.94	76.63	1	9	9.09	81.82	106.84	1,608.60	5.68	85.46	7.23	22.64
17	20,000	50,000	35,000	146	2,682	5.29	97.24	1,647.27	8,753.09	17.76	94.40	0	9	0.00	81.82	0.00	1,608.60	0.00	85.46	0.00	18.38
18	50,000	100,000	75,000	48	2,730	1.74	98.98	362.66	9,115.75	3.91	98.31	2	11	18.18	100.00	273.75	1,882.35	14.54	100.00	75.49	20.65
19	100,000	500,000	300,000	26	2,756	0.94	99.93	156.47	9,272.22	1.69	99.99	0	11	0.00	100.00	0.00	1,882.35	0.00	100.00	0.00	20.30
20	500,000	UP		2	2,758	0.07	100.00	0.60	9,272.82	0.01	100.00	0	11	0.00	100.00	0.00	1,882.35	0.00	100.00	0.00	20.30
				2,758				9,272.82				11				1,882.35				20.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29372 - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	125	125	7.55	7.55	52.79	52.79	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	175	3.02	10.57	73.05	125.84	1.74	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	114	289	6.88	17.45	71.09	196.93	1.70	4.70	2	2	40.00	40.00	197.58	197.58	17.56	17.56	277.92	100.33
4	200	300	250	113	402	6.82	24.28	157.75	354.68	3.76	8.46	0	2	0.00	40.00	0.00	197.58	0.00	17.56	0.00	55.71
5	300	500	400	180	582	10.87	35.14	141.88	496.56	3.38	11.84	1	3	20.00	60.00	3.50	201.08	0.31	17.87	2.47	40.49
6	500	750	625	137	719	8.27	43.42	140.54	637.10	3.35	15.20	0	3	0.00	60.00	0.00	201.08	0.00	17.87	0.00	31.56
7	750	1,000	875	164	883	9.90	53.32	201.36	838.46	4.80	20.00	1	4	20.00	80.00	907.05	1,108.14	80.62	98.50	450.46	132.16
8	1,000	1,500	1,250	146	1,029	8.82	62.14	247.27	1,085.73	5.90	25.90	0	4	0.00	80.00	0.00	1,108.14	0.00	98.50	0.00	102.06
9	1,500	2,000	1,750	103	1,132	6.22	68.36	194.63	1,280.36	4.64	30.54	1	5	20.00	100.00	16.92	1,125.06	1.50	100.00	8.70	87.87
10	2,000	2,500	2,250	70	1,202	4.23	72.58	205.66	1,486.02	4.91	35.44	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	75.71
11	2,500	3,000	2,750	63	1,265	3.80	76.39	197.17	1,683.19	4.70	40.15	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	66.84
12	3,000	4,000	3,500	78	1,343	4.71	81.10	311.55	1,994.75	7.43	47.58	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	56.40
13	4,000	5,000	4,500	48	1,391	2.90	84.00	322.92	2,317.66	7.70	55.28	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	48.54
14	5,000	7,500	6,250	79	1,470	4.77	88.77	356.43	2,674.09	8.50	63.78	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	42.07
15	7,500	10,000	8,750	36	1,506	2.17	90.94	188.84	2,862.93	4.50	68.29	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	39.30
16	10,000	20,000	15,000	79	1,585	4.77	95.71	584.25	3,447.18	13.94	82.22	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	32.64
17	20,000	50,000	35,000	55	1,640	3.32	99.03	636.77	4,083.95	15.19	97.41	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	27.55
18	50,000	100,000	75,000	13	1,653	0.79	99.82	74.54	4,158.49	1.78	99.19	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	27.05
19	100,000	500,000	300,000	2	1,655	0.12	99.94	25.69	4,184.18	0.61	99.80	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	26.89
20	500,000	UP		1	1,656	0.06	100.00	8.40	4,192.57	0.20	100.00	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	26.83
				1,656				4,192.57				5				1,125.06				26.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.44	4.44	1.11	1.11	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.22	6.67	0.46	1.57	0.24	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.22	8.89	0.47	2.04	0.25	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.22	11.11	0.45	2.49	0.23	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	10	11.11	22.22	2.15	4.64	1.12	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	14	8.89	31.11	2.84	7.47	1.48	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	17	6.67	37.78	0.88	8.35	0.46	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	22	11.11	48.89	7.49	15.85	3.91	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	25	6.67	55.56	13.50	29.35	7.04	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	28	6.67	62.22	8.77	38.12	4.58	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	30	4.44	66.67	10.28	48.40	5.36	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	33	6.67	73.33	17.40	65.80	9.08	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	39	13.33	86.67	20.04	85.84	10.45	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	40	2.22	88.89	3.77	89.61	1.97	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	2.22	91.11	1.51	91.12	0.79	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	43	4.44	95.56	34.94	126.05	18.23	65.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	45	4.44	100.00	65.61	191.66	34.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				191.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29373 - SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	577	577	9.40	9.40	379.02	379.02	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	194	771	3.16	12.57	490.54	869.57	2.49	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	242	1,013	3.94	16.51	498.70	1,368.27	2.53	6.94	2	2	7.41	7.41	107.13	107.13	3.41	3.41	21.48	7.83
4	200	300	250	284	1,297	4.63	21.14	201.22	1,569.50	1.02	7.96	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	6.83
5	300	500	400	499	1,796	8.13	29.27	460.40	2,029.90	2.34	10.30	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	5.28
6	500	750	625	462	2,258	7.53	36.80	408.86	2,438.76	2.07	12.37	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	4.39
7	750	1,000	875	488	2,746	7.95	44.75	588.33	3,027.09	2.99	15.36	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	3.54
8	1,000	1,500	1,250	522	3,268	8.51	53.26	954.04	3,981.14	4.84	20.20	1	3	3.70	11.11	1,417.71	1,524.84	45.08	48.49	148.60	38.30
9	1,500	2,000	1,750	476	3,744	7.76	61.02	948.51	4,929.65	4.81	25.01	1	4	3.70	14.81	80.16	1,605.00	2.55	51.04	8.45	32.56
10	2,000	2,500	2,250	321	4,065	5.23	66.25	691.16	5,620.81	3.51	28.52	2	6	7.41	22.22	10.28	1,615.28	0.33	51.36	1.49	28.74
11	2,500	3,000	2,750	300	4,365	4.89	71.14	858.44	6,479.25	4.36	32.88	2	8	7.41	29.63	78.59	1,693.87	2.50	53.86	9.15	26.14
12	3,000	4,000	3,500	380	4,745	6.19	77.33	1,479.88	7,959.13	7.51	40.38	5	13	18.52	48.15	186.31	1,880.19	5.92	59.79	12.59	23.62
13	4,000	5,000	4,500	227	4,972	3.70	81.03	1,184.88	9,144.01	6.01	46.40	0	13	0.00	48.15	0.00	1,880.19	0.00	59.79	0.00	20.56
14	5,000	7,500	6,250	333	5,305	5.43	86.46	1,928.03	11,072.04	9.78	56.18	1	14	3.70	51.85	3.78	1,883.96	0.12	59.91	0.20	17.02
15	7,500	10,000	8,750	229	5,534	3.73	90.19	1,869.05	12,941.09	9.48	65.66	1	15	3.70	55.56	1,068.78	2,952.74	33.99	93.89	57.18	22.82
16	10,000	20,000	15,000	264	5,798	4.30	94.49	3,147.26	16,088.35	15.97	81.63	1	16	3.70	59.26	0.02	2,952.76	0.00	93.89	0.00	18.35
17	20,000	50,000	35,000	214	6,012	3.49	97.98	2,627.12	18,715.47	13.33	94.96	4	20	14.81	74.07	52.47	3,005.24	1.67	95.56	2.00	16.06
18	50,000	100,000	75,000	61	6,073	0.99	98.97	737.04	19,452.51	3.74	98.70	3	23	11.11	85.19	29.54	3,034.78	0.94	96.50	4.01	15.60
19	100,000	500,000	300,000	61	6,134	0.99	99.97	221.10	19,673.61	1.12	99.82	4	27	14.81	100.00	110.00	3,144.77	3.50	100.00	49.75	15.98
20	500,000	UP		2	6,136	0.03	100.00	34.80	19,708.41	0.18	100.00	0	27	0.00	100.00	0.00	3,144.77	0.00	100.00	0.00	15.96
				6,136				19,708.41				27				3,144.77				15.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	15.96	15.96	27.56	27.56	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	84	4.99	20.95	20.66	48.23	1.83	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	101	4.24	25.19	12.59	60.82	1.12	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	133	7.98	33.17	6.43	67.25	0.57	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	174	10.22	43.39	19.12	86.37	1.70	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	206	7.98	51.37	19.19	105.57	1.70	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	229	5.74	57.11	26.61	132.17	2.36	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	250	5.24	62.34	37.28	169.46	3.31	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	271	5.24	67.58	43.38	212.84	3.85	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	292	5.24	72.82	58.22	271.06	5.17	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	303	2.74	75.56	35.41	306.47	3.14	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	317	3.49	79.05	64.17	370.64	5.69	32.88	1	1	100.00	100.00	104.13	104.13	100.00	100.00	162.26	28.09
13	4,000	5,000	4,500	10	327	2.49	81.55	32.65	403.30	2.90	35.78	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	25.82
14	5,000	7,500	6,250	15	342	3.74	85.29	75.57	478.87	6.71	42.49	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	21.74
15	7,500	10,000	8,750	20	362	4.99	90.27	194.90	673.77	17.29	59.78	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	15.45
16	10,000	20,000	15,000	17	379	4.24	94.51	195.58	869.36	17.35	77.13	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	11.98
17	20,000	50,000	35,000	20	399	4.99	99.50	248.70	1,118.05	22.06	99.20	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.31
18	50,000	100,000	75,000	2	401	0.50	100.00	9.06	1,127.12	0.80	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24
19	100,000	500,000	300,000	0	401	0.00	100.00	0.00	1,127.12	0.00	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24
20	500,000	UP		0	401	0.00	100.00	0.00	1,127.12	0.00	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24
				401				1,127.12				1				104.13				9.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	3.26	3.26	1.42	1.42	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	67	4.54	7.80	6.59	8.01	0.30	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	126	6.87	14.67	16.17	24.18	0.74	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	175	5.70	20.37	16.90	41.08	0.77	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	94	269	10.94	31.32	56.30	97.38	2.57	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	88	357	10.24	41.56	76.61	173.99	3.50	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	83	440	9.66	51.22	82.10	256.08	3.75	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	100	540	11.64	62.86	138.47	394.55	6.32	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	65	605	7.57	70.43	120.68	515.23	5.51	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	33	638	3.84	74.27	107.20	622.43	4.89	28.41	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	663	2.91	77.18	70.90	693.33	3.24	31.65	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	53	716	6.17	83.35	199.73	893.06	9.12	40.77	1	3	33.33	100.00	100.77	100.77	100.00	100.00	50.45	11.28
13	4,000	5,000	4,500	33	749	3.84	87.19	138.99	1,032.05	6.34	47.11	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	9.76
14	5,000	7,500	6,250	36	785	4.19	91.39	239.91	1,271.95	10.95	58.07	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	7.92
15	7,500	10,000	8,750	25	810	2.91	94.30	190.90	1,462.85	8.71	66.78	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	6.89
16	10,000	20,000	15,000	22	832	2.56	96.86	342.20	1,805.05	15.62	82.40	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	5.58
17	20,000	50,000	35,000	23	855	2.68	99.53	335.07	2,140.11	15.30	97.70	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.71
18	50,000	100,000	75,000	4	859	0.47	100.00	50.42	2,190.54	2.30	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60
19	100,000	500,000	300,000	0	859	0.00	100.00	0.00	2,190.54	0.00	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60
20	500,000	UP		0	859	0.00	100.00	0.00	2,190.54	0.00	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60
				859				2,190.54				3				100.77				4.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	3.35	3.35	1.68	1.68	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	47	1.73	5.09	3.59	5.27	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	47	94	5.09	10.17	10.00	15.27	0.31	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	134	4.33	14.50	13.54	28.81	0.42	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	79	213	8.55	23.05	41.17	69.98	1.29	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	95	308	10.28	33.33	70.99	140.97	2.22	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	83	391	8.98	42.32	99.93	240.90	3.12	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	101	492	10.93	53.25	165.64	406.54	5.17	12.69	2	2	25.00	25.00	49.14	49.14	3.55	3.55	29.66	12.09
9	1,500	2,000	1,750	75	567	8.12	61.36	162.99	569.53	5.09	17.78	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	8.63
10	2,000	2,500	2,250	40	607	4.33	65.69	94.23	663.76	2.94	20.72	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	7.40
11	2,500	3,000	2,750	48	655	5.19	70.89	140.31	804.07	4.38	25.10	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	6.11
12	3,000	4,000	3,500	48	703	5.19	76.08	192.67	996.74	6.01	31.11	1	3	12.50	37.50	0.35	49.49	0.03	3.58	0.18	4.97
13	4,000	5,000	4,500	34	737	3.68	79.76	147.73	1,144.47	4.61	35.73	0	3	0.00	37.50	0.00	49.49	0.00	3.58	0.00	4.32
14	5,000	7,500	6,250	39	776	4.22	83.98	270.33	1,414.81	8.44	44.16	1	4	12.50	50.00	29.46	78.95	2.13	5.71	10.90	5.58
15	7,500	10,000	8,750	44	820	4.76	88.74	449.99	1,864.80	14.05	58.21	0	4	0.00	50.00	0.00	78.95	0.00	5.71	0.00	4.23
16	10,000	20,000	15,000	64	884	6.93	95.67	707.62	2,572.42	22.09	80.30	2	6	25.00	75.00	387.85	466.80	28.04	33.74	54.81	18.15
17	20,000	50,000	35,000	30	914	3.25	98.92	488.23	3,060.65	15.24	95.54	2	8	25.00	100.00	916.57	1,383.37	66.26	100.00	187.73	45.20
18	50,000	100,000	75,000	8	922	0.87	99.78	133.41	3,194.06	4.16	99.70	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.31
19	100,000	500,000	300,000	2	924	0.22	100.00	9.45	3,203.51	0.30	100.00	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.18
20	500,000	UP		0	924	0.00	100.00	0.00	3,203.51	0.00	100.00	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.18
				924				3,203.51				8				1,383.37				43.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	3.59	3.59	7.61	7.61	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	61	3.48	7.07	10.05	17.66	0.63	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	49	110	5.68	12.75	9.95	27.61	0.63	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	147	4.29	17.03	10.82	38.43	0.68	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	74	221	8.57	25.61	25.80	64.23	1.62	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	86	307	9.97	35.57	40.09	104.33	2.52	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	85	392	9.85	45.42	70.22	174.54	4.42	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	64	456	7.42	52.84	48.16	222.70	3.03	14.02	1	1	50.00	50.00	943.12	943.12	89.40	89.40	1958.39	423.50
9	1,500	2,000	1,750	75	531	8.69	61.53	85.16	307.86	5.36	19.38	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	306.35
10	2,000	2,500	2,250	43	574	4.98	66.51	51.45	359.30	3.24	22.62	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	262.49
11	2,500	3,000	2,750	34	608	3.94	70.45	77.35	436.66	4.87	27.49	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	215.99
12	3,000	4,000	3,500	54	662	6.26	76.71	112.80	549.45	7.10	34.59	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	171.65
13	4,000	5,000	4,500	33	695	3.82	80.53	62.23	611.68	3.92	38.51	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	154.18
14	5,000	7,500	6,250	64	759	7.42	87.95	260.93	872.61	16.43	54.94	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	108.08
15	7,500	10,000	8,750	37	796	4.29	92.24	118.05	990.66	7.43	62.37	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	95.20
16	10,000	20,000	15,000	38	834	4.40	96.64	259.18	1,249.84	16.32	78.69	1	2	50.00	100.00	111.79	1,054.90	10.60	100.00	43.13	84.40
17	20,000	50,000	35,000	26	860	3.01	99.65	336.89	1,586.73	21.21	99.89	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.48
18	50,000	100,000	75,000	2	862	0.23	99.88	1.42	1,588.15	0.09	99.98	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.42
19	100,000	500,000	300,000	1	863	0.12	100.00	0.26	1,588.41	0.02	100.00	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.41
20	500,000	UP		0	863	0.00	100.00	0.00	1,588.41	0.00	100.00	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.41
				863				1,588.41				2				1,054.90				66.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	4.44	4.44	4.63	4.63	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	38	6.11	10.56	2.60	7.22	0.38	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	63	6.94	17.50	5.20	12.43	0.77	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	84	5.83	23.33	7.27	19.69	1.07	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	118	9.44	32.78	18.07	37.77	2.66	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	147	8.06	40.83	16.37	54.14	2.41	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	174	7.50	48.33	20.74	74.88	3.05	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	213	10.83	59.17	56.04	130.92	8.24	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	236	6.39	65.56	41.93	172.86	6.17	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	253	4.72	70.28	28.43	201.29	4.18	29.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	269	4.44	74.72	52.18	253.47	7.67	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	293	6.67	81.39	91.60	345.07	13.47	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	309	4.44	85.83	62.75	407.81	9.23	59.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	334	6.94	92.78	58.04	465.86	8.54	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	342	2.22	95.00	42.27	508.13	6.22	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	351	2.50	97.50	125.55	633.68	18.46	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	354	0.83	98.33	42.51	676.19	6.25	99.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	355	0.28	98.61	0.53	676.72	0.08	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	360	1.39	100.00	3.31	680.03	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	360	0.00	100.00	0.00	680.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					360				680.03				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,535	3,535	51.69	51.69	177.88	177.88	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	244	3,779	3.57	55.26	213.68	391.57	1.38	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	257	4,036	3.76	59.01	272.88	664.45	1.77	4.30	1	1	4.17	4.17	120.67	120.67	6.13	6.13	44.22	18.16
4	200	300	250	118	4,154	1.73	60.74	149.69	814.13	0.97	5.27	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	14.82
5	300	500	400	273	4,427	3.99	64.73	418.56	1,232.69	2.71	7.98	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	9.79
6	500	750	625	175	4,602	2.56	67.29	443.49	1,676.18	2.87	10.86	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	7.20
7	750	1,000	875	224	4,826	3.28	70.57	392.62	2,068.81	2.54	13.40	2	3	8.33	12.50	665.48	786.16	33.81	39.94	169.50	38.00
8	1,000	1,500	1,250	220	5,046	3.22	73.78	419.42	2,488.22	2.72	16.12	1	4	4.17	16.67	167.50	953.66	8.51	48.45	39.94	38.33
9	1,500	2,000	1,750	166	5,212	2.43	76.21	467.26	2,955.48	3.03	19.14	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	32.27
10	2,000	2,500	2,250	140	5,352	2.05	78.26	375.51	3,331.00	2.43	21.58	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	28.63
11	2,500	3,000	2,750	128	5,480	1.87	80.13	527.21	3,858.21	3.41	24.99	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	24.72
12	3,000	4,000	3,500	153	5,633	2.24	82.37	666.84	4,525.04	4.32	29.31	1	5	4.17	20.83	379.63	1,333.29	19.29	67.73	56.93	29.46
13	4,000	5,000	4,500	132	5,765	1.93	84.30	860.68	5,385.73	5.57	34.88	1	6	4.17	25.00	290.22	1,623.51	14.74	82.48	33.72	30.14
14	5,000	7,500	6,250	203	5,968	2.97	87.26	1,244.85	6,630.57	8.06	42.95	2	8	8.33	33.33	10.37	1,633.88	0.53	83.00	0.83	24.64
15	7,500	10,000	8,750	151	6,119	2.21	89.47	1,212.38	7,842.95	7.85	50.80	0	8	0.00	33.33	0.00	1,633.88	0.00	83.00	0.00	20.83
16	10,000	20,000	15,000	260	6,379	3.80	93.27	2,625.03	10,467.99	17.00	67.80	10	18	41.67	75.00	172.18	1,806.06	8.75	91.75	6.56	17.25
17	20,000	50,000	35,000	276	6,655	4.04	97.31	2,799.07	13,267.06	18.13	85.93	4	22	16.67	91.67	92.91	1,898.96	4.72	96.47	3.32	14.31
18	50,000	100,000	75,000	106	6,761	1.55	98.86	1,208.46	14,475.52	7.83	93.76	2	24	8.33	100.00	69.45	1,968.41	3.53	100.00	5.75	13.60
19	100,000	500,000	300,000	62	6,823	0.91	99.77	741.01	15,216.54	4.80	98.56	0	24	0.00	100.00	0.00	1,968.41	0.00	100.00	0.00	12.94
20	500,000	UP		16	6,839	0.23	100.00	222.13	15,438.67	1.44	100.00	0	24	0.00	100.00	0.00	1,968.41	0.00	100.00	0.00	12.75
				6,839				15,438.67				24				1,968.41				12.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	14.29	14.29	8.23	8.23	2.86	2.86	1	1	100.00	100.00	27.93	27.93	100.00	100.00	339.54	339.54
2	50	100	75	2	12	2.86	17.14	10.13	18.36	3.53	6.39	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	152.17
3	100	200	150	5	17	7.14	24.29	4.15	22.50	1.44	7.84	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	124.13
4	200	300	250	1	18	1.43	25.71	2.55	25.05	0.89	8.72	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	111.50
5	300	500	400	4	22	5.71	31.43	5.97	31.03	2.08	10.80	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	90.03
6	500	750	625	4	26	5.71	37.14	2.37	33.40	0.83	11.63	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	83.63
7	750	1,000	875	3	29	4.29	41.43	1.60	35.00	0.56	12.19	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	79.82
8	1,000	1,500	1,250	7	36	10.00	51.43	10.00	44.99	3.48	15.67	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	62.08
9	1,500	2,000	1,750	12	48	17.14	68.57	22.89	67.88	7.97	23.64	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	41.15
10	2,000	2,500	2,250	7	55	10.00	78.57	21.39	89.28	7.45	31.09	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	31.29
11	2,500	3,000	2,750	1	56	1.43	80.00	5.53	94.81	1.93	33.02	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	29.46
12	3,000	4,000	3,500	1	57	1.43	81.43	3.32	98.13	1.16	34.17	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	28.47
13	4,000	5,000	4,500	1	58	1.43	82.86	17.32	115.45	6.03	40.20	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	24.20
14	5,000	7,500	6,250	3	61	4.29	87.14	23.29	138.73	8.11	48.31	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	20.13
15	7,500	10,000	8,750	2	63	2.86	90.00	14.72	153.45	5.13	53.44	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	18.20
16	10,000	20,000	15,000	2	65	2.86	92.86	68.79	222.25	23.96	77.40	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	12.57
17	20,000	50,000	35,000	3	68	4.29	97.14	48.96	271.21	17.05	94.45	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	10.30
18	50,000	100,000	75,000	2	70	2.86	100.00	15.95	287.16	5.55	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	287.16	0.00	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73
20	500,000	UP		0	70	0.00	100.00	0.00	287.16	0.00	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73
				70				287.16				1				27.93				9.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,492	1,492	16.69	16.69	457.20	457.20	2.21	2.21	10	10	9.62	9.62	87.40	87.40	2.10	2.10	19.12	19.12
2	50	100	75	229	1,721	2.56	19.25	359.58	816.78	1.74	3.95	3	13	2.88	12.50	78.54	165.94	1.89	3.99	21.84	20.32
3	100	200	150	790	2,511	8.84	28.08	375.19	1,191.97	1.81	5.76	3	16	2.88	15.38	268.62	434.56	6.46	10.45	71.60	36.46
4	200	300	250	215	2,726	2.40	30.49	163.40	1,355.37	0.79	6.55	3	19	2.88	18.27	270.38	704.94	6.50	16.96	165.47	52.01
5	300	500	400	853	3,579	9.54	40.03	379.88	1,735.25	1.84	8.39	8	27	7.69	25.96	32.66	737.61	0.79	17.74	8.60	42.51
6	500	750	625	338	3,917	3.78	43.81	297.40	2,032.66	1.44	9.83	2	29	1.92	27.88	12.40	750.00	0.30	18.04	4.17	36.90
7	750	1,000	875	404	4,321	4.52	48.33	495.91	2,528.57	2.40	12.22	8	37	7.69	35.58	606.43	1,356.43	14.59	32.63	122.29	53.64
8	1,000	1,500	1,250	788	5,109	8.81	57.14	995.78	3,524.35	4.81	17.04	8	45	7.69	43.27	642.73	1,999.16	15.46	48.09	64.55	56.72
9	1,500	2,000	1,750	456	5,565	5.10	62.24	1,144.44	4,668.79	5.53	22.57	10	55	9.62	52.88	683.71	2,682.87	16.45	64.54	59.74	57.46
10	2,000	2,500	2,250	299	5,864	3.34	65.59	1,070.11	5,738.90	5.17	27.74	3	58	2.88	55.77	19.18	2,702.05	0.46	65.00	1.79	47.08
11	2,500	3,000	2,750	334	6,198	3.74	69.32	1,132.96	6,871.86	5.48	33.22	8	66	7.69	63.46	109.04	2,811.09	2.62	67.62	9.62	40.91
12	3,000	4,000	3,500	556	6,754	6.22	75.54	2,174.34	9,046.20	10.51	43.73	10	76	9.62	73.08	258.76	3,069.85	6.22	73.85	11.90	33.94
13	4,000	5,000	4,500	459	7,213	5.13	80.67	1,843.20	10,889.40	8.91	52.64	6	82	5.77	78.85	83.42	3,153.27	2.01	75.85	4.53	28.96
14	5,000	7,500	6,250	530	7,743	5.93	86.60	3,009.07	13,898.47	14.55	67.19	2	84	1.92	80.77	64.95	3,218.22	1.56	77.42	2.16	23.16
15	7,500	10,000	8,750	218	7,961	2.44	89.04	1,857.77	15,756.25	8.98	76.17	8	92	7.69	88.46	578.48	3,796.70	13.92	91.33	31.14	24.10
16	10,000	20,000	15,000	273	8,234	3.05	92.09	2,162.84	17,919.09	10.46	86.63	5	97	4.81	93.27	335.23	4,131.93	8.06	99.40	15.50	23.06
17	20,000	50,000	35,000	288	8,522	3.22	95.31	1,367.42	19,286.51	6.61	93.24	3	100	2.88	96.15	11.79	4,143.72	0.28	99.68	0.86	21.49
18	50,000	100,000	75,000	139	8,661	1.55	96.87	523.20	19,809.71	2.53	95.77	2	102	1.92	98.08	0.00	4,143.72	0.00	99.68	0.00	20.92
19	100,000	500,000	300,000	168	8,829	1.88	98.75	425.70	20,235.41	2.06	97.83	2	104	1.92	100.00	13.29	4,157.01	0.32	100.00	3.12	20.54
20	500,000	UP		112	8,941	1.25	100.00	449.54	20,684.95	2.17	100.00	0	104	0.00	100.00	0.00	4,157.01	0.00	100.00	0.00	20.10
				8,941				20,684.95				104				4,157.01				20.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29381 **STORAGE TANKS :UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	9.18	9.18	3.11	3.11	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	1.02	10.20	0.09	3.19	0.02	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.02	11.22	0.08	3.28	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.02	12.24	0.15	3.43	0.04	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	2.04	14.29	1.30	4.73	0.36	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	1.02	15.31	0.77	5.50	0.21	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	1.02	16.33	1.97	7.47	0.55	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	26	10.20	26.53	9.58	17.05	2.66	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	34	8.16	34.69	21.09	38.14	5.86	10.60	1	1	50.00	50.00	94.43	94.43	96.18	96.18	447.72	247.58
10	2,000	2,500	2,250	5	39	5.10	39.80	30.25	68.39	8.41	19.01	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	138.08
11	2,500	3,000	2,750	2	41	2.04	41.84	7.48	75.87	2.08	21.09	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	124.47
12	3,000	4,000	3,500	10	51	10.20	52.04	39.90	115.77	11.09	32.18	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	81.57
13	4,000	5,000	4,500	9	60	9.18	61.22	51.28	167.05	14.25	46.44	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	56.53
14	5,000	7,500	6,250	13	73	13.27	74.49	90.36	257.41	25.12	71.56	1	2	50.00	100.00	3.75	98.18	3.82	100.00	4.15	38.14
15	7,500	10,000	8,750	7	80	7.14	81.63	38.16	295.57	10.61	82.17	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.22
16	10,000	20,000	15,000	3	83	3.06	84.69	2.47	298.04	0.69	82.85	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	32.94
17	20,000	50,000	35,000	8	91	8.16	92.86	3.15	301.19	0.88	83.73	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	32.60
18	50,000	100,000	75,000	1	92	1.02	93.88	6.70	294.49	1.86	81.87	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.34
19	100,000	500,000	300,000	1	93	1.02	94.90	0.00	294.49	0.00	81.87	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.34
20	500,000	**UP**		5	98	5.10	100.00	65.23	359.72	18.13	100.00	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	27.29
				98				359.72				2				98.18				27.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	22.22	22.22	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	1.59	23.81	12.69	12.82	3.36	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	3.17	26.98	17.18	29.99	4.54	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	20	4.76	31.75	29.78	59.78	7.88	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	31	17.46	49.21	43.75	103.52	11.57	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	39	12.70	61.90	9.58	113.10	2.53	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	43	6.35	68.25	6.30	119.39	1.67	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	48	7.94	76.19	6.65	126.05	1.76	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	49	1.59	77.78	4.61	130.66	1.22	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	50	1.59	79.37	8.07	138.73	2.14	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	51	1.59	80.95	14.33	153.06	3.79	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	52	1.59	82.54	0.00	153.06	0.00	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	53	1.59	84.13	24.35	177.42	6.44	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	54	1.59	85.71	24.35	153.06	6.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	55	1.59	87.30	12.18	165.24	3.22	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	60	7.94	95.24	199.40	364.64	52.76	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	61	1.59	96.83	13.30	377.94	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	62	1.59	98.41	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	63	1.59	100.00	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	63	0.00	100.00	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					63				377.94				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	696	696	18.72	18.72	200.49	200.49	1.92	1.92	1	1	2.78	2.78	45.82	45.82	1.62	1.62	22.85	22.85
2	50	100	75	193	889	5.19	23.92	258.31	458.80	2.48	4.40	1	2	2.78	5.56	7.99	53.80	0.28	1.90	3.09	11.73
3	100	200	150	155	1,044	4.17	28.09	158.74	617.54	1.52	5.93	0	2	0.00	5.56	0.00	53.80	0.00	1.90	0.00	8.71
4	200	300	250	155	1,199	4.17	32.26	161.65	779.19	1.55	7.48	0	2	0.00	5.56	0.00	53.80	0.00	1.90	0.00	6.91
5	300	500	400	182	1,381	4.90	37.15	531.06	1,310.25	5.10	12.57	0	2	0.00	5.56	0.00	53.80	0.00	1.90	0.00	4.11
6	500	750	625	195	1,576	5.25	42.40	319.49	1,629.73	3.07	15.64	1	3	2.78	8.33	15.24	69.05	0.54	2.44	4.77	4.24
7	750	1,000	875	200	1,776	5.38	47.78	297.13	1,926.86	2.85	18.49	2	5	5.56	13.89	928.58	997.62	32.87	35.31	312.52	51.77
8	1,000	1,500	1,250	349	2,125	9.39	57.17	649.28	2,576.14	6.23	24.72	2	7	5.56	19.44	6.55	1,004.17	0.23	35.55	1.01	38.98
9	1,500	2,000	1,750	285	2,410	7.67	64.84	839.56	3,415.70	8.06	32.78	4	11	11.11	30.56	120.82	1,124.99	4.28	39.82	14.39	32.94
10	2,000	2,500	2,250	184	2,594	4.95	69.79	609.28	4,024.98	5.85	38.62	1	12	2.78	33.33	12.78	1,137.77	0.45	40.27	2.10	28.27
11	2,500	3,000	2,750	192	2,786	5.17	74.95	784.90	4,809.87	7.53	46.15	4	16	11.11	44.44	30.20	1,167.97	1.07	41.34	3.85	24.28
12	3,000	4,000	3,500	233	3,019	6.27	81.22	1,141.46	5,951.33	10.95	57.11	7	23	19.44	63.89	908.25	2,076.22	32.15	73.49	79.57	34.89
13	4,000	5,000	4,500	175	3,194	4.71	85.93	1,082.57	7,033.91	10.39	67.49	3	26	8.33	72.22	47.43	2,123.65	1.68	75.17	4.38	30.19
14	5,000	7,500	6,250	202	3,396	5.43	91.36	1,641.95	8,675.86	15.76	83.25	3	29	8.33	80.56	480.94	2,604.59	17.02	92.20	29.29	30.02
15	7,500	10,000	8,750	77	3,473	2.07	93.44	845.14	9,521.00	8.11	91.36	1	30	2.78	83.33	165.60	2,770.19	5.86	98.06	19.59	29.10
16	10,000	20,000	15,000	44	3,517	1.18	94.62	534.84	10,055.84	5.13	96.49	3	33	8.33	91.67	48.75	2,818.94	1.73	99.78	9.11	28.03
17	20,000	50,000	35,000	21	3,538	0.56	95.18	281.85	10,337.69	2.70	99.20	0	33	0.00	91.67	0.00	2,818.94	0.00	99.78	0.00	27.27
18	50,000	100,000	75,000	12	3,550	0.32	95.51	57.01	10,394.70	0.55	99.74	0	33	0.00	91.67	0.00	2,818.94	0.00	99.78	0.00	27.12
19	100,000	500,000	300,000	21	3,571	0.56	96.07	6.68	10,401.38	0.06	99.81	1	34	2.78	94.44	0.19	2,819.13	0.01	99.79	2.90	27.10
20	500,000	UP		146	3,717	3.93	100.00	20.16	10,421.54	0.19	100.00	2	36	5.56	100.00	5.91	2,825.04	0.21	100.00	29.32	27.11
				3,717				10,421.54				36				2,825.04				27.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	9.84	9.84	14.21	14.21	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.82	10.66	0.15	14.06	0.02	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	4.10	14.75	25.70	11.65	3.35	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	1.64	16.39	28.27	39.91	3.68	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	24	3.28	19.67	2.44	42.35	0.32	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	0.82	20.49	0.82	43.18	0.11	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	27	1.64	22.13	2.40	45.58	0.31	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	45	14.75	36.89	5.96	51.54	0.78	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	47	1.64	38.52	0.00	51.54	0.00	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	51	3.28	41.80	20.10	71.64	2.62	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	54	2.46	44.26	10.72	82.36	1.40	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	57	2.46	46.72	16.52	98.88	2.15	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	63	4.92	51.64	41.01	139.89	5.34	18.22	1	1	100.00	100.00	180.30	180.30	100.00	100.00	439.67	128.89
14	5,000	7,500	6,250	27	90	22.13	73.77	148.30	288.19	19.32	37.54	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	62.56
15	7,500	10,000	8,750	9	99	7.38	81.15	106.98	395.17	13.93	51.47	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	45.63
16	10,000	20,000	15,000	18	117	14.75	95.90	283.55	678.72	36.93	88.41	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	26.56
17	20,000	50,000	35,000	4	121	3.28	99.18	93.76	772.48	12.21	100.62	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.34
18	50,000	100,000	75,000	1	122	0.82	100.00	4.76	767.72	0.62	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	767.72	0.00	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49
20	500,000	UP		0	122	0.00	100.00	0.00	767.72	0.00	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49
				122				767.72				1				180.30				23.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	4.55	4.55	9.09	9.09	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	2.27	6.82	0.72	9.81	0.13	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	3.41	10.23	8.54	18.35	1.58	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	14	5.68	15.91	41.27	59.62	7.64	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	24	11.36	27.27	13.29	72.91	2.46	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	26	2.27	29.55	3.00	75.91	0.55	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	32	6.82	36.36	10.59	86.50	1.96	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	35	3.41	39.77	14.85	101.35	2.75	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	39	4.55	44.32	12.03	113.39	2.23	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	41	2.27	46.59	6.27	119.66	1.16	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	43	2.27	48.86	3.77	123.43	0.70	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	45	2.27	51.14	5.97	129.39	1.10	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	55	11.36	62.50	62.23	191.62	11.52	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	70	17.05	79.55	165.95	357.57	30.71	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	81	12.50	92.05	166.45	524.02	30.81	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	88	7.95	100.00	16.31	540.33	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				540.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,216	1,216	10.66	10.66	473.83	473.83	1.63	1.63	5	5	6.25	6.25	76.17	76.17	2.65	2.65	16.07	16.07
2	50	100	75	639	1,855	5.60	16.26	431.08	904.91	1.48	3.12	4	9	5.00	11.25	124.32	200.48	4.32	6.97	28.84	22.16
3	100	200	150	1,069	2,924	9.37	25.63	626.82	1,531.74	2.16	5.28	7	16	8.75	20.00	128.28	328.77	4.46	11.43	20.47	21.46
4	200	300	250	566	3,490	4.96	30.60	441.53	1,973.27	1.52	6.80	1	17	1.25	21.25	56.09	384.86	1.95	13.38	12.70	19.50
5	300	500	400	1,100	4,590	9.64	40.24	703.64	2,676.90	2.42	9.22	1	18	1.25	22.50	37.71	422.57	1.31	14.69	5.36	15.79
6	500	750	625	814	5,404	7.14	47.37	678.72	3,355.62	2.34	11.56	4	22	5.00	27.50	200.74	623.31	6.98	21.67	29.58	18.58
7	750	1,000	875	852	6,256	7.47	54.84	1,057.80	4,413.42	3.64	15.20	1	23	1.25	28.75	1.30	624.61	0.05	21.71	0.12	14.15
8	1,000	1,500	1,250	1,015	7,271	8.90	63.74	1,830.33	6,243.75	6.30	21.50	7	30	8.75	37.50	442.82	1,067.43	15.39	37.11	24.19	17.10
9	1,500	2,000	1,750	779	8,050	6.83	70.57	1,881.09	8,124.84	6.48	27.98	2	32	2.50	40.00	179.23	1,246.66	6.23	43.34	9.53	15.34
10	2,000	2,500	2,250	485	8,535	4.25	74.82	1,421.62	9,546.45	4.90	32.88	3	35	3.75	43.75	163.46	1,410.12	5.68	49.02	11.50	14.77
11	2,500	3,000	2,750	427	8,962	3.74	78.57	1,446.43	10,992.89	4.98	37.86	5	40	6.25	50.00	84.90	1,495.02	2.95	51.98	5.87	13.60
12	3,000	4,000	3,500	488	9,450	4.28	82.84	1,867.45	12,860.33	6.43	44.29	4	44	5.00	55.00	81.66	1,576.68	2.84	54.81	4.37	12.26
13	4,000	5,000	4,500	383	9,833	3.36	86.20	1,717.81	14,578.14	5.92	50.21	5	49	6.25	61.25	916.10	2,492.78	31.85	86.66	53.33	17.10
14	5,000	7,500	6,250	399	10,232	3.50	89.70	2,422.45	17,000.59	8.34	58.55	2	51	2.50	63.75	8.49	2,501.27	0.30	86.96	0.35	14.71
15	7,500	10,000	8,750	289	10,521	2.53	92.23	2,241.05	19,241.64	7.72	66.27	3	54	3.75	67.50	89.87	2,591.14	3.12	90.08	4.01	13.47
16	10,000	20,000	15,000	432	10,953	3.79	96.02	4,313.60	23,555.24	14.86	81.13	4	58	5.00	72.50	89.83	2,680.97	3.12	93.21	2.08	11.38
17	20,000	50,000	35,000	225	11,178	1.97	97.99	3,735.27	27,290.51	12.86	93.99	18	76	22.50	95.00	52.19	2,733.16	1.81	95.02	1.40	10.02
18	50,000	100,000	75,000	90	11,268	0.79	98.78	805.66	28,096.17	2.77	96.77	1	77	1.25	96.25	101.65	2,834.81	3.53	98.55	12.62	10.09
19	100,000	500,000	300,000	113	11,381	0.99	99.77	847.54	28,943.71	2.92	99.68	2	79	2.50	98.75	41.60	2,876.41	1.45	100.00	4.91	9.94
20	500,000	UP		26	11,407	0.23	100.00	91.75	29,035.46	0.32	100.00	1	80	1.25	100.00	0.00	2,876.41	0.00	100.00	0.00	9.91
				11,407				29,035.46				80				2,876.41				9.91	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	15.15	15.15	8.00	8.00	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	84	10.30	25.45	2.97	10.97	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	112	8.48	33.94	19.44	30.41	1.44	2.26	2	2	15.38	15.38	155.80	155.80	50.81	50.81	801.57	512.37
4	200	300	250	8	120	2.42	36.36	2.88	33.29	0.21	2.47	0	2	0.00	15.38	0.00	155.80	0.00	50.81	0.00	468.08
5	300	500	400	18	138	5.45	41.82	5.19	28.10	0.39	2.09	0	2	0.00	15.38	0.00	155.80	0.00	50.81	0.00	554.49
6	500	750	625	12	150	3.64	45.45	12.70	40.80	0.94	3.03	1	3	7.69	23.08	7.16	162.96	2.33	53.14	56.33	399.38
7	750	1,000	875	14	164	4.24	49.70	14.48	55.29	1.08	4.11	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	294.75
8	1,000	1,500	1,250	21	185	6.36	56.06	28.32	83.60	2.10	6.21	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	194.92
9	1,500	2,000	1,750	28	213	8.48	64.55	52.73	136.33	3.92	10.13	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	119.53
10	2,000	2,500	2,250	7	220	2.12	66.67	23.57	159.90	1.75	11.88	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	101.91
11	2,500	3,000	2,750	3	223	0.91	67.58	8.60	168.49	0.64	12.52	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	96.72
12	3,000	4,000	3,500	13	236	3.94	71.52	34.29	202.78	2.55	15.07	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	80.36
13	4,000	5,000	4,500	12	248	3.64	75.15	27.02	229.80	2.01	17.08	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	70.91
14	5,000	7,500	6,250	10	258	3.03	78.18	103.59	333.39	7.70	24.78	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	48.88
15	7,500	10,000	8,750	14	272	4.24	82.42	110.68	444.07	8.22	33.00	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	36.70
16	10,000	20,000	15,000	15	287	4.55	86.97	116.17	560.23	8.63	41.63	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	29.09
17	20,000	50,000	35,000	13	300	3.94	90.91	260.54	820.78	19.36	61.00	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	19.85
18	50,000	100,000	75,000	9	309	2.73	93.64	121.92	942.69	9.06	70.06	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	17.29
19	100,000	500,000	300,000	15	324	4.55	98.18	212.93	1,155.63	15.82	85.88	1	4	7.69	30.77	17.44	180.40	5.69	58.83	8.19	15.61
20	500,000	UP		6	330	1.82	100.00	190.01	1,345.63	14.12	100.00	9	13	69.23	100.00	126.25	306.65	41.17	100.00	66.44	22.79
				330				1,345.63				13				306.65				22.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	0.05	0.05	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	12.50	18.75	0.22	0.28	0.51	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	9	37.50	56.25	26.21	26.48	59.57	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	6.25	62.50	0.04	26.52	0.09	60.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	18.75	81.25	0.01	26.53	0.02	60.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	6.25	87.50	2.04	28.57	4.64	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	6.25	93.75	2.62	31.19	5.95	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	6.25	100.00	12.81	44.00	29.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				44.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.90	12.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.23	16.13	0.44	0.44	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.23	19.35	0.44	0.89	0.56	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	6.45	25.81	0.47	1.36	0.59	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	9.68	35.48	1.76	3.11	2.22	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.23	38.71	1.05	4.16	1.32	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	6.45	45.16	2.72	6.88	3.43	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	6.45	51.61	6.98	13.86	8.82	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	22	19.35	70.97	14.66	28.52	18.51	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.23	74.19	1.32	29.84	1.67	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	27	12.90	87.10	7.74	37.58	9.77	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	3.23	90.32	0.00	37.58	0.00	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	3.23	93.55	5.24	42.82	6.62	54.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	3.23	96.77	31.43	74.24	39.68	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	3.23	100.00	4.95	79.19	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				79.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.69	1.69	3.55	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.33	3.02	2.80	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	23.70	26.71	49.89	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	20.79	47.51	43.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				47.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293941 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.68	0.68	5.58	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.57	1.25	4.65	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	1.21	2.46	9.85	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	0.02	2.48	0.16	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	1.40	3.88	11.44	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	8.38	12.26	68.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				12.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293942 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.28	0.28	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.53	0.81	5.88	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	40.00	80.00	1.03	1.84	11.43	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	7.17	9.01	79.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				9.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	245	245	11.88	11.88	52.66	52.66	1.03	1.03	1	1	10.00	10.00	29.02	29.02	10.76	10.76	55.11	55.11
2	50	100	75	57	302	2.76	14.64	75.71	128.36	1.48	2.51	0	1	0.00	10.00	0.00	29.02	0.00	10.76	0.00	22.61
3	100	200	150	113	415	5.48	20.12	89.20	217.57	1.75	4.26	1	2	10.00	20.00	18.29	47.30	6.78	17.53	20.50	21.74
4	200	300	250	115	530	5.57	25.69	107.48	325.05	2.10	6.36	0	2	0.00	20.00	0.00	47.30	0.00	17.53	0.00	14.55
5	300	500	400	227	757	11.00	36.69	141.18	466.23	2.76	9.12	0	2	0.00	20.00	0.00	47.30	0.00	17.53	0.00	10.15
6	500	750	625	205	962	9.94	46.63	180.47	646.70	3.53	12.66	1	3	10.00	30.00	22.94	70.24	8.50	26.03	12.71	10.86
7	750	1,000	875	157	1,119	7.61	54.24	200.78	847.48	3.93	16.58	0	3	0.00	30.00	0.00	70.24	0.00	26.03	0.00	8.29
8	1,000	1,500	1,250	242	1,361	11.73	65.97	427.28	1,274.77	8.36	24.95	2	5	20.00	50.00	34.01	104.25	12.60	38.64	7.96	8.18
9	1,500	2,000	1,750	168	1,529	8.14	74.12	380.57	1,655.34	7.45	32.39	2	7	20.00	70.00	46.79	151.04	17.34	55.98	12.30	9.12
10	2,000	2,500	2,250	100	1,629	4.85	78.96	291.58	1,946.92	5.71	38.10	2	9	20.00	90.00	117.77	268.81	43.65	99.63	40.39	13.81
11	2,500	3,000	2,750	93	1,722	4.51	83.47	360.40	2,307.32	7.05	45.15	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	11.65
12	3,000	4,000	3,500	110	1,832	5.33	88.80	529.62	2,836.94	10.36	55.52	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	9.48
13	4,000	5,000	4,500	56	1,888	2.71	91.52	194.08	3,031.01	3.80	59.31	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	8.87
14	5,000	7,500	6,250	71	1,959	3.44	94.96	466.88	3,497.89	9.14	68.45	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	7.69
15	7,500	10,000	8,750	26	1,985	1.26	96.22	318.06	3,815.95	6.22	74.67	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	7.04
16	10,000	20,000	15,000	57	2,042	2.76	98.98	920.77	4,736.72	18.02	92.69	1	10	10.00	100.00	1.00	269.81	0.37	100.00	0.11	5.70
17	20,000	50,000	35,000	18	2,060	0.87	99.85	318.91	5,055.63	6.24	98.93	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.34
18	50,000	100,000	75,000	3	2,063	0.15	100.00	54.48	5,110.11	1.07	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.28
19	100,000	500,000	300,000	0	2,063	0.00	100.00	0.00	5,110.11	0.00	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.28
20	500,000	UP		0	2,063	0.00	100.00	0.00	5,110.11	0.00	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.28
				2,063				5,110.11				10				269.81				5.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	8.85	8.85	56.60	56.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	213	3.72	12.57	106.16	162.76	1.85	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	127	340	7.50	20.07	83.80	246.56	1.46	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	81	421	4.78	24.85	42.64	289.20	0.74	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	181	602	10.68	35.54	125.00	414.20	2.18	7.21	1	1	25.00	25.00	28.89	28.89	38.95	38.95	23.11	6.97
6	500	750	625	168	770	9.92	45.45	154.58	568.78	2.69	9.90	1	2	25.00	50.00	21.32	50.21	28.74	67.69	13.79	8.83
7	750	1,000	875	153	923	9.03	54.49	194.98	763.76	3.39	13.29	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	6.57
8	1,000	1,500	1,250	161	1,084	9.50	63.99	288.19	1,051.96	5.02	18.31	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	4.77
9	1,500	2,000	1,750	111	1,195	6.55	70.54	283.97	1,335.93	4.94	23.25	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	3.76
10	2,000	2,500	2,250	74	1,269	4.37	74.91	234.62	1,570.55	4.08	27.33	1	3	25.00	75.00	16.17	66.38	21.80	89.49	6.89	4.23
11	2,500	3,000	2,750	68	1,337	4.01	78.93	268.19	1,838.74	4.67	32.00	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	3.61
12	3,000	4,000	3,500	61	1,398	3.60	82.53	276.69	2,115.43	4.82	36.81	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	3.14
13	4,000	5,000	4,500	59	1,457	3.48	86.01	326.67	2,442.10	5.69	42.50	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	2.72
14	5,000	7,500	6,250	79	1,536	4.66	90.67	704.53	3,146.63	12.26	54.76	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	2.11
15	7,500	10,000	8,750	40	1,576	2.36	93.03	449.52	3,596.15	7.82	62.58	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	1.85
16	10,000	20,000	15,000	76	1,652	4.49	97.52	1,202.59	4,798.74	20.93	83.51	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	1.38
17	20,000	50,000	35,000	29	1,681	1.71	99.23	592.44	5,391.18	10.31	93.82	1	4	25.00	100.00	7.80	74.18	10.51	100.00	1.32	1.38
18	50,000	100,000	75,000	9	1,690	0.53	99.76	134.79	5,525.97	2.35	96.17	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.34
19	100,000	500,000	300,000	4	1,694	0.24	100.00	220.14	5,746.12	3.83	100.00	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.29
20	500,000	UP		0	1,694	0.00	100.00	0.00	5,746.12	0.00	100.00	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.29
				1,694				5,746.12				4				74.18				1.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	10.72	10.72	38.00	38.00	3.36	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	47	2.90	13.62	5.97	43.97	0.53	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	61	4.06	17.68	15.08	59.05	1.33	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	71	2.90	20.58	14.79	73.84	1.31	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	92	6.09	26.67	25.28	99.12	2.24	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	131	11.30	37.97	49.08	148.20	4.34	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	166	10.14	48.12	40.24	188.44	3.56	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	208	12.17	60.29	92.25	280.69	8.16	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	36	244	10.43	70.72	99.78	380.47	8.82	33.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	268	6.96	77.68	59.52	439.99	5.26	38.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	278	2.90	80.58	39.21	479.20	3.47	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	283	1.45	82.03	8.41	487.61	0.74	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	301	5.22	87.25	114.87	602.47	10.16	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	317	4.64	91.88	137.49	739.96	12.16	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	329	3.48	95.36	103.89	843.85	9.19	74.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	339	2.90	98.26	149.05	992.89	13.18	87.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	345	1.74	100.00	137.95	1,130.84	12.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				345				1,130.84				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	5.20	5.20	34.37	34.37	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	76	3.39	8.59	19.91	54.29	1.06	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	75	151	8.47	17.06	110.78	165.07	5.91	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	62	213	7.01	24.07	47.00	212.07	2.51	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	112	325	12.66	36.72	75.84	287.90	4.04	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	98	423	11.07	47.80	88.76	376.66	4.73	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	77	500	8.70	56.50	97.87	474.54	5.22	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	132	632	14.92	71.41	223.86	698.40	11.94	37.25	1	1	20.00	20.00	4.63	4.63	7.22	7.22	2.07	0.66
9	1,500	2,000	1,750	66	698	7.46	78.87	152.97	851.37	8.16	45.40	0	1	0.00	20.00	0.00	4.63	0.00	7.22	0.00	0.54
10	2,000	2,500	2,250	44	742	4.97	83.84	140.61	991.98	7.50	52.90	1	2	20.00	40.00	16.62	21.24	25.93	33.15	11.82	2.14
11	2,500	3,000	2,750	37	779	4.18	88.02	139.21	1,131.19	7.42	60.33	0	2	0.00	40.00	0.00	21.24	0.00	33.15	0.00	1.88
12	3,000	4,000	3,500	38	817	4.29	92.32	169.14	1,300.33	9.02	69.35	1	3	20.00	60.00	15.00	36.24	23.41	56.56	8.87	2.79
13	4,000	5,000	4,500	11	828	1.24	93.56	72.98	1,373.31	3.89	73.24	1	4	20.00	80.00	0.83	37.08	1.30	57.86	1.14	2.70
14	5,000	7,500	6,250	23	851	2.60	96.16	143.12	1,516.42	7.63	80.87	1	5	20.00	100.00	27.00	64.08	42.14	100.00	18.87	4.23
15	7,500	10,000	8,750	15	866	1.69	97.85	145.00	1,661.42	7.73	88.60	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.86
16	10,000	20,000	15,000	11	877	1.24	99.10	121.04	1,782.46	6.45	95.06	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.59
17	20,000	50,000	35,000	3	880	0.34	99.44	31.40	1,813.86	1.67	96.73	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.53
18	50,000	100,000	75,000	3	883	0.34	99.77	41.85	1,855.70	2.23	98.96	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.45
19	100,000	500,000	300,000	2	885	0.23	100.00	19.44	1,875.14	1.04	100.00	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.42
20	500,000	UP		0	885	0.00	100.00	0.00	1,875.14	0.00	100.00	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.42
				885				1,875.14				5				64.08				3.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.95	1.95	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	6.51	8.47	4.70	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.58	9.05	0.42	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.93	9.98	0.67	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.12	11.10	0.81	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	3.60	14.70	2.60	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	123.77	138.47	89.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				138.47				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29397 CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.60	0.60	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.68	1.29	2.65	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.35	1.63	1.35	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	3.14	4.77	12.21	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	2.86	7.63	11.13	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	0.92	8.55	3.60	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	7.50	16.05	29.19	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	9.64	25.69	37.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				25.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29398 STORAGE OF LOGS IN PONDS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.17	3.17	45.37	45.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.82	6.99	54.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				6.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.42	3.42	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	1.37	4.79	9.23	9.23	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	2.74	7.53	6.14	15.37	1.01	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	2.05	9.59	1.06	16.43	0.17	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	3.42	13.01	1.98	18.41	0.33	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	34	10.27	23.29	11.48	29.89	1.90	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	43	6.16	29.45	26.25	56.14	4.34	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	54	7.53	36.99	14.14	70.28	2.34	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	59	3.42	40.41	14.38	84.67	2.38	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	67	5.48	45.89	26.70	111.37	4.41	18.39	1	1	100.00	100.00	3.91	3.91	100.00	100.00	14.64	3.51
11	2,500	3,000	2,750	7	74	4.79	50.68	22.45	133.82	3.71	22.10	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	2.92
12	3,000	4,000	3,500	6	80	4.11	54.79	55.30	189.12	9.13	31.24	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	2.07
13	4,000	5,000	4,500	11	91	7.53	62.33	43.80	232.91	7.23	38.47	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.68
14	5,000	7,500	6,250	10	101	6.85	69.18	49.32	282.24	8.15	46.62	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.39
15	7,500	10,000	8,750	2	103	1.37	70.55	8.89	291.12	1.47	48.08	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.34
16	10,000	20,000	15,000	10	113	6.85	77.40	72.84	363.97	12.03	60.11	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.07
17	20,000	50,000	35,000	18	131	12.33	89.73	155.25	519.22	25.64	85.76	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.75
18	50,000	100,000	75,000	4	135	2.74	92.47	27.11	546.34	4.48	90.24	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.72
19	100,000	500,000	300,000	5	140	3.42	95.89	15.81	562.15	2.61	92.85	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.70
20	500,000	UP		6	146	4.11	100.00	43.30	605.45	7.15	100.00	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.65
				146				605.45				1				3.91				0.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	467	467	18.44	18.44	141.08	141.08	1.98	1.98	1	1	1.64	1.64	2.83	2.83	0.05	0.05	2.01	2.01
2	50	100	75	110	577	4.34	22.78	140.71	281.79	1.97	3.95	1	2	1.64	3.28	0.17	3.00	0.00	0.05	0.12	1.07
3	100	200	150	180	757	7.11	29.89	176.74	458.53	2.48	6.42	0	2	0.00	3.28	0.00	3.00	0.00	0.05	0.00	0.66
4	200	300	250	194	951	7.66	37.54	184.41	642.93	2.58	9.01	0	2	0.00	3.28	0.00	3.00	0.00	0.05	0.00	0.47
5	300	500	400	234	1,185	9.24	46.78	153.47	796.41	2.15	11.15	2	4	3.28	6.56	174.39	177.40	2.97	3.02	113.63	22.27
6	500	750	625	128	1,313	5.05	51.84	113.07	909.48	1.58	12.74	3	7	4.92	11.48	721.55	898.94	12.28	15.30	638.11	98.84
7	750	1,000	875	123	1,436	4.86	56.69	113.67	1,023.15	1.59	14.33	0	7	0.00	11.48	0.00	898.94	0.00	15.30	0.00	87.86
8	1,000	1,500	1,250	99	1,535	3.91	60.60	159.34	1,182.49	2.23	16.56	0	7	0.00	11.48	0.00	898.94	0.00	15.30	0.00	76.02
9	1,500	2,000	1,750	64	1,599	2.53	63.13	134.63	1,317.12	1.89	18.45	0	7	0.00	11.48	0.00	898.94	0.00	15.30	0.00	68.25
10	2,000	2,500	2,250	48	1,647	1.89	65.02	126.52	1,443.64	1.77	20.22	0	7	0.00	11.48	0.00	898.94	0.00	15.30	0.00	62.27
11	2,500	3,000	2,750	45	1,692	1.78	66.80	162.98	1,606.62	2.28	22.50	1	8	1.64	13.11	10.00	908.94	0.17	15.47	6.14	56.57
12	3,000	4,000	3,500	56	1,748	2.21	69.01	201.28	1,807.90	2.82	25.32	0	8	0.00	13.11	0.00	908.94	0.00	15.47	0.00	50.28
13	4,000	5,000	4,500	37	1,785	1.46	70.47	180.98	1,988.89	2.53	27.86	1	9	1.64	14.75	19.10	928.04	0.33	15.80	10.55	46.66
14	5,000	7,500	6,250	59	1,844	2.33	72.80	270.32	2,259.20	3.79	31.64	0	9	0.00	14.75	0.00	928.04	0.00	15.80	0.00	41.08
15	7,500	10,000	8,750	38	1,882	1.50	74.30	283.45	2,542.66	3.97	35.61	0	9	0.00	14.75	0.00	928.04	0.00	15.80	0.00	36.50
16	10,000	20,000	15,000	112	1,994	4.42	78.72	1,190.42	3,733.07	16.67	52.29	7	16	11.48	26.23	54.26	982.30	0.92	16.72	4.56	26.31
17	20,000	50,000	35,000	108	2,102	4.26	82.98	1,322.85	5,055.92	18.53	70.82	4	20	6.56	32.79	98.18	1,080.47	1.67	18.39	7.42	21.37
18	50,000	100,000	75,000	130	2,232	5.13	88.12	1,008.95	6,064.87	14.13	84.95	7	27	11.48	44.26	19.12	1,099.60	0.33	18.72	1.90	18.13
19	100,000	500,000	300,000	176	2,408	6.95	95.07	888.86	6,953.72	12.45	97.40	19	46	31.15	75.41	1,192.31	2,291.90	20.29	39.01	134.14	32.96
20	500,000	UP		125	2,533	4.93	100.00	185.82	7,139.54	2.60	100.00	15	61	24.59	100.00	3,583.35	5,875.25	60.99	100.00	1928.40	82.29
				2,533				7,139.54				61				5,875.25				82.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29411 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,405	1,405	8.81	8.81	433.29	433.29	0.74	0.74	1	1	0.71	0.71	16.91	16.91	0.07	0.07	3.90	3.90
2	50	100	75	658	2,063	4.13	12.94	704.95	1,138.24	1.20	1.93	2	3	1.43	2.14	2.72	19.63	0.01	0.08	0.39	1.72
3	100	200	150	1,240	3,303	7.78	20.71	1,223.96	2,362.19	2.08	4.01	1	4	0.71	2.86	20.37	40.00	0.08	0.16	1.66	1.69
4	200	300	250	1,096	4,399	6.87	27.59	1,003.18	3,365.38	1.70	5.71	0	4	0.00	2.86	0.00	40.00	0.00	0.16	0.00	1.19
5	300	500	400	1,654	6,053	10.37	37.96	1,454.43	4,819.81	2.47	8.18	4	8	2.86	5.71	244.25	284.24	0.97	1.12	16.79	5.90
6	500	750	625	1,159	7,212	7.27	45.22	1,312.43	6,132.23	2.23	10.41	4	12	2.86	8.57	49.16	333.40	0.19	1.32	3.75	5.44
7	750	1,000	875	1,321	8,533	8.28	53.51	1,750.44	7,882.67	2.97	13.38	4	16	2.86	11.43	61.01	394.41	0.24	1.56	3.49	5.00
8	1,000	1,500	1,250	1,411	9,944	8.85	62.36	2,723.08	10,605.75	4.62	18.01	6	22	4.29	15.71	89.06	483.48	0.35	1.91	3.27	4.56
9	1,500	2,000	1,750	1,039	10,983	6.52	68.87	2,833.06	13,438.81	4.81	22.82	5	27	3.57	19.29	85.77	569.25	0.34	2.25	3.03	4.24
10	2,000	2,500	2,250	746	11,729	4.68	73.55	2,540.91	15,979.73	4.31	27.13	6	33	4.29	23.57	2,298.43	2,867.67	9.08	11.33	90.46	17.95
11	2,500	3,000	2,750	574	12,303	3.60	77.15	2,561.89	18,541.62	4.35	31.48	7	40	5.00	28.57	348.88	3,216.55	1.38	12.71	13.62	17.35
12	3,000	4,000	3,500	763	13,066	4.78	81.93	3,960.34	22,501.96	6.72	38.21	10	50	7.14	35.71	2,739.63	5,956.18	10.83	23.54	69.18	26.47
13	4,000	5,000	4,500	548	13,614	3.44	85.37	3,507.95	26,009.91	5.96	44.16	8	58	5.71	41.43	69.95	6,026.13	0.28	23.81	1.99	23.17
14	5,000	7,500	6,250	626	14,240	3.93	89.30	5,101.48	31,111.39	8.66	52.82	10	68	7.14	48.57	1,938.61	7,964.73	7.66	31.47	38.00	25.60
15	7,500	10,000	8,750	477	14,717	2.99	92.29	5,312.59	36,423.98	9.02	61.84	19	87	13.57	62.14	3,357.70	11,322.43	13.27	44.74	63.20	31.09
16	10,000	20,000	15,000	708	15,425	4.44	96.73	12,661.10	49,085.08	21.50	83.34	20	107	14.29	76.43	11,802.81	23,125.24	46.64	91.39	93.22	47.11
17	20,000	50,000	35,000	345	15,770	2.16	98.89	7,735.28	56,820.36	13.13	96.47	21	128	15.00	91.43	1,924.81	25,050.05	7.61	98.99	24.88	44.09
18	50,000	100,000	75,000	108	15,878	0.68	99.57	1,194.09	58,014.46	2.03	98.50	6	134	4.29	95.71	200.95	25,251.00	0.79	99.79	16.83	43.53
19	100,000	500,000	300,000	54	15,932	0.34	99.91	710.37	58,724.83	1.21	99.71	2	136	1.43	97.14	30.53	25,281.53	0.12	99.91	4.30	43.05
20	500,000	UP		15	15,947	0.09	100.00	172.04	58,896.87	0.29	100.00	4	140	2.86	100.00	23.57	25,305.10	0.09	100.00	13.70	42.97
				15,947				58,896.87				140				25,305.10				42.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29412 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	499	499	8.34	8.34	235.28	235.28	0.49	0.49	13	13	2.56	2.56	101.83	101.83	0.22	0.22	43.28	43.28
2	50	100	75	84	583	1.40	9.75	413.47	648.75	0.86	1.35	7	20	1.38	3.94	123.17	225.00	0.27	0.49	29.79	34.68
3	100	200	150	224	807	3.75	13.49	1,437.67	2,086.42	3.00	4.36	23	43	4.53	8.46	519.60	744.59	1.13	1.62	36.14	35.69
4	200	300	250	186	993	3.11	16.61	823.92	2,910.33	1.72	6.08	5	48	0.98	9.45	216.36	960.95	0.47	2.09	26.26	33.02
5	300	500	400	193	1,186	3.23	19.83	446.00	3,356.33	0.93	7.01	0	48	0.00	9.45	0.00	960.95	0.00	2.09	0.00	28.63
6	500	750	625	83	1,269	1.39	21.22	95.21	3,451.55	0.20	7.21	2	50	0.39	9.84	637.27	1,598.23	1.38	3.47	669.31	46.30
7	750	1,000	875	105	1,374	1.76	22.98	172.47	3,624.02	0.36	7.57	1	51	0.20	10.04	39.19	1,637.42	0.09	3.56	22.72	45.18
8	1,000	1,500	1,250	82	1,456	1.37	24.35	81.32	3,705.34	0.17	7.74	0	51	0.00	10.04	0.00	1,637.42	0.00	3.56	0.00	44.19
9	1,500	2,000	1,750	91	1,547	1.52	25.87	214.43	3,919.76	0.45	8.18	1	52	0.20	10.24	0.43	1,637.84	0.00	3.56	0.20	41.78
10	2,000	2,500	2,250	51	1,598	0.85	26.72	176.23	4,096.00	0.37	8.55	4	56	0.79	11.02	374.22	2,012.06	0.81	4.37	212.34	49.12
11	2,500	3,000	2,750	72	1,670	1.20	27.93	278.54	4,374.53	0.58	9.13	6	62	1.18	12.20	103.99	2,116.05	0.23	4.60	37.33	48.37
12	3,000	4,000	3,500	101	1,771	1.69	29.62	513.31	4,887.84	1.07	10.20	5	67	0.98	13.19	30.82	2,146.87	0.07	4.67	6.00	43.92
13	4,000	5,000	4,500	85	1,856	1.42	31.04	533.55	5,421.39	1.11	11.32	0	67	0.00	13.19	0.00	2,146.87	0.00	4.67	0.00	39.60
14	5,000	7,500	6,250	187	2,043	3.13	34.16	1,351.67	6,773.06	2.82	14.14	3	70	0.59	13.78	55.98	2,202.85	0.12	4.79	4.14	32.52
15	7,500	10,000	8,750	166	2,209	2.78	36.94	1,178.92	7,951.99	2.46	16.60	12	82	2.36	16.14	819.46	3,022.31	1.78	6.57	69.51	38.01
16	10,000	20,000	15,000	567	2,776	9.48	46.42	6,112.67	14,064.65	12.76	29.36	23	105	4.53	20.67	7,569.14	10,591.45	16.45	23.02	123.83	75.31
17	20,000	50,000	35,000	1,011	3,787	16.91	63.33	12,076.51	26,141.16	25.21	54.58	55	160	10.83	31.50	6,084.57	16,676.02	13.22	36.24	50.38	63.79
18	50,000	100,000	75,000	776	4,563	12.98	76.30	10,262.09	36,403.25	21.43	76.00	64	224	12.60	44.09	2,448.49	19,124.50	5.32	41.56	23.86	52.54
19	100,000	500,000	300,000	1,142	5,705	19.10	95.40	10,191.76	46,595.01	21.28	97.28	212	436	41.73	85.83	14,353.77	33,478.28	31.20	72.76	140.84	71.85
20	500,000	UP		275	5,980	4.60	100.00	1,302.13	47,897.14	2.72	100.00	72	508	14.17	100.00	12,534.40	46,012.67	27.24	100.00	962.61	96.07
				5,980				47,897.14				508				46,012.67				96.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	4.85	4.85	19.05	19.05	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	102	2.12	6.96	147.97	167.02	0.58	0.66	1	1	5.00	5.00	6.59	6.59	0.25	0.25	4.45	3.94
3	100	200	150	55	157	3.75	10.72	323.66	490.67	1.27	1.93	1	2	5.00	10.00	96.73	103.31	3.60	3.84	29.89	21.06
4	200	300	250	62	219	4.23	14.95	407.86	898.54	1.60	3.53	0	2	0.00	10.00	0.00	103.31	0.00	3.84	0.00	11.50
5	300	500	400	74	293	5.05	20.00	712.99	1,611.53	2.80	6.33	0	2	0.00	10.00	0.00	103.31	0.00	3.84	0.00	6.41
6	500	750	625	85	378	5.80	25.80	1,030.38	2,641.91	4.04	10.37	0	2	0.00	10.00	0.00	103.31	0.00	3.84	0.00	3.91
7	750	1,000	875	121	499	8.26	34.06	791.55	3,433.47	3.11	13.48	0	2	0.00	10.00	0.00	103.31	0.00	3.84	0.00	3.01
8	1,000	1,500	1,250	153	652	10.44	44.51	1,713.21	5,146.68	6.72	20.20	4	6	20.00	30.00	1,174.82	1,278.14	43.71	47.55	68.57	24.83
9	1,500	2,000	1,750	99	751	6.76	51.26	1,223.26	6,369.94	4.80	25.00	0	6	0.00	30.00	0.00	1,278.14	0.00	47.55	0.00	20.07
10	2,000	2,500	2,250	94	845	6.42	57.68	1,391.19	7,761.13	5.46	30.46	0	6	0.00	30.00	0.00	1,278.14	0.00	47.55	0.00	16.47
11	2,500	3,000	2,750	121	966	8.26	65.94	1,979.84	9,740.97	7.77	38.23	1	7	5.00	35.00	27.00	1,305.14	1.00	48.55	1.36	13.40
12	3,000	4,000	3,500	114	1,080	7.78	73.72	2,538.59	12,279.56	9.96	48.20	2	9	10.00	45.00	45.49	1,350.63	1.69	50.25	1.79	11.00
13	4,000	5,000	4,500	134	1,214	9.15	82.87	2,951.71	15,231.27	11.59	59.78	1	10	5.00	50.00	1.39	1,352.01	0.05	50.30	0.05	8.88
14	5,000	7,500	6,250	128	1,342	8.74	91.60	3,733.02	18,964.29	14.65	74.43	3	13	15.00	65.00	756.71	2,108.73	28.15	78.45	20.27	11.12
15	7,500	10,000	8,750	54	1,396	3.69	95.29	2,088.84	21,053.13	8.20	82.63	3	16	15.00	80.00	201.82	2,310.55	7.51	85.96	9.66	10.97
16	10,000	20,000	15,000	44	1,440	3.00	98.29	2,181.70	23,234.82	8.56	91.20	3	19	15.00	95.00	366.21	2,676.76	13.62	99.58	16.79	11.52
17	20,000	50,000	35,000	23	1,463	1.57	99.86	2,141.89	25,376.71	8.41	99.60	1	20	5.00	100.00	11.30	2,688.05	0.42	100.00	0.53	10.59
18	50,000	100,000	75,000	2	1,465	0.14	100.00	101.40	25,478.11	0.40	100.00	0	20	0.00	100.00	0.00	2,688.05	0.00	100.00	0.00	10.55
19	100,000	500,000	300,000	0	1,465	0.00	100.00	0.00	25,478.11	0.00	100.00	0	20	0.00	100.00	0.00	2,688.05	0.00	100.00	0.00	10.55
20	500,000	UP		0	1,465	0.00	100.00	0.00	25,478.11	0.00	100.00	0	20	0.00	100.00	0.00	2,688.05	0.00	100.00	0.00	10.55
				1,465				25,478.11				20				2,688.05				10.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	234	234	11.75	11.75	28.55	28.55	0.48	0.48	2	2	6.25	6.25	70.53	70.53	2.42	2.42	247.00	247.00
2	50	100	75	47	281	2.36	14.11	78.14	106.69	1.32	1.81	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	66.11
3	100	200	150	103	384	5.17	19.29	78.92	185.61	1.34	3.14	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	38.00
4	200	300	250	96	480	4.82	24.11	26.48	212.09	0.45	3.59	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	33.25
5	300	500	400	157	637	7.89	31.99	73.13	285.22	1.24	4.83	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	24.73
6	500	750	625	126	763	6.33	38.32	71.38	356.60	1.21	6.04	0	2	0.00	6.25	0.00	70.53	0.00	2.42	0.00	19.78
7	750	1,000	875	144	907	7.23	45.55	129.21	485.81	2.19	8.23	1	3	3.13	9.38	99.45	169.97	3.41	5.82	76.97	34.99
8	1,000	1,500	1,250	148	1,055	7.43	52.99	180.66	666.47	3.06	11.29	2	5	6.25	15.63	13.24	183.21	0.45	6.27	7.33	27.49
9	1,500	2,000	1,750	133	1,188	6.68	59.67	181.70	848.17	3.08	14.37	1	6	3.13	18.75	280.95	464.16	9.62	15.90	154.62	54.72
10	2,000	2,500	2,250	82	1,270	4.12	63.79	219.54	1,067.71	3.72	18.09	3	9	9.38	28.13	59.84	524.00	2.05	17.95	27.26	49.08
11	2,500	3,000	2,750	82	1,352	4.12	67.91	233.43	1,301.14	3.95	22.04	0	9	0.00	28.13	0.00	524.00	0.00	17.95	0.00	40.27
12	3,000	4,000	3,500	64	1,416	3.21	71.12	199.19	1,500.33	3.37	25.42	0	9	0.00	28.13	0.00	524.00	0.00	17.95	0.00	34.93
13	4,000	5,000	4,500	54	1,470	2.71	73.83	269.17	1,769.50	4.56	29.98	0	9	0.00	28.13	0.00	524.00	0.00	17.95	0.00	29.61
14	5,000	7,500	6,250	97	1,567	4.87	78.70	481.54	2,251.04	8.16	38.14	5	14	15.63	43.75	470.92	994.92	16.13	34.07	97.80	44.20
15	7,500	10,000	8,750	82	1,649	4.12	82.82	597.39	2,848.43	10.12	48.26	3	17	9.38	53.13	228.14	1,223.06	7.81	41.89	38.19	42.94
16	10,000	20,000	15,000	124	1,773	6.23	89.05	1,403.56	4,252.00	23.78	72.04	9	26	28.13	81.25	1,669.77	2,892.84	57.19	99.07	118.97	68.03
17	20,000	50,000	35,000	102	1,875	5.12	94.17	903.89	5,155.89	15.31	87.35	2	28	6.25	87.50	24.74	2,917.57	0.85	99.92	2.74	56.59
18	50,000	100,000	75,000	43	1,918	2.16	96.33	332.80	5,488.69	5.64	92.99	1	29	3.13	90.63	1.04	2,918.62	0.04	99.95	0.31	53.18
19	100,000	500,000	300,000	57	1,975	2.86	99.20	357.73	5,846.41	6.06	99.05	1	30	3.13	93.75	1.04	2,919.66	0.04	99.99	0.29	49.94
20	500,000	UP		16	1,991	0.80	100.00	56.05	5,902.46	0.95	100.00	2	32	6.25	100.00	0.29	2,919.95	0.01	100.00	0.51	49.47
				1,991				5,902.46				32				2,919.95				49.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	16.22	16.22	7.98	7.98	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.70	18.92	0.60	8.58	0.64	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.70	21.62	0.38	8.96	0.41	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.70	24.32	0.07	9.03	0.08	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	5.41	29.73	1.93	10.97	2.06	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	8.11	37.84	2.32	13.28	2.47	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	20	16.22	54.05	5.73	19.02	6.11	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	8.11	62.16	3.42	22.43	3.64	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	2.70	64.86	1.54	23.97	1.64	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	2.70	67.57	1.62	25.59	1.73	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	2.70	70.27	2.49	28.08	2.65	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	2.70	72.97	7.28	35.35	7.76	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	2.70	75.68	3.48	38.83	3.71	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	2.70	78.38	0.32	39.15	0.34	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	2.70	81.08	0.28	39.43	0.30	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	35	13.51	94.59	25.27	64.71	26.95	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	37	5.41	100.00	29.06	93.77	30.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				93.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	9.62	9.62	16.03	16.03	2.73	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	40	3.21	12.82	19.04	35.07	3.24	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	62	7.05	19.87	15.46	50.53	2.63	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	80	5.77	25.64	13.12	63.65	2.23	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	121	13.14	38.78	51.79	115.44	8.81	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	36	157	11.54	50.32	84.76	200.20	14.43	34.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	193	11.54	61.86	33.40	233.60	5.68	39.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	222	9.29	71.15	38.07	271.67	6.48	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	242	6.41	77.56	23.15	294.82	3.94	50.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	258	5.13	82.69	37.35	332.17	6.36	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	262	1.28	83.97	7.65	339.82	1.30	57.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	284	7.05	91.03	70.23	410.05	11.95	69.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	290	1.92	92.95	33.00	443.05	5.62	75.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	296	1.92	94.87	47.82	490.87	8.14	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	303	2.24	97.12	45.73	536.60	7.78	91.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	306	0.96	98.08	11.58	548.18	1.97	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	310	1.28	99.36	27.01	575.19	4.60	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	311	0.32	99.68	1.18	576.37	0.20	98.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	312	0.32	100.00	11.20	587.57	1.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	312	0.00	100.00	0.00	587.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				312				587.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	28.57	28.57	11.88	11.88	6.66	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	1.79	30.36	0.19	12.07	0.11	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	1.79	32.14	0.44	12.51	0.25	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	1.79	33.93	0.30	12.81	0.17	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	1.79	35.71	0.63	13.44	0.35	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	22	3.57	39.29	1.27	14.70	0.71	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	1.79	41.07	1.32	16.02	0.74	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	25	3.57	44.64	1.69	17.71	0.95	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	28	5.36	50.00	6.91	24.61	3.87	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	1.79	51.79	1.69	26.30	0.95	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.79	53.57	3.90	30.20	2.19	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	1.79	55.36	8.48	38.69	4.76	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.79	57.14	8.40	47.08	4.71	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	1.79	58.93	20.78	67.87	11.66	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	34	1.79	60.71	20.58	88.44	11.55	49.62	1	1	14.29	14.29	43.00	43.00	76.62	76.62	208.97	48.62
16	10,000	20,000	15,000	1	35	1.79	62.50	50.63	37.82	28.40	21.22	0	1	0.00	14.29	0.00	43.00	0.00	76.62	0.00	113.71
17	20,000	50,000	35,000	9	44	16.07	78.57	70.38	108.20	39.49	60.71	1	2	14.29	28.57	2.25	45.25	4.01	80.63	3.20	41.82
18	50,000	100,000	75,000	5	49	8.93	87.50	28.32	136.51	15.89	76.59	5	7	71.43	100.00	10.87	56.12	19.37	100.00	38.39	41.11
19	100,000	500,000	300,000	7	56	12.50	100.00	41.72	178.23	23.41	100.00	0	7	0.00	100.00	0.00	56.12	0.00	100.00	0.00	31.49
20	500,000	UP		0	56	0.00	100.00	0.00	178.23	0.00	100.00	0	7	0.00	100.00	0.00	56.12	0.00	100.00	0.00	31.49
				56				178.23				7				56.12				31.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	86	86	22.45	22.45	4.21	4.21	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	99	3.39	25.85	13.55	9.34	2.09	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	122	6.01	31.85	35.00	44.34	5.40	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	148	6.79	38.64	14.49	58.83	2.24	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	193	11.75	50.39	36.74	95.57	5.67	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	224	8.09	58.49	27.36	122.92	4.22	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	262	9.92	68.41	71.64	194.56	11.05	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	293	8.09	76.50	41.26	235.81	6.37	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	308	3.92	80.42	37.07	272.89	5.72	42.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	317	2.35	82.77	17.21	290.10	2.66	44.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	322	1.31	84.07	9.01	299.11	1.39	46.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	335	3.39	87.47	55.06	354.17	8.50	54.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	341	1.57	89.03	26.96	381.13	4.16	58.81	1	1	100.00	100.00	104.61	104.61	100.00	100.00	388.07	27.45
14	5,000	7,500	6,250	25	366	6.53	95.56	141.32	522.45	21.81	80.61	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	20.02
15	7,500	10,000	8,750	1	367	0.26	95.82	3.89	526.34	0.60	81.21	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	19.87
16	10,000	20,000	15,000	6	373	1.57	97.39	27.14	553.47	4.19	85.40	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	18.90
17	20,000	50,000	35,000	6	379	1.57	98.96	74.98	628.45	11.57	96.97	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.65
18	50,000	100,000	75,000	1	380	0.26	99.22	26.88	655.34	4.15	101.12	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	15.96
19	100,000	500,000	300,000	3	383	0.78	100.00	7.24	648.10	1.12	100.00	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.14
20	500,000	UP		0	383	0.00	100.00	0.00	648.10	0.00	100.00	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.14
				383				648.10				1				104.61				16.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,901	1,901	9.91	9.91	618.59	618.59	1.41	1.41	4	4	2.82	2.82	79.80	79.80	0.92	0.92	12.90	12.90
2	50	100	75	625	2,526	3.26	13.17	548.22	1,166.81	1.25	2.66	6	10	4.23	7.04	105.52	185.32	1.21	2.13	19.25	15.88
3	100	200	150	873	3,399	4.55	17.72	747.71	1,914.52	1.71	4.37	5	15	3.52	10.56	507.36	692.68	5.83	7.97	67.85	36.18
4	200	300	250	867	4,266	4.52	22.25	576.55	2,491.07	1.32	5.69	2	17	1.41	11.97	19.39	712.07	0.22	8.19	3.36	28.58
5	300	500	400	1,991	6,257	10.38	32.63	1,613.48	4,104.55	3.68	9.37	10	27	7.04	19.01	903.96	1,616.03	10.39	18.58	56.03	39.37
6	500	750	625	1,762	8,019	9.19	41.82	1,758.02	5,862.57	4.01	13.38	10	37	7.04	26.06	604.37	2,220.40	6.95	25.53	34.38	37.87
7	750	1,000	875	1,735	9,754	9.05	50.86	2,435.40	8,297.97	5.56	18.94	4	41	2.82	28.87	48.64	2,269.04	0.56	26.09	2.00	27.34
8	1,000	1,500	1,250	2,013	11,767	10.50	61.36	3,572.28	11,870.25	8.16	27.10	31	72	21.83	50.70	447.38	2,716.41	5.14	31.24	12.52	22.88
9	1,500	2,000	1,750	1,721	13,488	8.97	70.33	3,582.73	15,452.98	8.18	35.28	16	88	11.27	61.97	727.45	3,443.86	8.37	39.60	20.30	22.29
10	2,000	2,500	2,250	1,497	14,985	7.81	78.14	3,837.53	19,290.51	8.76	44.04	6	94	4.23	66.20	2,833.35	6,277.22	32.58	72.18	73.83	32.54
11	2,500	3,000	2,750	853	15,838	4.45	82.59	2,893.11	22,183.62	6.60	50.64	9	103	6.34	72.54	830.20	7,107.41	9.55	81.73	28.70	32.04
12	3,000	4,000	3,500	880	16,718	4.59	87.18	3,310.52	25,494.14	7.56	58.20	13	116	9.15	81.69	130.77	7,238.18	1.50	83.23	3.95	28.39
13	4,000	5,000	4,500	666	17,384	3.47	90.65	2,913.95	28,408.09	6.65	64.85	4	120	2.82	84.51	371.67	7,609.86	4.27	87.51	12.75	26.79
14	5,000	7,500	6,250	836	18,220	4.36	95.01	4,603.18	33,011.27	10.51	75.36	5	125	3.52	88.03	375.47	7,985.33	4.32	91.82	8.16	24.19
15	7,500	10,000	8,750	542	18,762	2.83	97.84	4,606.86	37,618.13	10.52	85.88	4	129	2.82	90.85	111.88	8,097.21	1.29	93.11	2.43	21.52
16	10,000	20,000	15,000	267	19,029	1.39	99.23	3,735.35	41,353.48	8.53	94.41	6	135	4.23	95.07	133.78	8,230.99	1.54	94.65	3.58	19.90
17	20,000	50,000	35,000	93	19,122	0.48	99.71	1,979.22	43,332.70	4.52	98.93	6	141	4.23	99.30	453.18	8,684.17	5.21	99.86	22.90	20.04
18	50,000	100,000	75,000	21	19,143	0.11	99.82	368.79	43,701.49	0.84	99.77	1	142	0.70	100.00	12.15	8,696.32	0.14	100.00	3.29	19.90
19	100,000	500,000	300,000	13	19,156	0.07	99.89	60.01	43,761.50	0.14	99.91	0	142	0.00	100.00	0.00	8,696.32	0.00	100.00	0.00	19.87
20	500,000	UP		21	19,177	0.11	100.00	41.15	43,802.65	0.09	100.00	0	142	0.00	100.00	0.00	8,696.32	0.00	100.00	0.00	19.85
				19,177				43,802.65				142				8,696.32				19.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,917	1,917	25.97	25.97	446.06	446.06	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	939	2,856	12.72	38.69	545.96	992.02	4.50	8.17	1	1	5.88	5.88	58.45	58.45	5.73	5.73	10.71	5.89
3	100	200	150	1,198	4,054	16.23	54.92	904.39	1,896.41	7.45	15.61	4	5	23.53	29.41	93.04	151.50	9.11	14.84	10.29	7.99
4	200	300	250	805	4,859	10.90	65.82	816.69	2,713.09	6.72	22.34	2	7	11.76	41.18	6.66	158.16	0.65	15.49	0.82	5.83
5	300	500	400	1,015	5,874	13.75	79.57	1,366.77	4,079.87	11.25	33.59	2	9	11.76	52.94	584.36	742.52	57.24	72.73	42.75	18.20
6	500	750	625	570	6,444	7.72	87.29	1,115.28	5,195.14	9.18	42.78	2	11	11.76	64.71	0.67	743.19	0.07	72.79	0.06	14.31
7	750	1,000	875	374	6,818	5.07	92.36	967.19	6,162.33	7.96	50.74	1	12	5.88	70.59	24.32	767.51	2.38	75.18	2.51	12.45
8	1,000	1,500	1,250	257	7,075	3.48	95.84	1,025.22	7,187.55	8.44	59.18	1	13	5.88	76.47	38.71	806.22	3.79	78.97	3.78	11.22
9	1,500	2,000	1,750	99	7,174	1.34	97.18	703.24	7,890.79	5.79	64.97	0	13	0.00	76.47	0.00	806.22	0.00	78.97	0.00	10.22
10	2,000	2,500	2,250	58	7,232	0.79	97.97	912.93	8,803.72	7.52	72.49	3	16	17.65	94.12	117.09	923.31	11.47	90.44	12.83	10.49
11	2,500	3,000	2,750	36	7,268	0.49	98.46	720.61	9,524.33	5.93	78.42	0	16	0.00	94.12	0.00	923.31	0.00	90.44	0.00	9.69
12	3,000	4,000	3,500	39	7,307	0.53	98.98	791.73	10,316.06	6.52	84.94	0	16	0.00	94.12	0.00	923.31	0.00	90.44	0.00	8.95
13	4,000	5,000	4,500	27	7,334	0.37	99.35	532.65	10,848.71	4.39	89.32	1	17	5.88	100.00	97.64	1,020.95	9.56	100.00	18.33	9.41
14	5,000	7,500	6,250	24	7,358	0.33	99.67	953.88	11,802.59	7.85	97.18	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.65
15	7,500	10,000	8,750	3	7,361	0.04	99.72	78.65	11,881.23	0.65	97.83	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.59
16	10,000	20,000	15,000	13	7,374	0.18	99.89	241.66	12,122.89	1.99	99.82	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.42
17	20,000	50,000	35,000	3	7,377	0.04	99.93	15.70	12,138.60	0.13	99.95	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.41
18	50,000	100,000	75,000	2	7,379	0.03	99.96	1.84	12,140.44	0.02	99.96	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.41
19	100,000	500,000	300,000	3	7,382	0.04	100.00	4.79	12,145.23	0.04	100.00	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.41
20	500,000	UP		0	7,382	0.00	100.00	0.00	12,145.23	0.00	100.00	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.41
				7,382				12,145.23				17				1,020.95				8.41	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	291	291	10.62	10.62	99.22	99.22	2.82	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	147	438	5.37	15.99	72.56	171.77	2.06	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	292	730	10.66	26.65	145.50	317.27	4.14	9.02	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	261	991	9.53	36.18	122.99	440.27	3.50	12.52	1	2	10.00	20.00	109.42	109.42	42.80	42.80	88.96	24.85
5	300	500	400	447	1,438	16.32	52.50	253.29	693.56	7.20	19.72	1	3	10.00	30.00	2.20	111.61	0.86	43.66	0.87	16.09
6	500	750	625	369	1,807	13.47	65.97	315.90	1,009.45	8.98	28.71	0	3	0.00	30.00	0.00	111.61	0.00	43.66	0.00	11.06
7	750	1,000	875	285	2,092	10.41	76.38	309.62	1,319.08	8.81	37.51	1	4	10.00	40.00	11.40	123.01	4.46	48.12	3.68	9.33
8	1,000	1,500	1,250	244	2,336	8.91	85.29	392.71	1,711.79	11.17	48.68	0	4	0.00	40.00	0.00	123.01	0.00	48.12	0.00	7.19
9	1,500	2,000	1,750	128	2,464	4.67	89.96	301.60	2,013.39	8.58	57.26	1	5	10.00	50.00	4.99	128.00	1.95	50.07	1.65	6.36
10	2,000	2,500	2,250	61	2,525	2.23	92.19	180.08	2,193.47	5.12	62.38	1	6	10.00	60.00	25.95	153.95	10.15	60.22	14.41	7.02
11	2,500	3,000	2,750	68	2,593	2.48	94.67	236.09	2,429.56	6.71	69.09	0	6	0.00	60.00	0.00	153.95	0.00	60.22	0.00	6.34
12	3,000	4,000	3,500	54	2,647	1.97	96.64	229.26	2,658.82	6.52	75.61	3	9	30.00	90.00	55.26	209.21	21.62	81.84	24.10	7.87
13	4,000	5,000	4,500	28	2,675	1.02	97.66	276.48	2,935.30	7.86	83.48	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	7.13
14	5,000	7,500	6,250	31	2,706	1.13	98.80	275.70	3,211.00	7.84	91.32	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.52
15	7,500	10,000	8,750	15	2,721	0.55	99.34	92.39	3,303.39	2.63	93.94	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.33
16	10,000	20,000	15,000	9	2,730	0.33	99.67	125.73	3,429.12	3.58	97.52	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.10
17	20,000	50,000	35,000	2	2,732	0.07	99.74	47.77	3,476.89	1.36	98.88	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.02
18	50,000	100,000	75,000	1	2,733	0.04	99.78	2.24	3,479.13	0.06	98.94	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.01
19	100,000	500,000	300,000	1	2,734	0.04	99.82	2.93	3,482.06	0.08	99.03	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.01
20	500,000	UP		5	2,739	0.18	100.00	34.24	3,516.30	0.97	100.00	1	10	10.00	100.00	46.42	255.63	18.16	100.00	135.55	7.27
				2,739				3,516.30				10				255.63				7.27	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	126	126	16.07	16.07	15.08	15.08	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	76	202	9.69	25.77	92.26	107.34	3.15	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	65	267	8.29	34.06	77.73	185.06	2.66	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	305	4.85	38.90	58.56	243.62	2.00	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	345	5.10	44.01	90.54	334.17	3.09	11.42	1	1	11.11	11.11	10.48	10.48	2.68	2.68	11.58	3.14
6	500	750	625	21	366	2.68	46.68	110.71	444.88	3.78	15.21	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	2.36
7	750	1,000	875	20	386	2.55	49.23	121.46	566.34	4.15	19.36	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.85
8	1,000	1,500	1,250	23	409	2.93	52.17	44.36	610.70	1.52	20.87	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.72
9	1,500	2,000	1,750	24	433	3.06	55.23	61.42	672.12	2.10	22.97	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.56
10	2,000	2,500	2,250	23	456	2.93	58.16	55.27	727.39	1.89	24.86	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.44
11	2,500	3,000	2,750	23	479	2.93	61.10	42.65	770.04	1.46	26.32	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.36
12	3,000	4,000	3,500	31	510	3.95	65.05	79.71	849.74	2.72	29.04	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.23
13	4,000	5,000	4,500	22	532	2.81	67.86	75.11	924.85	2.57	31.61	2	3	22.22	33.33	48.69	59.18	12.46	15.14	64.83	6.40
14	5,000	7,500	6,250	36	568	4.59	72.45	238.97	1,163.83	8.17	39.78	3	6	33.33	66.67	0.00	59.18	0.00	15.14	0.00	5.08
15	7,500	10,000	8,750	20	588	2.55	75.00	177.30	1,341.12	6.06	45.84	0	6	0.00	66.67	0.00	59.18	0.00	15.14	0.00	4.41
16	10,000	20,000	15,000	70	658	8.93	83.93	624.54	1,965.66	21.35	67.18	2	8	22.22	88.89	185.74	244.92	47.52	62.66	29.74	12.46
17	20,000	50,000	35,000	50	708	6.38	90.31	510.46	2,476.12	17.45	84.63	0	8	0.00	88.89	0.00	244.92	0.00	62.66	0.00	9.89
18	50,000	100,000	75,000	32	740	4.08	94.39	172.68	2,648.81	5.90	90.53	0	8	0.00	88.89	0.00	244.92	0.00	62.66	0.00	9.25
19	100,000	500,000	300,000	37	777	4.72	99.11	361.92	3,010.73	12.37	102.90	1	9	11.11	100.00	145.94	390.86	37.34	100.00	40.32	12.98
20	500,000	UP		7	784	0.89	100.00	84.99	2,925.74	2.90	100.00	0	9	0.00	100.00	0.00	390.86	0.00	100.00	0.00	13.36
				784				2,925.74				9				390.86				13.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	14.71	14.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.94	17.65	0.29	0.29	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	5.88	23.53	0.65	0.94	0.47	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.94	26.47	1.11	2.05	0.80	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.94	29.41	2.71	4.76	1.96	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.94	32.35	3.75	8.50	2.71	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.94	35.29	4.27	12.77	3.09	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.94	38.24	9.58	22.35	6.93	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.94	41.18	11.02	33.38	7.98	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.94	44.12	4.91	38.28	3.55	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.94	47.06	9.52	47.81	6.89	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.94	50.00	5.48	53.29	3.97	38.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.94	52.94	2.22	55.51	1.60	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.94	55.88	0.90	56.40	0.65	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	2.94	58.82	24.64	81.04	17.83	58.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	22	5.88	64.71	5.06	86.10	3.66	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	2.94	67.65	2.55	88.65	1.85	64.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	27	11.76	79.41	25.76	114.41	18.64	82.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	32	14.71	94.12	23.76	138.17	17.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	34	5.88	100.00	0.00	138.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				138.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29492 AQUARIA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	33.08	33.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				33.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	21.90	21.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				21.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.90	0.90	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.73	1.63	0.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	2.70	4.33	1.04	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	0.87	5.20	0.34	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.55	22.73	0.69	5.89	0.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	9	18.18	40.91	3.96	9.85	1.53	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	13.64	54.55	6.25	16.11	2.41	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	15	13.64	68.18	0.76	16.86	0.29	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	4.55	72.73	1.03	17.89	0.40	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	4.55	77.27	3.12	21.01	1.20	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	19	9.09	86.36	222.21	243.22	85.61	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	21	9.09	95.45	4.62	247.84	1.78	95.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	4.55	100.00	11.73	259.57	4.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				259.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,581	1,581	19.95	19.95	247.95	247.95	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	325	1,906	4.10	24.05	134.51	382.46	0.86	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	561	2,467	7.08	31.13	343.65	726.10	2.20	4.66	3	3	4.41	4.41	81.24	81.24	2.24	2.24	23.64	11.19
4	200	300	250	541	3,008	6.83	37.95	324.01	1,050.12	2.08	6.73	3	6	4.41	8.82	111.24	192.48	3.07	5.30	34.33	18.33
5	300	500	400	904	3,912	11.41	49.36	377.87	1,427.99	2.42	9.16	2	8	2.94	11.76	90.78	283.27	2.50	7.81	24.02	19.84
6	500	750	625	669	4,581	8.44	57.80	396.25	1,824.24	2.54	11.70	0	8	0.00	11.76	0.00	283.27	0.00	7.81	0.00	15.53
7	750	1,000	875	603	5,184	7.61	65.40	504.92	2,329.15	3.24	14.93	2	10	2.94	14.71	153.26	436.53	4.22	12.03	30.35	18.74
8	1,000	1,500	1,250	609	5,793	7.68	73.09	773.52	3,102.67	4.96	19.89	2	12	2.94	17.65	17.61	454.13	0.49	12.52	2.28	14.64
9	1,500	2,000	1,750	341	6,134	4.30	77.39	543.99	3,646.66	3.49	23.38	2	14	2.94	20.59	16.18	470.32	0.45	12.96	2.97	12.90
10	2,000	2,500	2,250	214	6,348	2.70	80.09	433.90	4,080.56	2.78	26.16	1	15	1.47	22.06	653.83	1,124.14	18.02	30.98	150.69	27.55
11	2,500	3,000	2,750	144	6,492	1.82	81.91	381.63	4,462.19	2.45	28.61	0	15	0.00	22.06	0.00	1,124.14	0.00	30.98	0.00	25.19
12	3,000	4,000	3,500	150	6,642	1.89	83.80	478.43	4,940.61	3.07	31.68	0	15	0.00	22.06	0.00	1,124.14	0.00	30.98	0.00	22.75
13	4,000	5,000	4,500	124	6,766	1.56	85.36	439.18	5,379.79	2.82	34.49	1	16	1.47	23.53	195.54	1,319.68	5.39	36.37	44.52	24.53
14	5,000	7,500	6,250	208	6,974	2.62	87.99	968.20	6,347.99	6.21	40.70	5	21	7.35	30.88	81.69	1,401.36	2.25	38.62	8.44	22.08
15	7,500	10,000	8,750	151	7,125	1.91	89.89	830.66	7,178.65	5.33	46.02	2	23	2.94	33.82	63.90	1,465.26	1.76	40.38	7.69	20.41
16	10,000	20,000	15,000	222	7,347	2.80	92.69	1,939.15	9,117.80	12.43	58.46	7	30	10.29	44.12	180.64	1,645.90	4.98	45.36	9.32	18.05
17	20,000	50,000	35,000	249	7,596	3.14	95.84	3,422.74	12,540.54	21.94	80.40	6	36	8.82	52.94	934.52	2,580.41	25.76	71.12	27.30	20.58
18	50,000	100,000	75,000	122	7,718	1.54	97.38	1,438.11	13,978.65	9.22	89.62	7	43	10.29	63.24	333.53	2,913.95	9.19	80.31	23.19	20.85
19	100,000	500,000	300,000	190	7,908	2.40	99.77	1,468.54	15,447.19	9.42	99.04	22	65	32.35	95.59	651.52	3,565.47	17.96	98.27	44.37	23.08
20	500,000	UP		18	7,926	0.23	100.00	150.38	15,597.57	0.96	100.00	3	68	4.41	100.00	62.90	3,628.37	1.73	100.00	41.83	23.26
				7,926				15,597.57				68				3,628.37				23.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	336	336	12.80	12.80	45.75	45.75	0.69	0.69	1	1	4.17	4.17	2.33	2.33	0.33	0.33	5.09	5.09
2	50	100	75	86	422	3.28	16.08	39.75	85.50	0.60	1.29	0	1	0.00	4.17	0.00	2.33	0.00	0.33	0.00	2.72
3	100	200	150	190	612	7.24	23.31	78.14	163.64	1.18	2.48	0	1	0.00	4.17	0.00	2.33	0.00	0.33	0.00	1.42
4	200	300	250	165	777	6.29	29.60	28.90	192.54	0.44	2.91	0	1	0.00	4.17	0.00	2.33	0.00	0.33	0.00	1.21
5	300	500	400	250	1,027	9.52	39.12	82.87	275.40	1.25	4.17	1	2	4.17	8.33	8.10	10.43	1.14	1.46	9.77	3.79
6	500	750	625	209	1,236	7.96	47.09	89.39	364.80	1.35	5.52	2	4	8.33	16.67	116.70	127.13	16.36	17.82	130.55	34.85
7	750	1,000	875	211	1,447	8.04	55.12	159.24	524.04	2.41	7.93	2	6	8.33	25.00	8.51	135.64	1.19	19.02	5.34	25.88
8	1,000	1,500	1,250	184	1,631	7.01	62.13	209.80	733.84	3.17	11.10	2	8	8.33	33.33	18.60	154.24	2.61	21.62	8.86	21.02
9	1,500	2,000	1,750	146	1,777	5.56	67.70	252.19	986.04	3.81	14.91	1	9	4.17	37.50	22.57	176.81	3.16	24.79	8.95	17.93
10	2,000	2,500	2,250	103	1,880	3.92	71.62	206.17	1,192.21	3.12	18.03	1	10	4.17	41.67	37.70	214.51	5.29	30.07	18.29	17.99
11	2,500	3,000	2,750	112	1,992	4.27	75.89	262.68	1,454.89	3.97	22.01	0	10	0.00	41.67	0.00	214.51	0.00	30.07	0.00	14.74
12	3,000	4,000	3,500	138	2,130	5.26	81.14	438.78	1,893.67	6.64	28.64	0	10	0.00	41.67	0.00	214.51	0.00	30.07	0.00	11.33
13	4,000	5,000	4,500	76	2,206	2.90	84.04	334.35	2,228.02	5.06	33.70	3	13	12.50	54.17	278.56	493.07	39.05	69.13	83.32	22.13
14	5,000	7,500	6,250	124	2,330	4.72	88.76	724.66	2,952.68	10.96	44.66	4	17	16.67	70.83	44.51	537.59	6.24	75.37	6.14	18.21
15	7,500	10,000	8,750	96	2,426	3.66	92.42	849.16	3,801.84	12.84	57.50	1	18	4.17	75.00	4.47	542.06	0.63	75.99	0.53	14.26
16	10,000	20,000	15,000	113	2,539	4.30	96.72	1,327.59	5,129.43	20.08	77.58	2	20	8.33	83.33	48.26	493.80	6.77	69.23	3.63	9.63
17	20,000	50,000	35,000	67	2,606	2.55	99.28	1,361.32	6,490.75	20.59	98.18	3	23	12.50	95.83	219.48	713.28	30.77	100.00	16.12	10.99
18	50,000	100,000	75,000	16	2,622	0.61	99.89	106.15	6,596.90	1.61	99.78	1	24	4.17	100.00	0.00	713.28	0.00	100.00	0.00	10.81
19	100,000	500,000	300,000	1	2,623	0.04	99.92	17.80	6,614.70	0.27	100.05	0	24	0.00	100.00	0.00	713.28	0.00	100.00	0.00	10.78
20	500,000	UP		2	2,625	0.08	100.00	3.33	6,611.37	0.05	100.00	0	24	0.00	100.00	0.00	713.28	0.00	100.00	0.00	10.79
				2,625				6,611.37				24				713.28				10.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,517	1,517	15.89	15.89	339.93	339.93	1.53	1.53	10	10	10.53	10.53	42.86	42.86	0.99	0.99	12.61	12.61
2	50	100	75	395	1,912	4.14	20.03	294.76	634.69	1.33	2.86	2	12	2.11	12.63	5.48	48.35	0.13	1.12	1.86	7.62
3	100	200	150	585	2,497	6.13	26.15	364.54	999.23	1.64	4.50	2	14	2.11	14.74	8.13	56.47	0.19	1.30	2.23	5.65
4	200	300	250	601	3,098	6.29	32.45	322.79	1,322.02	1.45	5.95	1	15	1.05	15.79	2.76	59.23	0.06	1.37	0.85	4.48
5	300	500	400	942	4,040	9.87	42.31	358.20	1,680.22	1.61	7.56	1	16	1.05	16.84	2.56	61.79	0.06	1.43	0.71	3.68
6	500	750	625	726	4,766	7.60	49.92	357.67	2,037.89	1.61	9.17	3	19	3.16	20.00	1,036.80	1,098.59	23.95	25.37	289.88	53.91
7	750	1,000	875	643	5,409	6.73	56.65	515.57	2,553.46	2.32	11.49	7	26	7.37	27.37	47.28	1,145.87	1.09	26.47	9.17	44.88
8	1,000	1,500	1,250	642	6,051	6.72	63.37	705.11	3,258.57	3.17	14.66	4	30	4.21	31.58	347.75	1,493.62	8.03	34.50	49.32	45.84
9	1,500	2,000	1,750	474	6,525	4.96	68.34	878.88	4,137.46	3.95	18.61	3	33	3.16	34.74	108.71	1,602.33	2.51	37.01	12.37	38.73
10	2,000	2,500	2,250	308	6,833	3.23	71.56	621.36	4,758.81	2.80	21.41	2	35	2.11	36.84	30.15	1,632.48	0.70	37.71	4.85	34.30
11	2,500	3,000	2,750	287	7,120	3.01	74.57	624.81	5,383.63	2.81	24.22	3	38	3.16	40.00	11.50	1,643.99	0.27	37.97	1.84	30.54
12	3,000	4,000	3,500	346	7,466	3.62	78.19	1,140.68	6,524.31	5.13	29.35	7	45	7.37	47.37	134.58	1,778.57	3.11	41.08	11.80	27.26
13	4,000	5,000	4,500	296	7,762	3.10	81.29	1,092.48	7,616.78	4.92	34.27	4	49	4.21	51.58	37.63	1,816.20	0.87	41.95	3.44	23.84
14	5,000	7,500	6,250	433	8,195	4.53	85.83	1,921.05	9,537.83	8.64	42.91	6	55	6.32	57.89	21.80	1,838.00	0.50	42.45	1.13	19.27
15	7,500	10,000	8,750	284	8,479	2.97	88.80	1,845.20	11,383.04	8.30	51.21	4	59	4.21	62.11	41.62	1,879.62	0.96	43.41	2.26	16.51
16	10,000	20,000	15,000	474	8,953	4.96	93.77	4,035.12	15,418.15	18.15	69.37	13	72	13.68	75.79	358.98	2,238.59	8.29	51.70	8.90	14.52
17	20,000	50,000	35,000	353	9,306	3.70	97.47	4,014.05	19,432.20	18.06	87.43	8	80	8.42	84.21	240.69	2,479.29	5.56	57.26	6.00	12.76
18	50,000	100,000	75,000	117	9,423	1.23	98.69	1,522.51	20,954.71	6.85	94.28	10	90	10.53	94.74	1,819.71	4,299.00	42.03	99.29	119.52	20.52
19	100,000	500,000	300,000	112	9,535	1.17	99.86	1,145.25	22,099.96	5.15	99.43	5	95	5.26	100.00	30.56	4,329.56	0.71	100.00	2.67	19.59
20	500,000	UP		13	9,548	0.14	100.00	126.68	22,226.64	0.57	100.00	0	95	0.00	100.00	0.00	4,329.56	0.00	100.00	0.00	19.48
				9,548				22,226.64				95				4,329.56				19.48	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.56	5.56	2.34	2.34	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.85	7.41	0.81	3.15	0.27	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	5.56	12.96	15.45	18.60	5.19	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.85	14.81	29.62	48.22	9.95	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	13	9.26	24.07	0.67	48.89	0.22	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.85	25.93	1.31	50.20	0.44	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	18	7.41	33.33	5.19	55.39	1.74	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	1.85	35.19	1.81	57.20	0.61	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.85	37.04	0.56	57.77	0.19	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.85	38.89	0.00	57.77	0.00	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	24	5.56	44.44	6.06	63.82	2.03	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	28	7.41	51.85	14.97	78.80	5.03	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.85	53.70	6.73	85.52	2.26	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	33	7.41	61.11	28.35	113.87	9.53	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	37	7.41	68.52	27.45	141.32	9.22	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	43	11.11	79.63	25.41	166.73	8.54	56.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	52	16.67	96.30	100.74	267.47	33.85	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	53	1.85	98.15	19.90	287.36	6.69	96.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	54	1.85	100.00	10.23	297.59	3.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	54	0.00	100.00	0.00	297.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				297.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	11.62	11.62	7.07	7.07	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	67	5.30	16.92	6.92	13.99	1.02	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	92	6.31	23.23	11.07	25.06	1.63	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	128	9.09	32.32	12.09	37.15	1.78	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	55	183	13.89	46.21	29.42	66.58	4.32	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	222	9.85	56.06	31.27	97.84	4.59	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	248	6.57	62.63	44.70	142.54	6.57	20.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	56	304	14.14	76.77	91.65	234.19	13.46	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	331	6.82	83.59	41.25	275.44	6.06	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	345	3.54	87.12	34.35	309.79	5.05	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	357	3.03	90.15	42.95	352.74	6.31	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	363	1.52	91.67	22.57	375.31	3.32	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	370	1.77	93.43	34.72	410.03	5.10	60.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	379	2.27	95.71	71.73	481.76	10.54	70.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	390	2.78	98.48	83.78	565.54	12.31	83.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	393	0.76	99.24	23.63	589.17	3.47	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	396	0.76	100.00	91.51	680.68	13.44	100.00	2	2	100.00	100.00	72.78	72.78	100.00	100.00	79.53	10.69
18	50,000	100,000	75,000	0	396	0.00	100.00	0.00	680.68	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.69
19	100,000	500,000	300,000	0	396	0.00	100.00	0.00	680.68	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.69
20	500,000	UP		0	396	0.00	100.00	0.00	680.68	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.69
				396				680.68				2				72.78				10.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	8.60	8.60	4.91	4.91	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.08	9.68	0.07	4.98	0.03	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	19	10.75	20.43	17.25	22.23	6.12	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	23	4.30	24.73	2.33	24.56	0.83	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	38	16.13	40.86	9.47	34.04	3.36	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	45	7.53	48.39	7.56	41.59	2.68	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	50	5.38	53.76	6.33	47.92	2.25	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	60	10.75	64.52	15.61	63.53	5.54	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	65	5.38	69.89	12.71	76.24	4.51	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	70	5.38	75.27	17.58	93.83	6.24	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	74	4.30	79.57	7.16	100.98	2.54	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	81	7.53	87.10	39.30	140.28	13.94	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	82	1.08	88.17	12.25	152.53	4.34	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	88	6.45	94.62	40.51	193.04	14.37	68.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	90	2.15	96.77	29.39	222.44	10.43	78.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	92	2.15	98.92	22.91	245.35	8.13	87.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	93	1.08	100.00	36.53	281.88	12.96	100.00	1	1	100.00	100.00	7.15	7.15	100.00	100.00	19.56	2.53
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53
20	500,000	UP		0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53
				93				281.88				1				7.15				2.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,096	1,096	11.61	11.61	342.14	342.14	1.27	1.27	4	4	5.26	5.26	55.50	55.50	0.73	0.73	16.22	16.22
2	50	100	75	555	1,651	5.88	17.49	501.44	843.58	1.85	3.12	2	6	2.63	7.89	34.33	89.83	0.45	1.17	6.85	10.65
3	100	200	150	830	2,481	8.79	26.29	779.14	1,622.72	2.88	6.00	5	11	6.58	14.47	27.79	117.62	0.36	1.54	3.57	7.25
4	200	300	250	649	3,130	6.88	33.16	621.10	2,243.83	2.30	8.30	1	12	1.32	15.79	204.08	321.71	2.67	4.20	32.86	14.34
5	300	500	400	962	4,092	10.19	43.36	971.86	3,215.68	3.59	11.89	6	18	7.89	23.68	607.91	929.61	7.94	12.15	62.55	28.91
6	500	750	625	720	4,812	7.63	50.99	805.67	4,021.35	2.98	14.87	1	19	1.32	25.00	0.90	930.51	0.01	12.16	0.11	23.14
7	750	1,000	875	682	5,494	7.23	58.21	994.72	5,016.07	3.68	18.55	3	22	3.95	28.95	444.22	1,374.73	5.80	17.96	44.66	27.41
8	1,000	1,500	1,250	751	6,245	7.96	66.17	1,345.06	6,361.13	4.97	23.53	5	27	6.58	35.53	1,235.23	2,609.95	16.14	34.10	91.83	41.03
9	1,500	2,000	1,750	525	6,770	5.56	71.73	1,322.14	7,683.27	4.89	28.41	4	31	5.26	40.79	547.24	3,157.19	7.15	41.26	41.39	41.09
10	2,000	2,500	2,250	371	7,141	3.93	75.66	1,047.47	8,730.74	3.87	32.29	1	32	1.32	42.11	22.00	3,179.19	0.29	41.54	2.10	36.41
11	2,500	3,000	2,750	308	7,449	3.26	78.93	1,175.09	9,905.84	4.35	36.63	2	34	2.63	44.74	35.54	3,214.73	0.46	42.01	3.02	32.45
12	3,000	4,000	3,500	389	7,838	4.12	83.05	1,847.12	11,752.96	6.83	43.47	11	45	14.47	59.21	294.77	3,509.51	3.85	45.86	15.96	29.86
13	4,000	5,000	4,500	260	8,098	2.75	85.80	1,447.38	13,200.34	5.35	48.82	3	48	3.95	63.16	40.67	3,550.18	0.53	46.39	2.81	26.89
14	5,000	7,500	6,250	359	8,457	3.80	89.61	2,478.22	15,678.56	9.17	57.98	5	53	6.58	69.74	12.52	3,562.70	0.16	46.55	0.51	22.72
15	7,500	10,000	8,750	257	8,714	2.72	92.33	2,351.97	18,030.54	8.70	66.68	5	58	6.58	76.32	3,872.74	7,435.44	50.61	97.16	164.66	41.24
16	10,000	20,000	15,000	365	9,079	3.87	96.20	4,650.60	22,681.14	17.20	83.88	7	65	9.21	85.53	90.27	7,525.71	1.18	98.34	1.94	33.18
17	20,000	50,000	35,000	238	9,317	2.52	98.72	3,278.62	25,959.75	12.13	96.01	11	76	14.47	100.00	127.13	7,652.83	1.66	100.00	3.88	29.48
18	50,000	100,000	75,000	72	9,389	0.76	99.48	521.54	26,481.29	1.93	97.94	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.90
19	100,000	500,000	300,000	43	9,432	0.46	99.94	442.01	26,923.30	1.63	99.57	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.42
20	500,000	UP		6	9,438	0.06	100.00	116.32	27,039.62	0.43	100.00	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.30
				9,438				27,039.62				76				7,652.83				28.30	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,024	1,024	82.45	82.45	44.83	44.83	5.93	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	1,030	0.48	82.93	1.24	46.07	0.16	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	1,065	2.82	85.75	19.35	65.42	2.56	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	1,092	2.17	87.92	15.64	81.06	2.07	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	1,119	2.17	90.10	7.35	73.70	0.97	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	1,126	0.56	90.66	18.51	92.21	2.45	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	1,137	0.89	91.55	34.04	126.26	4.50	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	1,147	0.81	92.35	6.05	132.30	0.80	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	1,163	1.29	93.64	34.98	167.28	4.62	22.11	1	1	50.00	50.00	8.40	8.40	49.08	49.08	24.02	5.02
10	2,000	2,500	2,250	9	1,172	0.72	94.36	30.70	197.98	4.06	26.17	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	4.24
11	2,500	3,000	2,750	10	1,182	0.81	95.17	57.10	255.08	7.55	33.72	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	3.29
12	3,000	4,000	3,500	9	1,191	0.72	95.89	79.87	334.95	10.56	44.28	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	2.51
13	4,000	5,000	4,500	10	1,201	0.81	96.70	78.40	413.35	10.36	54.64	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	2.03
14	5,000	7,500	6,250	19	1,220	1.53	98.23	158.35	571.70	20.93	75.58	1	2	50.00	100.00	8.71	17.11	50.92	100.00	5.50	2.99
15	7,500	10,000	8,750	3	1,223	0.24	98.47	67.65	639.35	8.94	84.52	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.68
16	10,000	20,000	15,000	12	1,235	0.97	99.44	91.44	730.80	12.09	96.61	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.34
17	20,000	50,000	35,000	1	1,236	0.08	99.52	4.13	734.92	0.55	97.15	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.33
18	50,000	100,000	75,000	1	1,237	0.08	99.60	15.24	750.16	2.01	99.17	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.28
19	100,000	500,000	300,000	5	1,242	0.40	100.00	6.30	756.45	0.83	100.00	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.26
20	500,000	UP		0	1,242	0.00	100.00	0.00	756.45	0.00	100.00	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.26
				1,242				756.45				2				17.11				2.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	316	316	15.13	15.13	109.66	109.66	3.34	3.34	2	2	8.70	8.70	6.50	6.50	2.03	2.03	5.93	5.93
2	50	100	75	188	504	9.00	24.13	90.10	199.75	2.75	6.09	5	7	21.74	30.43	110.71	117.21	34.49	36.52	122.88	58.68
3	100	200	150	217	721	10.39	34.51	68.94	268.69	2.10	8.19	3	10	13.04	43.48	21.74	138.95	6.77	43.29	31.53	51.71
4	200	300	250	154	875	7.37	41.89	59.92	328.62	1.83	10.01	0	10	0.00	43.48	0.00	138.95	0.00	43.29	0.00	42.28
5	300	500	400	227	1,102	10.87	52.75	160.39	489.01	4.89	14.90	0	10	0.00	43.48	0.00	138.95	0.00	43.29	0.00	28.41
6	500	750	625	144	1,246	6.89	59.65	134.34	623.35	4.09	18.99	3	13	13.04	56.52	23.13	162.08	7.21	50.50	17.22	26.00
7	750	1,000	875	170	1,416	8.14	67.78	217.69	841.04	6.63	25.63	1	14	4.35	60.87	0.32	162.40	0.10	50.60	0.15	19.31
8	1,000	1,500	1,250	167	1,583	7.99	75.78	291.64	1,132.68	8.89	34.52	1	15	4.35	65.22	5.50	167.90	1.71	52.31	1.89	14.82
9	1,500	2,000	1,750	104	1,687	4.98	80.76	237.79	1,370.48	7.25	41.76	1	16	4.35	69.57	0.00	167.90	0.00	52.31	0.00	12.25
10	2,000	2,500	2,250	70	1,757	3.35	84.11	164.59	1,535.07	5.02	46.78	0	16	0.00	69.57	0.00	167.90	0.00	52.31	0.00	10.94
11	2,500	3,000	2,750	39	1,796	1.87	85.97	152.53	1,687.60	4.65	51.42	0	16	0.00	69.57	0.00	167.90	0.00	52.31	0.00	9.95
12	3,000	4,000	3,500	47	1,843	2.25	88.22	132.56	1,820.16	4.04	55.46	2	18	8.70	78.26	3.08	170.98	0.96	53.27	2.32	9.39
13	4,000	5,000	4,500	53	1,896	2.54	90.76	255.43	2,075.58	7.78	63.25	2	20	8.70	86.96	20.42	191.40	6.36	59.63	7.99	9.22
14	5,000	7,500	6,250	81	1,977	3.88	94.64	365.41	2,440.99	11.13	74.38	1	21	4.35	91.30	40.64	232.04	12.66	72.29	11.12	9.51
15	7,500	10,000	8,750	22	1,999	1.05	95.69	127.86	2,568.85	3.90	78.28	0	21	0.00	91.30	0.00	232.04	0.00	72.29	0.00	9.03
16	10,000	20,000	15,000	64	2,063	3.06	98.76	439.92	3,008.77	13.41	91.68	0	21	0.00	91.30	0.00	232.04	0.00	72.29	0.00	7.71
17	20,000	50,000	35,000	18	2,081	0.86	99.62	119.48	3,128.25	3.64	95.32	1	22	4.35	95.65	81.43	313.46	25.37	97.66	68.15	10.02
18	50,000	100,000	75,000	7	2,088	0.34	99.95	142.88	3,271.13	4.35	99.68	1	23	4.35	100.00	7.50	320.96	2.34	100.00	5.25	9.81
19	100,000	500,000	300,000	1	2,089	0.05	100.00	10.56	3,281.70	0.32	100.00	0	23	0.00	100.00	0.00	320.96	0.00	100.00	0.00	9.78
20	500,000	UP		0	2,089	0.00	100.00	0.00	3,281.70	0.00	100.00	0	23	0.00	100.00	0.00	320.96	0.00	100.00	0.00	9.78
				2,089				3,281.70				23				320.96				9.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	515	515	19.65	19.65	87.26	87.26	1.89	1.89	1	1	10.00	10.00	6.00	6.00	0.70	0.70	6.88	6.88
2	50	100	75	281	796	10.72	30.37	55.81	143.07	1.21	3.09	1	2	10.00	20.00	11.20	17.20	1.31	2.02	20.07	12.02
3	100	200	150	339	1,135	12.93	43.30	71.94	215.02	1.56	4.65	0	2	0.00	20.00	0.00	17.20	0.00	2.02	0.00	8.00
4	200	300	250	206	1,341	7.86	51.16	107.57	322.59	2.33	6.98	0	2	0.00	20.00	0.00	17.20	0.00	2.02	0.00	5.33
5	300	500	400	251	1,592	9.58	60.74	175.46	498.06	3.79	10.77	1	3	10.00	30.00	42.68	59.88	5.01	7.02	24.32	12.02
6	500	750	625	188	1,780	7.17	67.91	173.32	671.38	3.75	14.52	1	4	10.00	40.00	6.83	66.70	0.80	7.82	3.94	9.94
7	750	1,000	875	135	1,915	5.15	73.06	189.20	860.58	4.09	18.61	1	5	10.00	50.00	10.00	76.70	1.17	9.00	5.29	8.91
8	1,000	1,500	1,250	184	2,099	7.02	80.08	287.56	1,148.14	6.22	24.82	0	5	0.00	50.00	0.00	76.70	0.00	9.00	0.00	6.68
9	1,500	2,000	1,750	104	2,203	3.97	84.05	225.64	1,373.78	4.88	29.70	2	7	20.00	70.00	475.54	552.24	55.78	64.78	210.75	40.20
10	2,000	2,500	2,250	70	2,273	2.67	86.72	269.37	1,643.15	5.82	35.53	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	33.61
11	2,500	3,000	2,750	44	2,317	1.68	88.40	164.97	1,808.11	3.57	39.09	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	30.54
12	3,000	4,000	3,500	55	2,372	2.10	90.50	250.66	2,058.77	5.42	44.51	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	26.82
13	4,000	5,000	4,500	41	2,413	1.56	92.06	216.04	2,274.81	4.67	49.19	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	24.28
14	5,000	7,500	6,250	37	2,450	1.41	93.48	283.14	2,557.95	6.12	55.31	1	8	10.00	80.00	50.00	602.24	5.87	70.65	17.66	23.54
15	7,500	10,000	8,750	42	2,492	1.60	95.08	410.41	2,968.36	8.87	64.18	1	9	10.00	90.00	158.41	760.65	18.58	89.23	38.60	25.63
16	10,000	20,000	15,000	54	2,546	2.06	97.14	664.55	3,632.91	14.37	78.55	0	9	0.00	90.00	0.00	760.65	0.00	89.23	0.00	20.94
17	20,000	50,000	35,000	47	2,593	1.79	98.93	343.32	3,976.23	7.42	85.97	1	10	10.00	100.00	91.84	852.49	10.77	100.00	26.75	21.44
18	50,000	100,000	75,000	17	2,610	0.65	99.58	115.50	4,091.73	2.50	88.47	0	10	0.00	100.00	0.00	852.49	0.00	100.00	0.00	20.83
19	100,000	500,000	300,000	4	2,614	0.15	99.73	21.83	4,113.55	0.47	88.94	0	10	0.00	100.00	0.00	852.49	0.00	100.00	0.00	20.72
20	500,000	UP		7	2,621	0.27	100.00	511.43	4,624.99	11.06	100.00	0	10	0.00	100.00	0.00	852.49	0.00	100.00	0.00	18.43
				2,621				4,624.99				10				852.49				18.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	270	270	12.52	12.52	96.03	96.03	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	99	369	4.59	17.11	74.26	170.30	0.96	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	133	502	6.17	23.27	188.12	358.42	2.44	4.64	1	1	1.85	1.85	81.05	81.05	10.23	10.23	43.08	22.61
4	200	300	250	102	604	4.73	28.00	81.28	439.70	1.05	5.69	0	1	0.00	1.85	0.00	81.05	0.00	10.23	0.00	18.43
5	300	500	400	162	766	7.51	35.51	254.79	694.49	3.30	8.99	1	2	1.85	3.70	0.00	81.05	0.00	10.23	0.00	11.67
6	500	750	625	127	893	5.89	41.40	91.32	785.80	1.18	10.17	0	2	0.00	3.70	0.00	81.05	0.00	10.23	0.00	10.31
7	750	1,000	875	135	1,028	6.26	47.66	171.79	957.59	2.22	12.40	1	3	1.85	5.56	7.95	89.00	1.00	11.23	4.63	9.29
8	1,000	1,500	1,250	198	1,226	9.18	56.84	303.99	1,261.58	3.93	16.33	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	7.05
9	1,500	2,000	1,750	169	1,395	7.83	64.67	392.53	1,654.10	5.08	21.41	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	5.38
10	2,000	2,500	2,250	91	1,486	4.22	68.89	311.20	1,965.30	4.03	25.44	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	4.53
11	2,500	3,000	2,750	73	1,559	3.38	72.28	275.57	2,240.87	3.57	29.01	1	4	1.85	7.41	7.64	96.64	0.96	12.19	2.77	4.31
12	3,000	4,000	3,500	106	1,665	4.91	77.19	417.46	2,658.32	5.40	34.41	1	5	1.85	9.26	0.00	96.64	0.00	12.19	0.00	3.64
13	4,000	5,000	4,500	61	1,726	2.83	80.02	340.23	2,998.56	4.40	38.81	7	12	12.96	22.22	0.11	96.75	0.01	12.21	0.03	3.23
14	5,000	7,500	6,250	124	1,850	5.75	85.77	876.54	3,875.09	11.35	50.16	3	15	5.56	27.78	48.38	145.12	6.10	18.31	5.52	3.74
15	7,500	10,000	8,750	63	1,913	2.92	88.69	517.76	4,392.85	6.70	56.86	2	17	3.70	31.48	139.65	284.77	17.62	35.93	26.97	6.48
16	10,000	20,000	15,000	108	2,021	5.01	93.69	1,361.44	5,754.29	17.62	74.49	8	25	14.81	46.30	121.01	405.78	15.27	51.20	8.89	7.05
17	20,000	50,000	35,000	116	2,137	5.38	99.07	1,750.80	7,505.09	22.66	97.15	24	49	44.44	90.74	357.31	763.10	45.09	96.29	20.41	10.17
18	50,000	100,000	75,000	18	2,155	0.83	99.91	155.35	7,660.44	2.01	99.16	3	52	5.56	96.30	21.57	784.67	2.72	99.01	13.89	10.24
19	100,000	500,000	300,000	2	2,157	0.09	100.00	65.00	7,725.44	0.84	100.00	2	54	3.70	100.00	7.83	792.50	0.99	100.00	12.04	10.26
20	500,000	UP		0	2,157	0.00	100.00	0.00	7,725.44	0.00	100.00	0	54	0.00	100.00	0.00	792.50	0.00	100.00	0.00	10.26
				2,157				7,725.44				54				792.50				10.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	184	184	28.01	28.01	37.14	37.14	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	196	1.83	29.83	34.81	71.94	1.46	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	218	3.35	33.18	72.31	144.25	3.03	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	249	4.72	37.90	40.47	184.72	1.70	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	283	5.18	43.07	36.53	221.25	1.53	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	54	337	8.22	51.29	72.53	293.78	3.04	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	362	3.81	55.10	41.39	335.17	1.73	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	398	5.48	60.58	65.54	400.71	2.75	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	37	435	5.63	66.21	126.52	527.23	5.30	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	471	5.48	71.69	122.08	649.31	5.11	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	38	509	5.78	77.47	166.90	816.21	6.99	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	26	535	3.96	81.43	176.03	992.24	7.37	41.56	1	1	10.00	10.00	37.38	37.38	19.58	19.58	21.23	3.77
13	4,000	5,000	4,500	20	555	3.04	84.47	152.55	1,144.79	6.39	47.95	0	1	0.00	10.00	0.00	37.38	0.00	19.58	0.00	3.27
14	5,000	7,500	6,250	24	579	3.65	88.13	194.43	1,339.23	8.14	56.10	0	1	0.00	10.00	0.00	37.38	0.00	19.58	0.00	2.79
15	7,500	10,000	8,750	13	592	1.98	90.11	106.55	1,445.78	4.46	60.56	1	2	10.00	20.00	7.42	44.80	3.89	23.46	6.96	3.10
16	10,000	20,000	15,000	33	625	5.02	95.13	420.64	1,866.42	17.62	78.18	0	2	0.00	20.00	0.00	44.80	0.00	23.46	0.00	2.40
17	20,000	50,000	35,000	30	655	4.57	99.70	488.91	2,355.33	20.48	98.66	8	10	80.00	100.00	146.14	190.94	76.54	100.00	29.89	8.11
18	50,000	100,000	75,000	1	656	0.15	99.85	26.98	2,382.31	1.13	99.79	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.01
19	100,000	500,000	300,000	1	657	0.15	100.00	5.04	2,387.35	0.21	100.00	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.00
20	500,000	UP		0	657	0.00	100.00	0.00	2,387.35	0.00	100.00	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.00
					657				2,387.35				10				190.94				8.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.89	1.89	1.37	1.37	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	16	4.17	6.06	1.90	3.27	0.38	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	177	193	67.05	73.11	72.75	76.02	14.47	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	195	0.76	73.86	0.71	76.73	0.14	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	203	3.03	76.89	10.34	87.07	2.06	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	224	7.95	84.85	36.92	123.99	7.34	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	229	1.89	86.74	9.25	133.24	1.84	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	236	2.65	89.39	33.19	166.43	6.60	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	239	1.14	90.53	20.17	186.60	4.01	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	246	2.65	93.18	41.90	228.50	8.33	45.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	247	0.38	93.56	9.64	238.13	1.92	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	257	3.79	97.35	102.39	340.53	20.37	67.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	258	0.38	97.73	25.55	366.08	5.08	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	260	0.76	98.48	41.94	408.02	8.34	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	264	1.52	100.00	94.71	502.73	18.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				264				502.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	27.23	27.23	9.91	9.91	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	80	10.33	37.56	6.46	16.37	1.46	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	108	13.15	50.70	11.17	27.53	2.52	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	120	5.63	56.34	12.52	40.05	2.83	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	144	11.27	67.61	29.01	69.06	6.56	15.61	1	1	33.33	33.33	11.52	11.52	16.41	16.41	39.73	16.69
6	500	750	625	16	160	7.51	75.12	24.52	93.59	5.54	21.15	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	12.31
7	750	1,000	875	12	172	5.63	80.75	27.16	120.74	6.14	27.29	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	9.54
8	1,000	1,500	1,250	7	179	3.29	84.04	28.99	149.73	6.55	33.84	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	7.70
9	1,500	2,000	1,750	6	185	2.82	86.85	21.04	170.77	4.75	38.59	1	2	33.33	66.67	3.71	15.23	5.28	21.69	17.64	8.92
10	2,000	2,500	2,250	6	191	2.82	89.67	15.23	186.00	3.44	42.04	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	8.19
11	2,500	3,000	2,750	2	193	0.94	90.61	7.27	193.27	1.64	43.68	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	7.88
12	3,000	4,000	3,500	4	197	1.88	92.49	31.82	225.09	7.19	50.87	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	6.77
13	4,000	5,000	4,500	2	199	0.94	93.43	22.28	247.36	5.03	55.90	1	3	33.33	100.00	55.00	70.23	78.31	100.00	246.90	28.39
14	5,000	7,500	6,250	3	202	1.41	94.84	27.89	275.26	6.30	62.21	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	25.52
15	7,500	10,000	8,750	2	204	0.94	95.77	7.21	282.46	1.63	63.84	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	24.87
16	10,000	20,000	15,000	4	208	1.88	97.65	60.69	343.15	13.72	77.55	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	20.47
17	20,000	50,000	35,000	1	209	0.47	98.12	3.07	346.22	0.69	78.24	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	20.29
18	50,000	100,000	75,000	1	210	0.47	98.59	36.96	383.18	8.35	86.60	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	18.33
19	100,000	500,000	300,000	3	213	1.41	100.00	59.31	442.49	13.40	100.00	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	15.87
20	500,000	UP		0	213	0.00	100.00	0.00	442.49	0.00	100.00	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	15.87
					213				442.49				3				70.23				15.87

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.45	1.45	0.92	0.92	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.45	2.90	0.09	1.02	0.04	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	2.90	5.80	0.57	1.59	0.24	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.45	7.25	0.34	1.93	0.14	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	4.35	11.59	1.25	3.17	0.53	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	17	13.04	24.64	7.25	10.42	3.06	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	27	14.49	39.13	8.71	19.13	3.68	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	33	8.70	47.83	7.35	26.47	3.10	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	40	10.14	57.97	18.01	44.48	7.60	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	1.45	59.42	2.86	47.34	1.21	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	43	2.90	62.32	25.27	72.61	10.67	30.65	2	2	100.00	100.00	108.78	108.78	100.00	100.00	430.51	149.81
12	3,000	4,000	3,500	6	49	8.70	71.01	23.42	96.03	9.89	40.53	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	113.27
13	4,000	5,000	4,500	6	55	8.70	79.71	25.75	121.78	10.87	51.40	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	89.32
14	5,000	7,500	6,250	3	58	4.35	84.06	19.65	141.44	8.30	59.70	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	76.91
15	7,500	10,000	8,750	1	59	1.45	85.51	0.00	141.44	0.00	59.70	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	76.91
16	10,000	20,000	15,000	7	66	10.14	95.65	35.48	176.92	14.98	74.68	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	61.49
17	20,000	50,000	35,000	3	69	4.35	100.00	60.00	236.91	25.32	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91
20	500,000	UP		0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91
				69				236.91				2				108.78				45.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	11.85	11.85	1.27	1.27	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	28	8.89	20.74	18.06	19.32	5.84	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	50	16.30	37.04	57.86	77.18	18.71	24.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	57	5.19	42.22	10.72	87.90	3.47	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	67	7.41	49.63	3.51	91.41	1.13	29.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	72	3.70	53.33	4.59	96.00	1.48	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	84	8.89	62.22	1.89	97.88	0.61	31.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	94	7.41	69.63	6.91	104.79	2.23	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	101	5.19	74.81	7.90	112.69	2.55	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	102	0.74	75.56	13.06	99.63	4.22	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	106	2.96	78.52	15.62	115.26	5.05	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	113	5.19	83.70	24.04	139.30	7.78	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	118	3.70	87.41	38.72	178.02	12.53	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	119	0.74	88.15	6.90	184.92	2.23	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	122	2.22	90.37	1.20	186.12	0.39	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	132	7.41	97.78	118.66	304.78	38.38	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	133	0.74	98.52	3.03	307.81	0.98	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	134	0.74	99.26	1.23	309.04	0.40	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	135	0.74	100.00	0.13	309.17	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	135	0.00	100.00	0.00	309.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				135				309.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47,012	47,012	29.04	29.04	90,343.99	90,343.99	55.45	55.45	122	122	10.45	10.45	914.89	914.89	1.42	1.42	1.01	1.01
2	50	100	75	9,987	56,999	6.17	35.21	3,331.48	87,012.50	2.04	53.41	28	150	2.40	12.85	562.16	1,477.05	0.87	2.29	16.87	1.70
3	100	200	150	15,308	72,307	9.46	44.67	5,090.40	81,922.10	3.12	50.28	36	186	3.08	15.94	1,057.36	2,534.41	1.64	3.93	20.77	3.09
4	200	300	250	10,191	82,498	6.30	50.96	3,604.12	78,317.98	2.21	48.07	37	223	3.17	19.11	1,638.31	4,172.72	2.54	6.47	45.46	5.33
5	300	500	400	15,442	97,940	9.54	60.50	6,922.14	71,395.84	4.25	43.82	62	285	5.31	24.42	2,071.87	6,244.59	3.21	9.68	29.93	8.75
6	500	750	625	12,856	110,796	7.94	68.44	6,687.43	64,708.41	4.10	39.72	46	331	3.94	28.36	3,189.67	9,434.26	4.95	14.63	47.70	14.58
7	750	1,000	875	10,007	120,803	6.18	74.63	7,074.79	57,633.62	4.34	35.38	43	374	3.68	32.05	1,083.25	10,517.51	1.68	16.31	15.31	18.25
8	1,000	1,500	1,250	9,900	130,703	6.12	80.74	9,775.67	47,857.95	6.00	29.38	39	413	3.34	35.39	5,554.54	16,072.04	8.61	24.93	56.82	33.58
9	1,500	2,000	1,750	5,772	136,475	3.57	84.31	7,989.63	39,868.31	4.90	24.47	24	437	2.06	37.45	1,354.28	17,426.33	2.10	27.03	16.95	43.71
10	2,000	2,500	2,250	3,722	140,197	2.30	86.61	6,389.71	33,478.60	3.92	20.55	21	458	1.80	39.25	4,451.64	21,877.97	6.90	33.93	69.67	65.35
11	2,500	3,000	2,750	2,846	143,043	1.76	88.36	6,001.78	27,476.82	3.68	16.87	19	477	1.63	40.87	4,762.27	26,640.24	7.39	41.32	79.35	96.96
12	3,000	4,000	3,500	3,837	146,880	2.37	90.73	10,380.47	17,096.35	6.37	10.49	28	505	2.40	43.27	1,854.30	28,494.54	2.88	44.19	17.86	166.67
13	4,000	5,000	4,500	2,598	149,478	1.60	92.34	7,844.26	9,252.09	4.81	5.68	29	534	2.49	45.76	554.94	29,049.47	0.86	45.05	7.07	313.98
14	5,000	7,500	6,250	3,610	153,088	2.23	94.57	13,473.03	4,220.93	8.27	2.59	55	589	4.71	50.47	1,732.79	30,782.26	2.69	47.74	12.86	729.28
15	7,500	10,000	8,750	1,995	155,083	1.23	95.80	10,046.01	14,266.95	6.17	8.76	48	637	4.11	54.58	11,739.68	42,521.94	18.21	65.95	116.86	298.05
16	10,000	20,000	15,000	3,030	158,113	1.87	97.67	21,085.68	35,352.63	12.94	21.70	91	728	7.80	62.38	3,188.59	45,710.54	4.95	70.89	15.12	129.30
17	20,000	50,000	35,000	2,039	160,152	1.26	98.93	19,704.64	55,057.27	12.09	33.79	81	809	6.94	69.32	2,146.49	47,857.03	3.33	74.22	10.89	86.92
18	50,000	100,000	75,000	735	160,887	0.45	99.39	4,415.20	59,472.47	2.71	36.50	98	907	8.40	77.72	3,853.76	51,710.79	5.98	80.20	87.28	86.95
19	100,000	500,000	300,000	663	161,550	0.41	99.80	6,324.86	65,797.33	3.88	40.39	47	954	4.03	81.75	2,541.81	54,252.60	3.94	84.14	40.19	82.45
20	500,000	UP		330	161,880	0.20	100.00	97,120.94	162,918.27	59.61	100.00	213	1,167	18.25	100.00	10,224.73	64,477.33	15.86	100.00	10.53	39.58
				161,880				162,918.27				1,167				64,477.33				39.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6-18 STOREYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,660	4,660	42.37	42.37	459.21	459.21	2.15	2.15	10	10	3.61	3.61	119.36	119.36	0.47	0.47	25.99	25.99
2	50	100	75	485	5,145	4.41	46.78	289.96	749.17	1.35	3.50	4	14	1.44	5.05	38.29	157.66	0.15	0.62	13.21	21.04
3	100	200	150	460	5,605	4.18	50.96	474.09	1,223.26	2.22	5.72	3	17	1.08	6.14	17.65	175.31	0.07	0.69	3.72	14.33
4	200	300	250	436	6,041	3.96	54.92	466.33	1,689.60	2.18	7.89	0	17	0.00	6.14	0.00	175.31	0.00	0.69	0.00	10.38
5	300	500	400	1,320	7,361	12.00	66.92	924.61	2,614.21	4.32	12.22	1	18	0.36	6.50	1.40	176.71	0.01	0.70	0.15	6.76
6	500	750	625	281	7,642	2.55	69.48	241.84	2,856.05	1.13	13.35	3	21	1.08	7.58	7.07	183.78	0.03	0.72	2.93	6.43
7	750	1,000	875	302	7,944	2.75	72.22	194.37	3,050.42	0.91	14.25	0	21	0.00	7.58	0.00	183.78	0.00	0.72	0.00	6.02
8	1,000	1,500	1,250	334	8,278	3.04	75.26	421.04	3,471.46	1.97	16.22	0	21	0.00	7.58	0.00	183.78	0.00	0.72	0.00	5.29
9	1,500	2,000	1,750	151	8,429	1.37	76.63	317.22	3,788.68	1.48	17.70	0	21	0.00	7.58	0.00	183.78	0.00	0.72	0.00	4.85
10	2,000	2,500	2,250	143	8,572	1.30	77.93	263.16	4,051.84	1.23	18.93	3	24	1.08	8.66	83.91	267.70	0.33	1.06	31.89	6.61
11	2,500	3,000	2,750	120	8,692	1.09	79.03	288.43	4,340.28	1.35	20.28	2	26	0.72	9.39	15.97	283.67	0.06	1.12	5.54	6.54
12	3,000	4,000	3,500	151	8,843	1.37	80.40	351.56	4,691.83	1.64	21.92	4	30	1.44	10.83	44.55	328.22	0.18	1.29	12.67	7.00
13	4,000	5,000	4,500	104	8,947	0.95	81.34	477.81	5,169.64	2.23	24.16	2	32	0.72	11.55	6.64	334.86	0.03	1.32	1.39	6.48
14	5,000	7,500	6,250	146	9,093	1.33	82.67	572.28	5,741.92	2.67	26.83	5	37	1.81	13.36	96.46	431.32	0.38	1.70	16.86	7.51
15	7,500	10,000	8,750	118	9,211	1.07	83.74	698.21	6,440.13	3.26	30.09	1	38	0.36	13.72	0.11	431.43	0.00	1.70	0.02	6.70
16	10,000	20,000	15,000	318	9,529	2.89	86.64	1,969.48	8,409.61	9.20	39.30	12	50	4.33	18.05	56.30	487.74	0.22	1.92	2.86	5.80
17	20,000	50,000	35,000	463	9,992	4.21	90.84	4,308.57	12,718.18	20.13	59.43	24	74	8.66	26.71	736.72	1,224.46	2.91	4.83	17.10	9.63
18	50,000	100,000	75,000	389	10,381	3.54	94.38	3,636.24	16,354.41	16.99	76.42	38	112	13.72	40.43	12,534.53	13,758.99	49.45	54.28	344.71	84.13
19	100,000	500,000	300,000	547	10,928	4.97	99.35	4,557.83	20,912.24	21.30	97.72	53	165	19.13	59.57	11,232.17	24,991.15	44.31	98.59	246.44	119.50
20	500,000	UP		71	10,999	0.65	100.00	488.92	21,401.16	2.28	100.00	112	277	40.43	100.00	358.13	25,349.28	1.41	100.00	73.25	118.45
				10,999				21,401.16				277				25,349.28				118.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,228	1,228	20.36	20.36	348.99	348.99	2.22	2.22	5	5	3.47	3.47	9.37	9.37	0.08	0.08	2.69	2.69
2	50	100	75	278	1,506	4.61	24.98	185.64	534.63	1.18	3.40	1	6	0.69	4.17	2.32	11.69	0.02	0.11	1.25	2.19
3	100	200	150	440	1,946	7.30	32.27	516.34	1,050.98	3.29	6.69	3	9	2.08	6.25	26.37	38.06	0.24	0.34	5.11	3.62
4	200	300	250	443	2,389	7.35	39.62	245.76	1,296.74	1.56	8.25	0	9	0.00	6.25	0.00	38.06	0.00	0.34	0.00	2.93
5	300	500	400	556	2,945	9.22	48.84	395.55	1,692.29	2.52	10.77	0	9	0.00	6.25	0.00	38.06	0.00	0.34	0.00	2.25
6	500	750	625	330	3,275	5.47	54.31	198.22	1,890.51	1.26	12.03	0	9	0.00	6.25	0.00	38.06	0.00	0.34	0.00	2.01
7	750	1,000	875	300	3,575	4.98	59.29	251.39	2,141.90	1.60	13.63	0	9	0.00	6.25	0.00	38.06	0.00	0.34	0.00	1.78
8	1,000	1,500	1,250	295	3,870	4.89	64.18	343.33	2,485.23	2.18	15.82	1	10	0.69	6.94	0.63	38.69	0.01	0.35	0.18	1.56
9	1,500	2,000	1,750	214	4,084	3.55	67.73	350.56	2,835.79	2.23	18.05	0	10	0.00	6.94	0.00	38.69	0.00	0.35	0.00	1.36
10	2,000	2,500	2,250	140	4,224	2.32	70.05	307.66	3,143.45	1.96	20.00	0	10	0.00	6.94	0.00	38.69	0.00	0.35	0.00	1.23
11	2,500	3,000	2,750	101	4,325	1.67	71.72	197.76	3,341.21	1.26	21.26	0	10	0.00	6.94	0.00	38.69	0.00	0.35	0.00	1.16
12	3,000	4,000	3,500	183	4,508	3.03	74.76	442.99	3,784.20	2.82	24.08	2	12	1.39	8.33	70.73	109.42	0.64	0.99	15.97	2.89
13	4,000	5,000	4,500	96	4,604	1.59	76.35	252.38	4,036.58	1.61	25.69	1	13	0.69	9.03	0.06	109.47	0.00	0.99	0.02	2.71
14	5,000	7,500	6,250	121	4,725	2.01	78.36	501.16	4,537.74	3.19	28.88	1	14	0.69	9.72	3.68	113.15	0.03	1.02	0.73	2.49
15	7,500	10,000	8,750	95	4,820	1.58	79.93	580.72	5,118.46	3.70	32.57	4	18	2.78	12.50	8.00	121.14	0.07	1.09	1.38	2.37
16	10,000	20,000	15,000	189	5,009	3.13	83.07	1,019.62	6,138.07	6.49	39.06	4	22	2.78	15.28	5.39	126.53	0.05	1.14	0.53	2.06
17	20,000	50,000	35,000	199	5,208	3.30	86.37	1,422.68	7,560.75	9.05	48.12	18	40	12.50	27.78	107.13	233.66	0.97	2.11	7.53	3.09
18	50,000	100,000	75,000	157	5,365	2.60	88.97	1,954.43	9,515.18	12.44	60.55	6	46	4.17	31.94	323.32	556.98	2.92	5.02	16.54	5.85
19	100,000	500,000	300,000	534	5,899	8.86	97.83	5,508.01	15,023.19	35.05	95.61	60	106	41.67	73.61	6,714.35	7,271.33	60.54	65.57	121.90	48.40
20	500,000	UP		131	6,030	2.17	100.00	690.59	15,713.78	4.39	100.00	38	144	26.39	100.00	3,818.80	11,090.13	34.43	100.00	552.98	70.58
				6,030				15,713.78				144				11,090.13				70.58	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	11.91	11.91	6.74	6.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	109	3.55	15.46	31.40	24.66	1.21	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	128	2.70	18.16	13.17	37.84	0.51	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	158	4.26	22.41	7.70	45.54	0.30	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	210	7.38	29.79	20.79	66.33	0.80	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	249	5.53	35.32	26.21	92.54	1.01	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	53	302	7.52	42.84	46.21	138.74	1.77	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	37	339	5.25	48.09	37.92	176.66	1.46	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	390	7.23	55.32	78.03	254.69	3.00	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	410	2.84	58.16	58.42	313.11	2.24	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	438	3.97	62.13	91.70	404.81	3.52	15.54	1	1	4.17	4.17	5.46	5.46	1.48	1.48	5.96	1.35
12	3,000	4,000	3,500	29	467	4.11	66.24	102.12	506.93	3.92	19.46	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	1.08
13	4,000	5,000	4,500	25	492	3.55	69.79	147.88	654.81	5.68	25.14	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	0.83
14	5,000	7,500	6,250	21	513	2.98	72.77	84.42	739.23	3.24	28.38	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	0.74
15	7,500	10,000	8,750	13	526	1.84	74.61	61.60	800.83	2.37	30.75	2	3	8.33	12.50	54.84	60.30	14.84	16.32	89.02	7.53
16	10,000	20,000	15,000	52	578	7.38	81.99	580.38	1,381.21	22.28	53.03	2	5	8.33	20.83	59.58	119.88	16.12	32.45	10.26	8.68
17	20,000	50,000	35,000	42	620	5.96	87.94	656.89	2,038.10	25.22	78.25	0	5	0.00	20.83	0.00	119.88	0.00	32.45	0.00	5.88
18	50,000	100,000	75,000	26	646	3.69	91.63	193.08	2,231.18	7.41	85.67	0	5	0.00	20.83	0.00	119.88	0.00	32.45	0.00	5.37
19	100,000	500,000	300,000	44	690	6.24	97.87	288.54	2,519.72	11.08	96.75	16	21	66.67	87.50	228.83	348.70	61.94	94.38	79.31	13.84
20	500,000	UP		15	705	2.13	100.00	84.74	2,604.46	3.25	100.00	3	24	12.50	100.00	20.76	369.46	5.62	100.00	24.49	14.19
				705				2,604.46				24				369.46				14.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2975 -EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,023	2,023	28.59	28.59	605.13	605.13	4.02	4.02	38	38	11.76	11.76	106.69	106.69	1.38	1.38	17.63	17.63
2	50	100	75	330	2,353	4.66	33.25	295.52	900.66	1.97	5.99	0	38	0.00	11.76	0.00	106.69	0.00	1.38	0.00	11.85
3	100	200	150	387	2,740	5.47	38.72	357.98	1,258.64	2.38	8.37	1	39	0.31	12.07	112.64	219.33	1.46	2.84	31.47	17.43
4	200	300	250	386	3,126	5.46	44.18	222.71	1,481.36	1.48	9.85	2	41	0.62	12.69	103.26	322.59	1.34	4.18	46.36	21.78
5	300	500	400	547	3,673	7.73	51.91	456.68	1,938.04	3.04	12.89	9	50	2.79	15.48	368.24	690.83	4.77	8.95	80.63	35.65
6	500	750	625	359	4,032	5.07	56.98	229.03	2,167.07	1.52	14.41	0	50	0.00	15.48	0.00	690.83	0.00	8.95	0.00	31.88
7	750	1,000	875	278	4,310	3.93	60.91	290.79	2,457.85	1.93	16.34	0	50	0.00	15.48	0.00	690.83	0.00	8.95	0.00	28.11
8	1,000	1,500	1,250	311	4,621	4.40	65.31	384.88	2,842.73	2.56	18.90	1	51	0.31	15.79	204.59	895.42	2.65	11.60	53.16	31.50
9	1,500	2,000	1,750	169	4,790	2.39	67.69	255.87	3,098.60	1.70	20.60	0	51	0.00	15.79	0.00	895.42	0.00	11.60	0.00	28.90
10	2,000	2,500	2,250	129	4,919	1.82	69.52	187.01	3,285.60	1.24	21.85	1	52	0.31	16.10	6.91	902.33	0.09	11.69	3.70	27.46
11	2,500	3,000	2,750	114	5,033	1.61	71.13	347.00	3,632.60	2.31	24.16	1	53	0.31	16.41	1.32	903.66	0.02	11.71	0.38	24.88
12	3,000	4,000	3,500	132	5,165	1.87	72.99	553.82	4,186.43	3.68	27.84	1	54	0.31	16.72	0.10	903.75	0.00	11.71	0.02	21.59
13	4,000	5,000	4,500	84	5,249	1.19	74.18	257.88	4,444.31	1.71	29.55	1	55	0.31	17.03	35.00	938.75	0.45	12.16	13.57	21.12
14	5,000	7,500	6,250	164	5,413	2.32	76.50	604.51	5,048.82	4.02	33.57	6	61	1.86	18.89	20.88	959.63	0.27	12.43	3.45	19.01
15	7,500	10,000	8,750	81	5,494	1.14	77.64	480.89	5,529.72	3.20	36.77	1	62	0.31	19.20	0.11	959.74	0.00	12.43	0.02	17.36
16	10,000	20,000	15,000	196	5,690	2.77	80.41	1,552.41	7,082.12	10.32	47.09	10	72	3.10	22.29	142.19	1,101.93	1.84	14.27	9.16	15.56
17	20,000	50,000	35,000	190	5,880	2.69	83.10	1,447.75	8,529.88	9.63	56.72	25	97	7.74	30.03	157.01	1,258.95	2.03	16.31	10.85	14.76
18	50,000	100,000	75,000	112	5,992	1.58	84.68	763.28	9,293.16	5.08	61.79	23	120	7.12	37.15	1,447.01	2,705.95	18.74	35.05	189.58	29.12
19	100,000	500,000	300,000	622	6,614	8.79	93.47	4,404.13	13,697.29	29.29	91.08	93	213	28.79	65.94	1,454.88	4,160.83	18.85	53.90	33.03	30.38
20	500,000	UP		462	7,076	6.53	100.00	1,341.43	15,038.71	8.92	100.00	110	323	34.06	100.00	3,559.20	7,720.03	46.10	100.00	265.33	51.33
				7,076				15,038.71				323				7,720.03				51.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	132,335	132,335	17.25	17.25	12,676.05	12,676.05	4.99	4.99	49	49	5.69	5.69	779.73	779.73	1.42	1.42	6.15	6.15
2	50	100	75	102,610	234,945	13.38	30.63	10,413.88	23,089.94	4.10	9.10	31	80	3.60	9.29	1,158.83	1,938.56	2.11	3.54	11.13	8.40
3	100	200	150	148,743	383,688	19.39	50.02	20,703.65	43,793.59	8.16	17.25	79	159	9.18	18.47	4,939.22	6,877.79	9.01	12.55	23.86	15.71
4	200	300	250	93,114	476,802	12.14	62.16	17,804.81	61,598.40	7.01	24.27	64	223	7.43	25.90	3,588.86	10,466.65	6.55	19.10	20.16	16.99
5	300	500	400	109,034	585,836	14.22	76.38	27,665.58	89,263.98	10.90	35.17	112	335	13.01	38.91	6,404.24	16,870.89	11.69	30.78	23.15	18.90
6	500	750	625	61,038	646,874	7.96	84.34	22,973.65	112,237.62	9.05	44.22	69	404	8.01	46.92	5,258.43	22,129.32	9.59	40.38	22.89	19.72
7	750	1,000	875	42,234	689,108	5.51	89.84	22,238.03	134,475.65	8.76	52.98	62	466	7.20	54.12	3,099.13	25,228.45	5.65	46.03	13.94	18.76
8	1,000	1,500	1,250	32,240	721,348	4.20	94.05	24,995.69	159,471.34	9.85	62.83	71	537	8.25	62.37	3,233.64	28,462.09	5.90	51.93	12.94	17.85
9	1,500	2,000	1,750	15,522	736,870	2.02	96.07	15,561.98	175,033.32	6.13	68.96	37	574	4.30	66.67	1,695.53	30,157.63	3.09	55.03	10.90	17.23
10	2,000	2,500	2,250	7,844	744,714	1.02	97.09	11,372.23	186,405.56	4.48	73.44	18	592	2.09	68.76	3,124.94	33,282.57	5.70	60.73	27.48	17.85
11	2,500	3,000	2,750	5,335	750,049	0.70	97.79	9,513.49	195,919.05	3.75	77.18	27	619	3.14	71.89	711.31	33,993.88	1.30	62.03	7.48	17.35
12	3,000	4,000	3,500	5,250	755,299	0.68	98.47	11,369.94	207,288.99	4.48	81.66	28	647	3.25	75.15	1,814.70	35,808.58	3.31	65.34	15.96	17.27
13	4,000	5,000	4,500	3,157	758,456	0.41	98.89	8,898.17	216,187.16	3.51	85.17	25	672	2.90	78.05	5,448.06	41,256.64	9.94	75.28	61.23	19.08
14	5,000	7,500	6,250	3,161	761,617	0.41	99.30	11,506.27	227,693.44	4.53	89.70	33	705	3.83	81.88	3,840.03	45,096.68	7.01	82.29	33.37	19.81
15	7,500	10,000	8,750	1,630	763,247	0.21	99.51	8,364.02	236,057.45	3.30	93.00	12	717	1.39	83.28	1,552.28	46,648.96	2.83	85.12	18.56	19.76
16	10,000	20,000	15,000	1,953	765,200	0.25	99.76	10,009.15	246,066.60	3.94	96.94	48	765	5.57	88.85	4,365.15	51,014.11	7.96	93.08	43.61	20.73
17	20,000	50,000	35,000	1,169	766,369	0.15	99.92	6,031.02	252,097.62	2.38	99.32	53	818	6.16	95.01	2,466.94	53,481.05	4.50	97.58	40.90	21.21
18	50,000	100,000	75,000	369	766,738	0.05	99.97	1,079.69	253,177.31	0.43	99.74	23	841	2.67	97.68	775.53	54,256.58	1.42	99.00	71.83	21.43
19	100,000	500,000	300,000	199	766,937	0.03	99.99	495.33	253,672.65	0.20	99.94	18	859	2.09	99.77	530.39	54,786.97	0.97	99.97	107.08	21.60
20	500,000	UP		69	767,006	0.01	100.00	158.76	253,831.41	0.06	100.00	2	861	0.23	100.00	18.33	54,805.30	0.03	100.00	11.54	21.59
				767,006				253,831.41				861				54,805.30				21.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.63	0.63	41.51	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.88	1.51	58.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	122	122	38.73	38.73	9.38	9.38	5.16	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	172	15.87	54.60	16.63	26.01	9.16	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	53	225	16.83	71.43	32.28	58.30	17.77	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	240	4.76	76.19	7.91	66.21	4.35	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	262	6.98	83.17	20.32	86.52	11.18	47.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	280	5.71	88.89	17.03	103.55	9.37	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	284	1.27	90.16	3.13	106.68	1.72	58.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	297	4.13	94.29	23.78	130.46	13.09	71.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	301	1.27	95.56	8.62	139.08	4.75	76.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	306	1.59	97.14	13.17	152.25	7.25	83.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	312	1.90	99.05	17.70	169.96	9.74	93.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	313	0.32	99.37	0.16	170.11	0.09	93.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	314	0.32	99.68	4.07	174.18	2.24	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	315	0.32	100.00	7.50	181.68	4.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	315	0.00	100.00	0.00	181.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				315				181.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	182	182	11.80	11.80	53.05	53.05	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	52	234	3.37	15.17	20.34	73.39	0.61	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	324	5.83	21.00	13.26	86.65	0.40	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	75	399	4.86	25.86	40.13	126.79	1.21	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	151	550	9.79	35.64	60.76	187.55	1.83	5.66	2	2	13.33	13.33	4.33	4.33	2.81	2.81	7.12	2.31
6	500	750	625	110	660	7.13	42.77	62.79	250.34	1.89	7.55	2	4	13.33	26.67	77.52	81.84	50.30	53.10	123.44	32.69
7	750	1,000	875	85	745	5.51	48.28	77.82	328.16	2.35	9.90	1	5	6.67	33.33	9.55	91.39	6.19	59.30	12.27	27.85
8	1,000	1,500	1,250	128	873	8.30	56.58	185.95	514.11	5.61	15.50	4	9	26.67	60.00	16.07	107.46	10.43	69.73	8.64	20.90
9	1,500	2,000	1,750	74	947	4.80	61.37	140.61	654.72	4.24	19.74	0	9	0.00	60.00	0.00	107.46	0.00	69.73	0.00	16.41
10	2,000	2,500	2,250	76	1,023	4.93	66.30	151.18	805.89	4.56	24.30	1	10	6.67	66.67	18.90	126.36	12.26	81.99	12.50	15.68
11	2,500	3,000	2,750	53	1,076	3.43	69.73	148.10	953.99	4.47	28.77	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	13.25
12	3,000	4,000	3,500	80	1,156	5.18	74.92	267.23	1,221.23	8.06	36.83	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	10.35
13	4,000	5,000	4,500	80	1,236	5.18	80.10	187.95	1,409.18	5.67	42.50	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	8.97
14	5,000	7,500	6,250	107	1,343	6.93	87.04	361.81	1,770.99	10.91	53.41	0	10	0.00	66.67	0.00	126.36	0.00	81.99	0.00	7.14
15	7,500	10,000	8,750	64	1,407	4.15	91.19	392.66	2,163.65	11.84	65.25	1	11	6.67	73.33	19.16	145.52	12.43	94.42	4.88	6.73
16	10,000	20,000	15,000	55	1,462	3.56	94.75	456.46	2,620.11	13.77	79.01	0	11	0.00	73.33	0.00	145.52	0.00	94.42	0.00	5.55
17	20,000	50,000	35,000	45	1,507	2.92	97.67	393.39	3,013.50	11.86	90.88	2	13	13.33	86.67	5.98	151.51	3.88	98.31	1.52	5.03
18	50,000	100,000	75,000	25	1,532	1.62	99.29	139.84	3,153.34	4.22	95.10	2	15	13.33	100.00	2.61	154.12	1.69	100.00	1.87	4.89
19	100,000	500,000	300,000	10	1,542	0.65	99.94	162.62	3,315.96	4.90	100.00	0	15	0.00	100.00	0.00	154.12	0.00	100.00	0.00	4.65
20	500,000	UP		1	1,543	0.06	100.00	0.02	3,315.99	0.00	100.00	0	15	0.00	100.00	0.00	154.12	0.00	100.00	0.00	4.65
				1,543				3,315.99				15				154.12				4.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	25.50	25.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				25.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	123	123	16.92	16.92	9.24	9.24	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	139	2.20	19.12	7.96	17.20	0.72	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	178	5.36	24.48	7.95	25.15	0.72	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	210	4.40	28.89	4.14	29.29	0.37	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	75	285	10.32	39.20	62.54	91.83	5.64	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	313	3.85	43.05	21.54	113.37	1.94	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	354	5.64	48.69	9.55	122.91	0.86	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	84	438	11.55	60.25	64.33	187.24	5.80	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	489	7.02	67.26	50.14	237.38	4.52	21.40	3	3	37.50	37.50	14.17	14.17	24.19	24.19	28.27	5.97
10	2,000	2,500	2,250	33	522	4.54	71.80	39.78	277.16	3.59	24.99	0	3	0.00	37.50	0.00	14.17	0.00	24.19	0.00	5.11
11	2,500	3,000	2,750	22	544	3.03	74.83	18.04	295.20	1.63	26.61	0	3	0.00	37.50	0.00	14.17	0.00	24.19	0.00	4.80
12	3,000	4,000	3,500	33	577	4.54	79.37	50.81	346.01	4.58	31.20	0	3	0.00	37.50	0.00	14.17	0.00	24.19	0.00	4.10
13	4,000	5,000	4,500	29	606	3.99	83.36	48.06	394.07	4.33	35.53	0	3	0.00	37.50	0.00	14.17	0.00	24.19	0.00	3.60
14	5,000	7,500	6,250	45	651	6.19	89.55	223.60	617.67	20.16	55.69	3	6	37.50	75.00	4.44	18.62	7.58	31.77	1.99	3.01
15	7,500	10,000	8,750	26	677	3.58	93.12	41.11	658.78	3.71	59.39	0	6	0.00	75.00	0.00	18.62	0.00	31.77	0.00	2.83
16	10,000	20,000	15,000	19	696	2.61	95.74	83.30	742.08	7.51	66.90	0	6	0.00	75.00	0.00	18.62	0.00	31.77	0.00	2.51
17	20,000	50,000	35,000	12	708	1.65	97.39	155.03	897.11	13.98	80.88	2	8	25.00	100.00	39.99	58.60	68.23	100.00	25.79	6.53
18	50,000	100,000	75,000	1	709	0.14	97.52	0.16	897.27	0.01	80.90	0	8	0.00	100.00	0.00	58.60	0.00	100.00	0.00	6.53
19	100,000	500,000	300,000	13	722	1.79	99.31	206.10	1,103.37	18.58	99.48	0	8	0.00	100.00	0.00	58.60	0.00	100.00	0.00	5.31
20	500,000	UP		5	727	0.69	100.00	5.81	1,109.18	0.52	100.00	0	8	0.00	100.00	0.00	58.60	0.00	100.00	0.00	5.28
				727				1,109.18				8				58.60				5.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	15.07	15.07	0.75	0.75	7.06	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	37	35.62	50.68	2.56	3.31	24.07	31.13	1	1	100.00	100.00	2.75	2.75	100.00	100.00	107.59	83.19
3	100	200	150	22	59	30.14	80.82	3.08	6.38	29.00	60.13	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	43.07
4	200	300	250	5	64	6.85	87.67	0.18	6.56	1.69	61.82	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	41.90
5	300	500	400	3	67	4.11	91.78	2.05	8.62	19.33	81.15	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	31.92
6	500	750	625	1	68	1.37	93.15	0.94	9.56	8.85	90.01	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	28.78
7	750	1,000	875	1	69	1.37	94.52	0.78	10.34	7.36	97.37	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	26.60
8	1,000	1,500	1,250	1	70	1.37	95.89	0.28	10.62	2.63	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
9	1,500	2,000	1,750	1	71	1.37	97.26	1.29	9.33	12.15	87.85	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	29.48
10	2,000	2,500	2,500	2	73	2.74	100.00	1.29	10.62	12.15	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
11	2,500	3,000	2,750	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
12	3,000	4,000	3,500	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
13	4,000	5,000	4,500	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
14	5,000	7,500	6,250	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
15	7,500	10,000	8,750	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
16	10,000	20,000	15,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
17	20,000	50,000	35,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
20	500,000	UP		0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
				73				10.62				1				2.75				25.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	64.29	64.29	0.47	0.47	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	7.14	71.43	0.51	0.98	2.94	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	7.14	78.57	1.85	2.83	10.60	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	7.14	85.71	4.61	7.44	26.50	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	7.14	92.86	5.80	13.25	33.33	76.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	7.14	100.00	4.16	17.41	23.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				17.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	227	227	50.78	50.78	19.73	19.73	3.44	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	43	270	9.62	60.40	16.84	36.57	2.94	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	41	311	9.17	69.57	16.24	52.81	2.83	9.21	2	2	40.00	40.00	2.53	2.53	19.20	19.20	15.57	4.79
4	200	300	250	25	336	5.59	75.17	22.47	75.27	3.92	13.13	0	2	0.00	40.00	0.00	2.53	0.00	19.20	0.00	3.36
5	300	500	400	36	372	8.05	83.22	46.70	121.97	8.15	21.27	1	3	20.00	60.00	0.40	2.93	3.04	22.24	0.86	2.40
6	500	750	625	10	382	2.24	85.46	17.13	139.10	2.99	24.26	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	2.11
7	750	1,000	875	28	410	6.26	91.72	60.87	199.97	10.62	34.88	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	1.46
8	1,000	1,500	1,250	10	420	2.24	93.96	21.16	221.13	3.69	38.57	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	1.32
9	1,500	2,000	1,750	3	423	0.67	94.63	7.87	229.00	1.37	39.94	2	5	40.00	100.00	10.24	13.17	77.76	100.00	130.07	5.75
10	2,000	2,500	2,250	5	428	1.12	95.75	97.00	326.00	16.92	56.86	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	4.04
11	2,500	3,000	2,750	14	442	3.13	98.88	17.70	343.70	3.09	59.95	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.83
12	3,000	4,000	3,500	1	443	0.22	99.11	30.59	374.29	5.34	65.29	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.52
13	4,000	5,000	4,500	1	444	0.22	99.33	25.65	399.94	4.47	69.76	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.29
14	5,000	7,500	6,250	1	445	0.22	99.55	0.12	400.05	0.02	69.78	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.29
15	7,500	10,000	8,750	1	446	0.22	99.78	118.85	518.90	20.73	90.51	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.54
16	10,000	20,000	15,000	1	447	0.22	100.00	54.40	573.30	9.49	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30
17	20,000	50,000	35,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30
18	50,000	100,000	75,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30
19	100,000	500,000	300,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30
20	500,000	UP		0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30
				447				573.30				5				13.17				2.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.14	1.14	97.91	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.25	1.40	21.83	119.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.58	1.98	49.82	169.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.15	1.17	269.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				1.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	275	275	22.39	22.39	46.71	46.71	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	60	335	4.89	27.28	47.14	93.85	2.31	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	47	382	3.83	31.11	73.18	167.03	3.59	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	413	2.52	33.63	15.24	182.28	0.75	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	457	3.58	37.21	23.92	206.20	1.17	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	495	3.09	40.31	0.05	206.25	0.00	10.12	5	5	100.00	100.00	679.75	679.75	100.00	100.00	1425816.89	329.58
7	750	1,000	875	273	768	22.23	62.54	84.99	291.23	4.17	14.29	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	233.40
8	1,000	1,500	1,250	112	880	9.12	71.66	80.48	371.71	3.95	18.24	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	182.87
9	1,500	2,000	1,750	64	944	5.21	76.87	102.23	473.94	5.02	23.26	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	143.43
10	2,000	2,500	2,250	9	953	0.73	77.61	13.53	487.47	0.66	23.93	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	139.44
11	2,500	3,000	2,750	20	973	1.63	79.23	32.23	519.70	1.58	25.51	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	130.80
12	3,000	4,000	3,500	14	987	1.14	80.37	36.17	555.87	1.78	27.28	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	122.29
13	4,000	5,000	4,500	26	1,013	2.12	82.49	137.53	693.40	6.75	34.03	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	98.03
14	5,000	7,500	6,250	19	1,032	1.55	84.04	72.38	765.78	3.55	37.59	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	88.77
15	7,500	10,000	8,750	21	1,053	1.71	85.75	73.98	839.76	3.63	41.22	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	80.95
16	10,000	20,000	15,000	48	1,101	3.91	89.66	433.85	1,273.60	21.29	62.51	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	53.37
17	20,000	50,000	35,000	38	1,139	3.09	92.75	183.56	1,457.16	9.01	71.52	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	46.65
18	50,000	100,000	75,000	37	1,176	3.01	95.77	407.94	1,865.10	20.02	91.54	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	36.45
19	100,000	500,000	300,000	46	1,222	3.75	99.51	97.03	1,962.13	4.76	96.31	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	34.64
20	500,000	UP		6	1,228	0.49	100.00	75.23	2,037.36	3.69	100.00	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	33.36
				1,228				2,037.36				5				679.75				33.36	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	132	132	36.07	36.07	9.64	9.64	5.83	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	148	4.37	40.44	3.54	13.18	2.14	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	181	9.02	49.45	5.76	18.93	3.48	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	221	10.93	60.38	7.84	26.78	4.74	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	69	290	18.85	79.23	20.37	47.14	12.31	28.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	304	3.83	83.06	5.03	52.17	3.04	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	325	5.74	88.80	12.61	64.78	7.62	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	339	3.83	92.62	13.21	77.99	7.99	47.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	346	1.91	94.54	11.58	89.57	7.00	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	350	1.09	95.63	5.13	94.70	3.10	57.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	356	1.64	97.27	12.48	107.19	7.55	64.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	358	0.55	97.81	9.12	116.31	5.51	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	361	0.82	98.63	12.73	129.04	7.70	78.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	364	0.82	99.45	13.27	142.31	8.02	86.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	365	0.27	99.73	6.10	148.40	3.69	89.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	366	0.27	100.00	17.01	165.41	10.28	100.00	1	1	100.00	100.00	22.33	22.33	100.00	100.00	131.31	13.50
17	20,000	50,000	35,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50
18	50,000	100,000	75,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50
19	100,000	500,000	300,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50
20	500,000	UP		0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50
				366				165.41				1				22.33				13.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.70	3.70	3.46	3.46	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.85	5.56	0.11	3.57	0.11	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.85	7.41	0.28	3.86	0.28	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.85	9.26	0.22	4.07	0.22	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.85	11.11	0.29	4.36	0.29	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.85	12.96	0.29	4.65	0.29	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.85	14.81	1.26	5.90	1.26	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.85	16.67	1.39	7.29	1.40	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.85	18.52	0.34	7.64	0.34	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.85	20.37	1.39	9.03	1.40	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.85	22.22	0.34	9.37	0.34	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.85	24.07	1.39	10.76	1.40	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	15	3.70	27.78	1.86	12.62	1.87	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	3.70	31.48	3.35	15.97	3.36	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	22	9.26	40.74	6.61	22.58	6.64	22.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	42	37.04	77.78	39.44	62.03	39.61	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	52	18.52	96.30	33.21	95.23	33.35	95.65	2	2	66.67	66.67	24.66	24.66	85.34	85.34	74.26	25.89
18	50,000	100,000	75,000	1	53	1.85	98.15	2.17	97.40	2.18	97.82	1	3	33.33	100.00	4.24	28.90	14.66	100.00	195.44	29.67
19	100,000	500,000	300,000	1	54	1.85	100.00	2.17	99.57	2.18	100.00	0	3	0.00	100.00	0.00	28.90	0.00	100.00	0.00	29.02
20	500,000	UP		0	54	0.00	100.00	0.00	99.57	0.00	100.00	0	3	0.00	100.00	0.00	28.90	0.00	100.00	0.00	29.02
				54				99.57				3				28.90				29.02	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	20.80	20.80	21.28	21.28	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	94	162	28.75	49.54	39.11	60.39	4.61	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	192	9.17	58.72	22.79	83.18	2.68	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	198	1.83	60.55	76.90	160.08	9.06	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	208	3.06	63.61	34.36	194.44	4.05	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	212	1.22	64.83	13.54	207.99	1.60	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	216	1.22	66.06	1.75	209.74	0.21	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	230	4.28	70.34	32.91	242.65	3.88	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	237	2.14	72.48	3.62	246.28	0.43	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	241	1.22	73.70	1.15	247.42	0.14	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	242	0.31	74.01	0.14	247.56	0.02	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	249	2.14	76.15	16.44	264.01	1.94	31.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	251	0.61	76.76	0.26	264.27	0.03	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	255	1.22	77.98	1.81	266.08	0.21	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	257	0.61	78.59	0.63	266.71	0.07	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	269	3.67	82.26	13.82	280.53	1.63	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	296	8.26	90.52	273.08	553.61	32.17	65.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	310	4.28	94.80	99.69	653.30	11.74	76.96	1	1	50.00	50.00	185.68	185.68	61.41	61.41	186.26	28.42
19	100,000	500,000	300,000	17	327	5.20	100.00	195.58	848.88	23.04	100.00	1	2	50.00	100.00	116.67	302.35	38.59	100.00	59.65	35.62
20	500,000	UP		0	327	0.00	100.00	0.00	848.88	0.00	100.00	0	2	0.00	100.00	0.00	302.35	0.00	100.00	0.00	35.62
				327				848.88				2				302.35				35.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3020 COCA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	33.33	33.33	3.96	3.96	37.90	37.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	33.33	66.67	1.82	5.78	17.45	55.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	16.67	83.33	1.19	6.96	11.36	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	16.67	100.00	3.48	10.44	33.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				10.44				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	13.33	13.33	0.08	0.08	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	6.67	20.00	0.53	0.61	1.77	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	6.67	26.67	0.75	1.35	2.50	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	6.67	33.33	1.11	2.47	3.72	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	9	26.67	60.00	3.44	5.91	11.52	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	6.67	66.67	0.48	6.39	1.61	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	6.67	73.33	0.64	7.03	2.14	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	6.67	80.00	3.08	10.11	10.29	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	6.67	86.67	1.31	11.41	4.37	38.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	6.67	93.33	18.35	29.76	61.38	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	6.67	100.00	0.13	29.90	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				29.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.32	0.32	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.36	0.68	0.80	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	11	34.62	42.31	6.57	7.25	14.66	16.17	1	1	100.00	100.00	42.09	42.09	100.00	100.00	640.69	580.64
5	300	500	400	4	15	15.38	57.69	4.02	11.27	8.97	25.14	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	373.47
6	500	750	625	1	16	3.85	61.54	0.70	11.97	1.57	26.71	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	351.52
7	750	1,000	875	2	18	7.69	69.23	3.10	15.07	6.91	33.62	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	279.28
8	1,000	1,500	1,250	3	21	11.54	80.77	4.62	19.68	10.30	43.92	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	213.80
9	1,500	2,000	1,750	2	23	7.69	88.46	9.54	29.22	21.28	65.19	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	144.03
10	2,000	2,500	2,250	1	24	3.85	92.31	0.54	29.77	1.22	66.41	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	141.39
11	2,500	3,000	2,750	1	25	3.85	96.15	0.98	30.75	2.19	68.60	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	136.88
12	3,000	4,000	3,500	1	26	3.85	100.00	14.07	44.82	31.40	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
20	500,000	UP		0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	93.90
				26				44.82				1				42.09				93.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	20.06	20.06	117.63	117.63	15.13	15.13	1	1	50.00	50.00	15.96	15.96	66.67	66.67	13.57	13.57
2	50	100	75	15	81	4.56	24.62	24.96	142.59	3.21	18.34	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	11.19
3	100	200	150	11	92	3.34	27.96	1.26	143.84	0.16	18.50	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	11.09
4	200	300	250	14	106	4.26	32.22	1.45	145.29	0.19	18.69	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.98
5	300	500	400	8	114	2.43	34.65	3.35	148.64	0.43	19.12	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.74
6	500	750	625	7	121	2.13	36.78	3.38	152.02	0.43	19.55	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.50
7	750	1,000	875	1	122	0.30	37.08	0.04	152.07	0.01	19.56	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.49
8	1,000	1,500	1,250	1	123	0.30	37.39	0.11	152.18	0.01	19.57	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.49
9	1,500	2,000	1,750	20	143	6.08	43.47	16.26	168.44	2.09	21.66	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	9.47
10	2,000	2,500	2,250	10	153	3.04	46.50	10.64	179.08	1.37	23.03	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.91
11	2,500	3,000	2,750	4	157	1.22	47.72	4.30	183.37	0.55	23.58	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.70
12	3,000	4,000	3,500	9	166	2.74	50.46	11.31	194.68	1.45	25.04	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.20
13	4,000	5,000	4,500	6	172	1.82	52.28	14.70	209.38	1.89	26.93	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	7.62
14	5,000	7,500	6,250	6	178	1.82	54.10	3.23	212.61	0.42	27.34	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	7.51
15	7,500	10,000	8,750	21	199	6.38	60.49	54.92	267.53	7.06	34.41	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	5.96
16	10,000	20,000	15,000	75	274	22.80	83.28	217.03	484.56	27.91	62.32	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	3.29
17	20,000	50,000	35,000	43	317	13.07	96.35	118.62	603.18	15.26	77.57	1	2	50.00	100.00	7.98	23.94	33.33	100.00	6.73	3.97
18	50,000	100,000	75,000	7	324	2.13	98.48	129.60	732.78	16.67	94.24	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.27
19	100,000	500,000	300,000	5	329	1.52	100.00	44.79	777.57	5.76	100.00	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.08
20	500,000	UP		0	329	0.00	100.00	0.00	777.57	0.00	100.00	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.08
					329				777.57				2				23.94				3.08

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	2.14	2.14	1.76	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	2.14	4.27	1.76	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	14.24	18.51	11.76	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	0.00	18.51	0.00	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	16.81	35.33	13.88	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	2.52	37.85	2.08	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	2.52	40.37	2.08	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	2.78	43.15	2.30	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	2.78	45.93	2.30	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	18.54	64.47	15.30	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	13	18.75	81.25	24.90	89.37	20.55	73.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	16	18.75	100.00	31.77	121.14	26.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				121.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	1.14	1.14	59.99	59.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.19	1.33	9.73	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.25	1.57	12.98	82.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.33	1.90	17.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	10.27	8.36	540.04	440.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	10.27	1.90	540.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				1.90				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	65.71	65.71	9.14	9.14	4.29	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	47	1.43	67.14	8.58	17.72	4.02	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	49	2.86	70.00	17.33	35.05	8.12	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	50	1.43	71.43	20.17	55.22	9.46	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	52	2.86	74.29	13.42	68.64	6.29	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	53	1.43	75.71	1.89	70.53	0.89	33.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	54	1.43	77.14	8.73	79.26	4.09	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	55	1.43	78.57	8.24	71.02	3.87	33.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	56	1.43	80.00	9.70	80.72	4.55	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	57	1.43	81.43	30.93	111.65	14.50	52.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	58	1.43	82.86	0.46	112.11	0.22	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	59	1.43	84.29	5.72	117.83	2.68	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	60	1.43	85.71	20.17	138.00	9.46	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	61	1.43	87.14	8.58	146.58	4.02	68.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	62	1.43	88.57	13.45	160.03	6.31	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	63	1.43	90.00	29.61	189.64	13.88	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	66	4.29	94.29	12.59	202.24	5.91	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	67	1.43	95.71	2.28	204.51	1.07	95.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	70	4.29	100.00	8.78	213.29	4.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	70	0.00	100.00	0.00	213.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				70				213.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	7.73	7.73	12.26	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	40.00	60.00	4.56	12.29	7.23	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	5.46	17.76	8.66	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	45.32	63.07	71.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				63.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.96	1.96	0.17	0.17	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	5	7.84	9.80	4.19	4.36	0.94	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	9	7.84	17.65	4.88	9.25	1.09	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	5.88	23.53	5.57	14.81	1.24	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	1.96	25.49	0.06	14.87	0.01	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	1.96	27.45	0.07	14.94	0.02	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	17	5.88	33.33	0.30	15.24	0.07	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	26	17.65	50.98	12.66	27.90	2.83	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	1.96	52.94	0.16	28.06	0.04	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.96	54.90	0.05	28.11	0.01	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	33	9.80	64.71	58.71	86.82	13.13	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	35	3.92	68.63	137.38	224.19	30.71	50.12	1	1	100.00	100.00	52.25	52.25	100.00	100.00	38.03	23.31
14	5,000	7,500	6,250	2	37	3.92	72.55	2.48	226.67	0.55	50.68	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	23.05
15	7,500	10,000	8,750	1	38	1.96	74.51	10.53	237.20	2.35	53.03	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	22.03
16	10,000	20,000	15,000	6	44	11.76	86.27	5.81	243.01	1.30	54.33	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	21.50
17	20,000	50,000	35,000	4	48	7.84	94.12	85.80	328.80	19.18	73.51	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	15.89
18	50,000	100,000	75,000	2	50	3.92	98.04	71.71	400.51	16.03	89.54	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	13.05
19	100,000	500,000	300,000	1	51	1.96	100.00	46.77	447.28	10.46	100.00	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	11.68
20	500,000	UP		0	51	0.00	100.00	0.00	447.28	0.00	100.00	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	11.68
				51				447.28				1				52.25				11.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	16.32	16.32	47.44	47.44	6.61	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	110	8.97	25.29	42.43	89.87	5.91	12.52	4	4	40.00	40.00	35.80	35.80	54.47	54.47	84.37	39.83
3	100	200	150	27	137	6.21	31.49	18.71	108.58	2.61	15.13	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	32.97
4	200	300	250	5	142	1.15	32.64	3.09	111.68	0.43	15.56	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	32.06
5	300	500	400	18	160	4.14	36.78	8.07	119.74	1.12	16.68	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	29.90
6	500	750	625	39	199	8.97	45.75	20.75	140.49	2.89	19.57	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	25.48
7	750	1,000	875	40	239	9.20	54.94	18.20	158.69	2.54	22.11	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	22.56
8	1,000	1,500	1,250	24	263	5.52	60.46	10.16	168.86	1.42	23.53	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	21.20
9	1,500	2,000	1,750	22	285	5.06	65.52	22.61	191.46	3.15	26.68	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	18.70
10	2,000	2,500	2,250	2	287	0.46	65.98	8.14	199.60	1.13	27.81	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	17.94
11	2,500	3,000	2,750	5	292	1.15	67.13	4.83	204.44	0.67	28.48	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	17.51
12	3,000	4,000	3,500	22	314	5.06	72.18	27.98	232.42	3.90	32.38	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	15.40
13	4,000	5,000	4,500	22	336	5.06	77.24	31.53	263.95	4.39	36.77	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	13.56
14	5,000	7,500	6,250	28	364	6.44	83.68	63.78	327.73	8.89	45.66	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	10.92
15	7,500	10,000	8,750	20	384	4.60	88.28	94.74	422.46	13.20	58.86	1	5	10.00	50.00	6.02	41.82	9.17	63.64	6.36	9.90
16	10,000	20,000	15,000	37	421	8.51	96.78	157.17	579.63	21.90	80.76	5	10	50.00	100.00	23.90	65.72	36.36	100.00	15.21	11.34
17	20,000	50,000	35,000	10	431	2.30	99.08	27.74	607.37	3.87	84.62	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	10.82
18	50,000	100,000	75,000	4	435	0.92	100.00	110.37	717.74	15.38	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.16
19	100,000	500,000	300,000	0	435	0.00	100.00	0.00	717.74	0.00	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.16
20	500,000	UP		0	435	0.00	100.00	0.00	717.74	0.00	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.16
				435				717.74				10				65.72				9.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	20.27	20.27	33.56	33.56	5.92	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	35	3.38	23.65	9.08	42.64	1.60	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	44	6.08	29.73	11.82	54.46	2.09	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	45	0.68	30.41	1.05	55.51	0.19	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	47	1.35	31.76	8.09	63.60	1.43	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	51	2.70	34.46	14.43	78.04	2.55	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	62	7.43	41.89	2.94	80.97	0.52	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	69	4.73	46.62	15.01	95.99	2.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	79	6.76	53.38	63.79	159.78	11.25	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	82	2.03	55.41	2.82	162.60	0.50	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	92	6.76	62.16	49.94	212.53	8.81	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	100	5.41	67.57	61.75	274.28	10.89	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	106	4.05	71.62	7.06	281.34	1.24	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	121	10.14	81.76	93.31	374.64	16.46	66.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	127	4.05	85.81	55.66	430.30	9.82	75.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	145	12.16	97.97	106.75	537.05	18.83	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	148	2.03	100.00	29.84	566.90	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				148				566.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.12	1.12	13.60	13.60	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.12	2.25	29.25	42.85	1.52	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.12	3.37	30.00	72.85	1.56	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	8	5.62	8.99	211.64	284.49	11.01	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	12	4.49	13.48	127.54	412.03	6.63	21.43	3	3	33.33	33.33	223.41	223.41	16.14	16.14	175.18	54.22
7	750	1,000	875	1	13	1.12	14.61	0.88	412.91	0.05	21.48	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	54.11
8	1,000	1,500	1,250	1	14	1.12	15.73	1.74	414.65	0.09	21.57	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.88
9	1,500	2,000	1,750	1	15	1.12	16.85	0.63	415.28	0.03	21.60	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.80
10	2,000	2,500	2,250	1	16	1.12	17.98	0.83	416.11	0.04	21.64	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.69
11	2,500	3,000	2,750	2	18	2.25	20.22	5.67	421.78	0.29	21.94	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	52.97
12	3,000	4,000	3,500	4	22	4.49	24.72	19.60	441.38	1.02	22.96	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	50.62
13	4,000	5,000	4,500	4	26	4.49	29.21	19.14	460.52	1.00	23.95	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	48.51
14	5,000	7,500	6,250	2	28	2.25	31.46	28.05	488.57	1.46	25.41	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	45.73
15	7,500	10,000	8,750	3	31	3.37	34.83	34.05	522.62	1.77	27.18	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	42.75
16	10,000	20,000	15,000	8	39	8.99	43.82	92.05	614.68	4.79	31.97	1	4	11.11	44.44	7.09	230.51	0.51	16.65	7.71	37.50
17	20,000	50,000	35,000	7	46	7.87	51.69	184.58	799.26	9.60	41.57	0	4	0.00	44.44	0.00	230.51	0.00	16.65	0.00	28.84
18	50,000	100,000	75,000	22	68	24.72	76.40	718.94	1,518.20	37.40	78.97	4	8	44.44	88.89	1,148.59	1,379.09	82.96	99.61	159.76	90.84
19	100,000	500,000	300,000	21	89	23.60	100.00	404.27	1,922.47	21.03	100.00	1	9	11.11	100.00	5.40	1,384.49	0.39	100.00	1.34	72.02
20	500,000	UP		0	89	0.00	100.00	0.00	1,922.47	0.00	100.00	0	9	0.00	100.00	0.00	1,384.49	0.00	100.00	0.00	72.02
				89				1,922.47				9				1,384.49				72.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.01	1.01	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.01	2.02	0.10	0.18	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.01	3.03	0.09	0.27	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.01	4.04	0.12	0.39	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.01	5.05	0.14	0.53	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.01	6.06	0.44	0.97	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	10	4.04	10.10	0.76	1.72	0.15	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.01	11.11	0.52	2.25	0.10	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	16	5.05	16.16	3.80	6.04	0.74	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.01	17.17	3.71	9.76	0.72	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	31	14.14	31.31	19.56	29.32	3.80	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.01	32.32	1.99	31.31	0.39	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	49	17.17	49.49	30.53	61.84	5.93	12.01	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	56	7.07	56.57	16.00	77.84	3.11	15.11	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	67	11.11	67.68	135.87	213.71	26.38	41.49	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	73	6.06	73.74	5.59	219.30	1.09	42.58	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	83	10.10	83.84	134.25	353.55	26.07	68.65	1	3	33.33	100.00	40.46	40.46	100.00	100.00	30.13	11.44
19	100,000	500,000	300,000	16	99	16.16	100.00	161.49	515.04	31.35	100.00	0	3	0.00	100.00	0.00	40.46	0.00	100.00	0.00	7.85
20	500,000	UP		0	99	0.00	100.00	0.00	515.04	0.00	100.00	0	3	0.00	100.00	0.00	40.46	0.00	100.00	0.00	7.85
				99				515.04				3				40.46				7.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	290	290	71.25	71.25	6.97	6.97	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	292	0.49	71.74	7.56	14.53	1.64	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	294	0.49	72.24	0.01	14.54	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	295	0.25	72.48	0.01	14.54	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	302	1.72	74.20	0.07	14.62	0.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	303	0.25	74.45	0.02	14.64	0.00	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	305	0.49	74.94	0.17	14.81	0.04	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	312	1.72	76.66	0.51	15.32	0.11	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	315	0.74	77.40	0.16	15.49	0.04	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	319	0.98	78.38	6.59	22.08	1.43	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	320	0.25	78.62	0.13	22.20	0.03	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	324	0.98	79.61	22.22	44.43	4.81	9.62	1	1	11.11	11.11	92.99	92.99	26.42	26.42	418.47	209.31
13	4,000	5,000	4,500	3	327	0.74	80.34	2.52	46.95	0.55	10.16	0	1	0.00	11.11	0.00	92.99	0.00	26.42	0.00	198.07
14	5,000	7,500	6,250	10	337	2.46	82.80	13.65	60.60	2.95	13.12	1	2	11.11	22.22	1.21	94.20	0.34	26.77	8.88	155.46
15	7,500	10,000	8,750	5	342	1.23	84.03	13.98	74.58	3.03	16.14	1	3	11.11	33.33	48.65	142.85	13.82	40.59	348.02	191.55
16	10,000	20,000	15,000	27	369	6.63	90.66	104.69	179.27	22.66	38.81	2	5	22.22	55.56	167.93	310.79	47.72	88.30	160.41	173.37
17	20,000	50,000	35,000	19	388	4.67	95.33	87.01	266.27	18.83	57.64	2	7	22.22	77.78	22.14	332.93	6.29	94.60	25.45	125.03
18	50,000	100,000	75,000	17	405	4.18	99.51	191.37	457.64	41.43	99.07	2	9	22.22	100.00	19.02	351.95	5.40	100.00	9.94	76.90
19	100,000	500,000	300,000	2	407	0.49	100.00	4.30	461.95	0.93	100.00	0	9	0.00	100.00	0.00	351.95	0.00	100.00	0.00	76.19
20	500,000	UP		0	407	0.00	100.00	0.00	461.95	0.00	100.00	0	9	0.00	100.00	0.00	351.95	0.00	100.00	0.00	76.19
				407				461.95				9				351.95				76.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.92	1.92	1.20	1.20	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	3.85	5.77	16.08	17.27	2.20	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	12	17.31	23.08	17.71	34.98	2.42	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	3.85	26.92	4.10	39.09	0.56	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	1.92	28.85	0.00	39.09	0.00	5.35	1	1	100.00	100.00	850.45	850.45	100.00	100.00	0.00	2175.63
7	750	1,000	875	1	16	1.92	30.77	15.31	54.40	2.09	7.44	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	1563.43
8	1,000	1,500	1,250	1	17	1.92	32.69	29.89	84.29	4.09	11.53	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	1008.98
9	1,500	2,000	1,750	1	18	1.92	34.62	64.01	148.30	8.75	20.28	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	573.48
10	2,000	2,500	2,250	1	19	1.92	36.54	5.28	153.58	0.72	21.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	553.75
11	2,500	3,000	2,750	1	20	1.92	38.46	35.23	188.81	4.82	25.82	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	450.42
12	3,000	4,000	3,500	1	21	1.92	40.38	5.28	194.10	0.72	26.54	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	438.16
13	4,000	5,000	4,500	1	22	1.92	42.31	6.60	200.69	0.90	27.45	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	423.76
14	5,000	7,500	6,250	18	40	34.62	76.92	315.75	516.45	43.18	70.63	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	164.67
15	7,500	10,000	8,750	3	43	5.77	82.69	76.84	593.29	10.51	81.14	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	143.35
16	10,000	20,000	15,000	1	44	1.92	84.62	2.77	596.05	0.38	81.51	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	142.68
17	20,000	50,000	35,000	8	52	15.38	100.00	135.18	731.23	18.49	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30
18	50,000	100,000	75,000	0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30
20	500,000	UP		0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30
				52				731.23				1				850.45				116.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH - REMPAH

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.02	0.02	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.30	0.32	95.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	6.02	6.02	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.00	6.02	0.00	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	30.00	36.02	17.54	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	135.00	171.02	78.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				171.02				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3150 HORTIKULTURASAYUR-SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	18.75	18.75	4.66	4.66	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.25	25.00	2.20	6.86	1.08	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	6.25	31.25	0.00	6.86	0.00	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	6.25	37.50	0.48	7.34	0.24	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	12.50	50.00	3.20	10.54	1.58	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	6.25	56.25	4.80	15.34	2.37	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	6.25	62.50	3.27	18.61	1.61	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	6.25	68.75	0.00	18.61	0.00	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.25	75.00	16.05	34.66	7.91	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.25	81.25	41.84	76.50	20.63	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.25	87.50	54.34	130.84	26.79	64.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.25	93.75	18.71	149.54	9.22	73.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	6.25	100.00	53.32	202.86	26.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				202.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	183	183	6.05	6.05	25.67	25.67	0.29	0.29	3	3	4.62	4.62	12.00	12.00	0.10	0.10	46.77	46.77
2	50	100	75	375	558	12.39	18.43	108.11	133.78	1.22	1.51	2	5	3.08	7.69	172.02	184.02	1.46	1.57	159.11	137.56
3	100	200	150	109	667	3.60	22.04	150.88	284.66	1.71	3.22	1	6	1.54	9.23	0.00	184.02	0.00	1.57	0.00	64.65
4	200	300	250	104	771	3.44	25.47	196.65	481.31	2.22	5.44	1	7	1.54	10.77	275.11	459.13	2.34	3.91	139.90	95.39
5	300	500	400	169	940	5.58	31.05	106.03	587.34	1.20	6.64	1	8	1.54	12.31	14.48	473.62	0.12	4.03	13.66	80.64
6	500	750	625	116	1,056	3.83	34.89	63.70	651.04	0.72	7.36	1	9	1.54	13.85	51.82	525.44	0.44	4.47	81.34	80.71
7	750	1,000	875	79	1,135	2.61	37.50	77.92	728.97	0.88	8.25	0	9	0.00	13.85	0.00	525.44	0.00	4.47	0.00	72.08
8	1,000	1,500	1,250	88	1,223	2.91	40.40	80.75	809.71	0.91	9.16	0	9	0.00	13.85	0.00	525.44	0.00	4.47	0.00	64.89
9	1,500	2,000	1,750	79	1,302	2.61	43.01	97.87	907.58	1.11	10.27	1	10	1.54	15.38	237.02	762.45	2.02	6.49	242.19	84.01
10	2,000	2,500	2,250	100	1,402	3.30	46.32	119.72	1,027.30	1.35	11.62	0	10	0.00	15.38	0.00	762.45	0.00	6.49	0.00	74.22
11	2,500	3,000	2,750	41	1,443	1.35	47.67	110.80	1,138.10	1.25	12.87	1	11	1.54	16.92	275.11	1,037.57	2.34	8.83	248.29	91.17
12	3,000	4,000	3,500	128	1,571	4.23	51.90	165.78	1,303.88	1.88	14.75	3	14	4.62	21.54	879.12	1,916.69	7.48	16.31	530.29	147.00
13	4,000	5,000	4,500	73	1,644	2.41	54.31	243.37	1,547.25	2.75	17.50	0	14	0.00	21.54	0.00	1,916.69	0.00	16.31	0.00	123.88
14	5,000	7,500	6,250	115	1,759	3.80	58.11	290.07	1,837.32	3.28	20.78	2	16	3.08	24.62	1,017.11	2,933.80	8.66	24.97	350.64	159.68
15	7,500	10,000	8,750	116	1,875	3.83	61.94	581.23	2,418.56	6.57	27.36	2	18	3.08	27.69	532.62	3,466.42	4.53	29.50	91.64	143.33
16	10,000	20,000	15,000	225	2,100	7.43	69.38	958.64	3,377.19	10.84	38.20	5	23	7.69	35.38	1,163.07	4,629.49	9.90	39.40	121.33	137.08
17	20,000	50,000	35,000	240	2,340	7.93	77.30	1,400.96	4,778.16	15.85	54.04	8	31	12.31	47.69	1,197.12	5,826.61	10.19	49.59	85.45	121.94
18	50,000	100,000	75,000	320	2,660	10.57	87.88	1,952.58	6,730.74	22.08	76.13	16	47	24.62	72.31	3,085.50	8,912.11	26.26	75.84	158.02	132.41
19	100,000	500,000	300,000	356	3,016	11.76	99.64	2,073.61	8,804.34	23.45	99.58	18	65	27.69	100.00	2,838.46	11,750.57	24.16	100.00	136.89	133.46
20	500,000	UP		11	3,027	0.36	100.00	36.90	8,841.24	0.42	100.00	0	65	0.00	100.00	0.00	11,750.57	0.00	100.00	0.00	132.91
				3,027				8,841.24				65				11,750.57				132.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	16.14	16.14	7.43	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	40.88	57.02	18.81	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	43.32	100.34	19.94	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	116.96	217.30	53.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				217.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3202 TERLETAK DI DAERAH PERKEBUNAN WALAUPUN MILIK ATAU BUKAN MILI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.14	0.14	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	19	65.38	73.08	2.15	2.29	19.96	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	3.85	76.92	1.35	3.64	12.58	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	3.85	80.77	0.95	4.59	8.78	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	3.85	84.62	1.61	6.20	14.96	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	3.85	88.46	0.05	6.24	0.42	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	3.85	92.31	4.37	10.61	40.56	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	3.85	96.15	0.15	10.76	1.41	100.00	1	1	100.00	100.00	5.48	5.48	100.00	100.00	3609.30	50.96
10	2,000	2,500	2,500	1	26	3.85	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
20	500,000	UP		0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96
				26				10.76				1				5.48				50.96	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3230 ISI TOKO PERKEBUNAN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.88	1.88	11.42	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	14.55	16.42	88.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				16.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.30	0.35	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.14	1.49	0.77	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	5.21	6.70	3.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	27.00	33.70	18.15	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	0.00	33.70	0.00	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	30.00	63.70	20.16	42.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	64.56	128.26	43.39	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	39.56	88.70	26.59	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	30.00	118.70	20.16	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	0.00	118.70	0.00	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.00	118.70	0.00	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	30.00	148.70	20.16	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	0.09	148.78	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				148.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 3250 PABRIK GULA TERHENTI SEMENTARASEMUA GEDUNG DAN ISINYA.

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	19.62	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.00	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	19.62	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	21.05	21.05	26.81	26.81	2.73	2.73	1	1	1.32	1.32	4.12	4.12	0.13	0.13	15.37	15.37
2	50	100	75	18	86	5.57	26.63	23.71	50.53	2.41	5.14	0	1	0.00	1.32	0.00	4.12	0.00	0.13	0.00	8.16
3	100	200	150	18	104	5.57	32.20	17.31	67.84	1.76	6.89	0	1	0.00	1.32	0.00	4.12	0.00	0.13	0.00	6.07
4	200	300	250	7	111	2.17	34.37	21.07	88.91	2.14	9.04	0	1	0.00	1.32	0.00	4.12	0.00	0.13	0.00	4.63
5	300	500	400	5	116	1.55	35.91	2.27	91.18	0.23	9.27	0	1	0.00	1.32	0.00	4.12	0.00	0.13	0.00	4.52
6	500	750	625	7	123	2.17	38.08	75.00	166.18	7.62	16.89	0	1	0.00	1.32	0.00	4.12	0.00	0.13	0.00	2.48
7	750	1,000	875	11	134	3.41	41.49	4.58	170.76	0.47	17.36	3	4	3.95	5.26	39.47	43.59	1.25	1.38	861.51	25.53
8	1,000	1,500	1,250	11	145	3.41	44.89	9.24	180.00	0.94	18.30	4	8	5.26	10.53	182.14	225.73	5.77	7.16	1971.53	125.40
9	1,500	2,000	1,750	10	155	3.10	47.99	16.50	196.50	1.68	19.97	1	9	1.32	11.84	3.57	229.30	0.11	7.27	21.64	116.69
10	2,000	2,500	2,250	15	170	4.64	52.63	15.59	212.09	1.58	21.56	2	11	2.63	14.47	2.31	231.62	0.07	7.34	14.84	109.21
11	2,500	3,000	2,750	30	200	9.29	61.92	13.10	225.19	1.33	22.89	14	25	18.42	32.89	1,807.43	2,039.05	57.29	64.64	13801.54	905.49
12	3,000	4,000	3,500	74	274	22.91	84.83	94.23	319.41	9.58	32.46	48	73	63.16	96.05	1,081.53	3,120.57	34.28	98.92	1147.80	976.97
13	4,000	5,000	4,500	23	297	7.12	91.95	34.17	353.59	3.47	35.94	2	75	2.63	98.68	28.04	3,148.61	0.89	99.81	82.04	890.48
14	5,000	7,500	6,250	5	302	1.55	93.50	61.91	415.50	6.29	42.23	0	75	0.00	98.68	0.00	3,148.61	0.00	99.81	0.00	757.79
15	7,500	10,000	8,750	1	303	0.31	93.81	8.27	423.77	0.84	43.07	0	75	0.00	98.68	0.00	3,148.61	0.00	99.81	0.00	743.00
16	10,000	20,000	15,000	3	306	0.93	94.74	48.27	375.50	4.91	38.16	0	75	0.00	98.68	0.00	3,148.61	0.00	99.81	0.00	838.51
17	20,000	50,000	35,000	8	314	2.48	97.21	265.59	641.09	26.99	65.16	1	76	1.32	100.00	6.00	3,154.61	0.19	100.00	2.26	492.07
18	50,000	100,000	75,000	3	317	0.93	98.14	158.70	799.80	16.13	81.29	0	76	0.00	100.00	0.00	3,154.61	0.00	100.00	0.00	394.43
19	100,000	500,000	300,000	6	323	1.86	100.00	184.09	983.89	18.71	100.00	0	76	0.00	100.00	0.00	3,154.61	0.00	100.00	0.00	320.63
20	500,000	UP		0	323	0.00	100.00	0.00	983.89	0.00	100.00	0	76	0.00	100.00	0.00	3,154.61	0.00	100.00	0.00	320.63
				323				983.89				76				3,154.61				320.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	12.10	12.10	15.93	15.93	3.75	3.75	1	1	25.00	25.00	0.88	0.88	0.20	0.20	5.55	5.55
2	50	100	75	29	48	18.47	30.57	21.08	37.01	4.96	8.72	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	2.39
3	100	200	150	27	75	17.20	47.77	19.42	56.43	4.57	13.29	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	1.57
4	200	300	250	10	85	6.37	54.14	42.81	99.24	10.08	23.37	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.89
5	300	500	400	4	89	2.55	56.69	1.28	100.52	0.30	23.67	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.88
6	500	750	625	3	92	1.91	58.60	2.20	102.73	0.52	24.19	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.86
7	750	1,000	875	6	98	3.82	62.42	1.90	104.63	0.45	24.64	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.85
8	1,000	1,500	1,250	9	107	5.73	68.15	3.80	108.43	0.90	25.53	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.82
9	1,500	2,000	1,750	5	112	3.18	71.34	14.84	123.27	3.49	29.03	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.72
10	2,000	2,500	2,250	1	113	0.64	71.97	0.96	124.23	0.23	29.25	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.71
11	2,500	3,000	2,750	2	115	1.27	73.25	3.09	127.33	0.73	29.98	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.69
12	3,000	4,000	3,500	2	117	1.27	74.52	2.45	129.78	0.58	30.56	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.68
13	4,000	5,000	4,500	6	123	3.82	78.34	15.28	145.06	3.60	34.16	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.61
14	5,000	7,500	6,250	7	130	4.46	82.80	44.39	189.45	10.45	44.61	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.47
15	7,500	10,000	8,750	1	131	0.64	83.44	2.28	191.73	0.54	45.15	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.46
16	10,000	20,000	15,000	10	141	6.37	89.81	48.64	240.37	11.45	56.60	3	4	75.00	100.00	440.67	441.55	99.80	100.00	905.91	183.70
17	20,000	50,000	35,000	7	148	4.46	94.27	138.75	379.12	32.67	89.27	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	116.47
18	50,000	100,000	75,000	3	151	1.91	96.18	25.78	404.90	6.07	95.34	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	109.05
19	100,000	500,000	300,000	6	157	3.82	100.00	19.78	424.68	4.66	100.00	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	103.97
20	500,000	**UP**		0	157	0.00	100.00	0.00	424.68	0.00	100.00	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	103.97
				157				424.68				4				441.55				103.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4001 CAPOC/KAPUK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	3.12	3.12	8.15	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	7.43	10.55	19.42	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	25.20	35.75	65.89	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	2.50	38.25	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				38.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4002 CASTER OIL PLANT/JARAK

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.51	0.51	26.52	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.40	1.91	73.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	50.00	50.00	0.09	0.09	16.00	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	50.00	100.00	0.47	0.55	84.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.53	0.53	6.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.68	1.21	7.93	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.04	1.25	0.45	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.03	1.22	0.39	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.02	1.24	0.26	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	6.00	7.24	69.56	83.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.60	7.84	6.93	90.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.71	7.13	8.22	82.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	1.50	8.63	17.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				8.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4007 COTTON/KAPAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.48	9.48	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.48				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,737	2,737	59.59	59.59	243.09	243.09	3.80	3.80	2	2	5.41	5.41	60.62	60.62	0.58	0.58	24.94	24.94
2	50	100	75	990	3,727	21.55	81.15	302.44	545.53	4.73	8.52	3	5	8.11	13.51	66.20	126.82	0.63	1.21	21.89	23.25
3	100	200	150	279	4,006	6.07	87.22	248.26	793.79	3.88	12.40	1	6	2.70	16.22	44.13	170.95	0.42	1.63	17.78	21.54
4	200	300	250	50	4,056	1.09	88.31	82.74	876.52	1.29	13.70	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	19.50
5	300	500	400	34	4,090	0.74	89.05	49.51	926.04	0.77	14.47	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	18.46
6	500	750	625	12	4,102	0.26	89.31	21.80	947.84	0.34	14.81	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	18.04
7	750	1,000	875	9	4,111	0.20	89.51	23.37	971.20	0.37	15.18	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	17.60
8	1,000	1,500	1,250	13	4,124	0.28	89.79	44.95	1,016.16	0.70	15.88	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	16.82
9	1,500	2,000	1,750	7	4,131	0.15	89.94	48.02	1,064.18	0.75	16.63	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	16.06
10	2,000	2,500	2,250	3	4,134	0.07	90.01	19.90	1,084.08	0.31	16.94	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	15.77
11	2,500	3,000	2,750	3	4,137	0.07	90.07	55.40	1,139.48	0.87	17.80	0	6	0.00	16.22	0.00	170.95	0.00	1.63	0.00	15.00
12	3,000	4,000	3,500	12	4,149	0.26	90.33	337.84	1,477.32	5.28	23.08	2	8	5.41	21.62	2,392.06	2,563.02	22.81	24.44	708.04	173.49
13	4,000	5,000	4,500	13	4,162	0.28	90.62	91.74	1,569.07	1.43	24.52	1	9	2.70	24.32	3.80	2,566.81	0.04	24.48	4.14	163.59
14	5,000	7,500	6,250	22	4,184	0.48	91.10	91.22	1,660.29	1.43	25.94	0	9	0.00	24.32	0.00	2,566.81	0.00	24.48	0.00	154.60
15	7,500	10,000	8,750	12	4,196	0.26	91.36	69.37	1,729.65	1.08	27.03	0	9	0.00	24.32	0.00	2,566.81	0.00	24.48	0.00	148.40
16	10,000	20,000	15,000	42	4,238	0.91	92.27	290.31	2,019.97	4.54	31.56	0	9	0.00	24.32	0.00	2,566.81	0.00	24.48	0.00	127.07
17	20,000	50,000	35,000	83	4,321	1.81	94.08	772.79	2,792.76	12.08	43.64	0	9	0.00	24.32	0.00	2,566.81	0.00	24.48	0.00	91.91
18	50,000	100,000	75,000	75	4,396	1.63	95.71	403.84	3,196.60	6.31	49.95	12	21	32.43	56.76	548.05	3,114.86	5.23	29.71	135.71	97.44
19	100,000	500,000	300,000	174	4,570	3.79	99.50	2,482.57	5,679.17	38.79	88.74	16	37	43.24	100.00	7,370.83	10,485.68	70.29	100.00	296.90	184.63
20	500,000	UP		23	4,593	0.50	100.00	720.66	6,399.83	11.26	100.00	0	37	0.00	100.00	0.00	10,485.68	0.00	100.00	0.00	163.84
				4,593				6,399.83				37				10,485.68				163.84	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4013 PINEAPPLES/NANAS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.65	1.65	97.38	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.04	1.69	2.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4015 RESIN/DAMAR

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.54	0.54	13.66	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.40	3.93	86.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				3.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	527	527	89.32	89.32	52.42	52.42	65.98	65.98	1	1	100.00	100.00	11.82	11.82	100.00	100.00	22.55	22.55
2	50	100	75	50	577	8.47	97.80	14.94	67.36	18.80	84.77	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	17.55
3	100	200	150	9	586	1.53	99.32	4.47	71.83	5.63	90.40	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	16.46
4	200	300	250	3	589	0.51	99.83	2.65	74.48	3.34	93.74	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	15.87
5	300	500	400	1	590	0.17	100.00	4.98	79.46	6.26	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
6	500	750	625	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
7	750	1,000	875	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
8	1,000	1,500	1,250	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
9	1,500	2,000	1,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
10	2,000	2,500	2,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
11	2,500	3,000	2,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
12	3,000	4,000	3,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
13	4,000	5,000	4,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
14	5,000	7,500	6,250	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
15	7,500	10,000	8,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
16	10,000	20,000	15,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
17	20,000	50,000	35,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
18	50,000	100,000	75,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
19	100,000	500,000	300,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
20	500,000	UP		0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88
				590				79.46				1				11.82				14.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	45.21	45.21	6.54	6.54	11.47	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	44	15.07	60.27	4.77	11.31	8.38	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	53	12.33	72.60	7.34	18.65	12.88	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	58	6.85	79.45	6.41	25.06	11.26	44.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	61	4.11	83.56	6.15	31.21	10.79	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	62	1.37	84.93	3.99	35.20	7.01	61.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	63	1.37	86.30	4.46	39.66	7.84	69.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	65	2.74	89.04	2.73	42.39	4.79	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	66	1.37	90.41	1.79	44.19	3.15	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	67	1.37	91.78	2.25	46.44	3.95	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	68	1.37	93.15	1.63	48.07	2.86	84.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	69	1.37	94.52	1.88	49.94	3.29	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	70	1.37	95.89	1.88	51.82	3.29	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	71	1.37	97.26	1.63	53.45	2.86	93.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	72	1.37	98.63	1.63	55.08	2.86	96.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	73	1.37	100.00	1.88	56.96	3.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					73				56.96				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4020 TEA/TEH

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.26	0.26	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.01	0.27	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.11	0.38	0.15	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	34.00	34.37	48.17	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	36.20	70.57	51.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				70.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2015

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	8.61	8.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				8.61				0				0.00				0.00	
	GRANT TOTAL			2,094,365.0				2,939,958.85				14,352.0				4,174,681.56					

2.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,273	4,273	21.12	21.12	436.73	436.73	2.64	2.64	1	1	1.18	1.18	15.00	15.00	0.29	0.29	3.43	3.43
2	50	100	75	2,273	6,546	11.23	32.35	343.24	779.97	2.08	4.72	1	2	1.18	2.35	32.40	47.40	0.62	0.91	9.44	6.08
3	100	200	150	3,463	10,009	17.11	49.46	913.47	1,693.45	5.52	10.24	7	9	8.24	10.59	303.93	351.33	5.83	6.74	33.27	20.75
4	200	300	250	2,865	12,874	14.16	63.62	1,125.74	2,819.19	6.81	17.05	4	13	4.71	15.29	134.62	485.96	2.58	9.32	11.96	17.24
5	300	500	400	2,690	15,564	13.29	76.91	1,560.28	4,379.47	9.44	26.49	4	17	4.71	20.00	159.47	645.43	3.06	12.38	10.22	14.74
6	500	750	625	1,313	16,877	6.49	83.40	876.88	5,256.36	5.30	31.79	2	19	2.35	22.35	16.72	662.15	0.32	12.70	1.91	12.60
7	750	1,000	875	850	17,727	4.20	87.60	1,024.96	6,281.32	6.20	37.99	5	24	5.88	28.24	229.16	891.31	4.40	17.10	22.36	14.19
8	1,000	1,500	1,250	692	18,419	3.42	91.02	864.06	7,145.38	5.23	43.22	6	30	7.06	35.29	1,901.70	2,793.01	36.48	53.57	220.09	39.09
9	1,500	2,000	1,750	327	18,746	1.62	92.64	743.54	7,888.91	4.50	47.71	1	31	1.18	36.47	33.00	2,826.01	0.63	54.20	4.44	35.82
10	2,000	2,500	2,250	226	18,972	1.12	93.75	1,697.98	9,586.90	10.27	57.98	2	33	2.35	38.82	440.29	3,266.29	8.44	62.65	25.93	34.07
11	2,500	3,000	2,750	150	19,122	0.74	94.49	484.13	10,071.03	2.93	60.91	1	34	1.18	40.00	11.60	3,277.89	0.22	62.87	2.40	32.55
12	3,000	4,000	3,500	170	19,292	0.84	95.34	499.01	10,570.04	3.02	63.93	0	34	0.00	40.00	0.00	3,277.89	0.00	62.87	0.00	31.01
13	4,000	5,000	4,500	123	19,415	0.61	95.94	520.09	11,090.13	3.15	67.08	0	34	0.00	40.00	0.00	3,277.89	0.00	62.87	0.00	29.56
14	5,000	7,500	6,250	149	19,564	0.74	96.68	853.53	11,943.66	5.16	72.24	6	40	7.06	47.06	36.26	3,314.15	0.70	63.57	4.25	27.75
15	7,500	10,000	8,750	161	19,725	0.80	97.47	361.07	12,304.73	2.18	74.42	5	45	5.88	52.94	22.54	3,336.69	0.43	64.00	6.24	27.12
16	10,000	20,000	15,000	173	19,898	0.85	98.33	970.95	13,275.69	5.87	80.29	14	59	16.47	69.41	112.18	3,448.88	2.15	66.15	11.55	25.98
17	20,000	50,000	35,000	139	20,037	0.69	99.02	1,241.11	14,516.80	7.51	87.80	7	66	8.24	77.65	8.11	3,456.98	0.16	66.31	0.65	23.81
18	50,000	100,000	75,000	84	20,121	0.42	99.43	1,172.56	15,689.35	7.09	94.89	3	69	3.53	81.18	1,275.99	4,732.97	24.47	90.78	108.82	30.17
19	100,000	500,000	300,000	60	20,181	0.30	99.73	727.49	16,416.84	4.40	99.29	7	76	8.24	89.41	223.77	4,956.75	4.29	95.07	30.76	30.19
20	500,000	UP		55	20,236	0.27	100.00	117.07	16,533.91	0.71	100.00	9	85	10.59	100.00	256.84	5,213.58	4.93	100.00	219.38	31.53
				20,236				16,533.91				85				5,213.58				31.53	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26,269	26,269	19.22	19.22	4,483.12	4,483.12	2.87	2.87	40	40	4.55	4.55	331.56	331.56	0.15	0.15	7.40	7.40
2	50	100	75	13,725	39,994	10.04	29.27	3,540.71	8,023.83	2.27	5.14	29	69	3.30	7.84	1,524.50	1,856.06	0.69	0.84	43.06	23.13
3	100	200	150	17,281	57,275	12.65	41.92	5,627.88	13,651.71	3.61	8.75	47	116	5.34	13.18	1,878.96	3,735.02	0.85	1.69	33.39	27.36
4	200	300	250	13,988	71,263	10.24	52.15	5,792.54	19,444.25	3.71	12.46	40	156	4.55	17.73	1,536.81	5,271.83	0.70	2.39	26.53	27.11
5	300	500	400	18,202	89,465	13.32	65.47	9,266.44	28,710.69	5.94	18.40	103	259	11.70	29.43	4,917.12	10,188.94	2.23	4.61	53.06	35.49
6	500	750	625	10,448	99,913	7.65	73.12	7,905.43	36,616.12	5.07	23.47	46	305	5.23	34.66	5,617.03	15,805.97	2.54	7.16	71.05	43.17
7	750	1,000	875	8,274	108,187	6.06	79.17	9,018.25	45,634.38	5.78	29.24	106	411	12.05	46.70	6,015.47	21,821.44	2.72	9.88	66.70	47.82
8	1,000	1,500	1,250	6,590	114,777	4.82	84.00	10,394.64	56,029.02	6.66	35.91	85	496	9.66	56.36	4,035.37	25,856.81	1.83	11.71	38.82	46.15
9	1,500	2,000	1,750	3,852	118,629	2.82	86.82	8,086.09	64,115.11	5.18	41.09	25	521	2.84	59.20	4,839.02	30,695.83	2.19	13.90	59.84	47.88
10	2,000	2,500	2,250	2,138	120,767	1.56	88.38	5,502.22	69,617.33	3.53	44.61	6	527	0.68	59.89	3,428.45	34,124.28	1.55	15.45	62.31	49.02
11	2,500	3,000	2,750	1,663	122,430	1.22	89.60	5,509.95	75,127.28	3.53	48.14	15	542	1.70	61.59	2,049.03	36,173.31	0.93	16.38	37.19	48.15
12	3,000	4,000	3,500	1,997	124,427	1.46	91.06	7,476.74	82,604.01	4.79	52.94	24	566	2.73	64.32	3,095.57	39,268.88	1.40	17.78	41.40	47.54
13	4,000	5,000	4,500	1,663	126,090	1.22	92.28	6,178.08	88,782.10	3.96	56.90	19	585	2.16	66.48	5,619.94	44,888.83	2.55	20.33	90.97	50.56
14	5,000	7,500	6,250	2,114	128,204	1.55	93.82	10,173.90	98,955.99	6.52	63.41	31	616	3.52	70.00	14,217.25	59,106.08	6.44	26.77	139.74	59.73
15	7,500	10,000	8,750	1,465	129,669	1.07	94.89	8,645.09	107,601.08	5.54	68.96	32	648	3.64	73.64	17,646.41	76,752.49	7.99	34.76	204.12	71.33
16	10,000	20,000	15,000	2,327	131,996	1.70	96.60	16,990.35	124,591.43	10.89	79.84	77	725	8.75	82.39	27,054.79	103,807.28	12.25	47.01	159.24	83.32
17	20,000	50,000	35,000	2,064	134,060	1.51	98.11	15,599.28	140,190.70	10.00	89.84	65	790	7.39	89.77	14,775.08	118,582.36	6.69	53.70	94.72	84.59
18	50,000	100,000	75,000	1,208	135,268	0.88	98.99	9,169.22	149,359.92	5.88	95.72	40	830	4.55	94.32	10,921.07	129,503.42	4.95	58.65	119.11	86.71
19	100,000	500,000	300,000	1,000	136,268	0.73	99.72	4,782.45	154,142.37	3.06	98.78	39	869	4.43	98.75	5,960.24	135,463.67	2.70	61.35	124.63	87.88
20	500,000	UP		377	136,645	0.28	100.00	1,902.76	156,045.13	1.22	100.00	11	880	1.25	100.00	85,346.56	220,810.23	38.65	100.00	4485.41	141.50
				136,645				156,045.13				880				220,810.23				141.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,528	7,528	13.11	13.11	1,362.56	1,362.56	2.54	2.54	13	13	5.88	5.88	107.81	107.81	0.27	0.27	7.91	7.91
2	50	100	75	5,200	12,728	9.06	22.17	1,123.77	2,486.33	2.10	4.64	6	19	2.71	8.60	223.82	331.63	0.56	0.83	19.92	13.34
3	100	200	150	8,869	21,597	15.45	37.62	2,188.26	4,674.59	4.08	8.72	9	28	4.07	12.67	255.35	586.99	0.64	1.46	11.67	12.56
4	200	300	250	8,001	29,598	13.94	51.55	2,746.06	7,420.65	5.12	13.84	13	41	5.88	18.55	607.76	1,194.75	1.51	2.97	22.13	16.10
5	300	500	400	10,021	39,619	17.45	69.01	5,206.82	12,627.47	9.71	23.56	23	64	10.41	28.96	1,009.04	2,203.79	2.51	5.48	19.38	17.45
6	500	750	625	5,317	44,936	9.26	78.27	4,323.97	16,951.44	8.07	31.63	19	83	8.60	37.56	1,373.26	3,577.05	3.42	8.90	31.76	21.10
7	750	1,000	875	4,016	48,952	6.99	85.26	4,938.03	21,889.47	9.21	40.84	12	95	5.43	42.99	1,198.20	4,775.25	2.98	11.88	24.26	21.82
8	1,000	1,500	1,250	2,674	51,626	4.66	89.92	4,655.37	26,544.84	8.69	49.52	11	106	4.98	47.96	1,507.20	6,282.45	3.75	15.63	32.38	23.67
9	1,500	2,000	1,750	1,380	53,006	2.40	92.32	3,463.47	30,008.31	6.46	55.98	11	117	4.98	52.94	615.44	6,897.89	1.53	17.17	17.77	22.99
10	2,000	2,500	2,250	733	53,739	1.28	93.60	2,226.08	32,234.39	4.15	60.14	6	123	2.71	55.66	828.89	7,726.78	2.06	19.23	37.24	23.97
11	2,500	3,000	2,750	549	54,288	0.96	94.56	1,763.21	33,997.59	3.29	63.43	2	125	0.90	56.56	36.91	7,763.69	0.09	19.32	2.09	22.84
12	3,000	4,000	3,500	616	54,904	1.07	95.63	2,509.66	36,507.26	4.68	68.11	5	130	2.26	58.82	5,159.75	12,923.44	12.84	32.16	205.60	35.40
13	4,000	5,000	4,500	401	55,305	0.70	96.33	2,271.29	38,778.55	4.24	72.35	7	137	3.17	61.99	4,155.05	17,078.49	10.34	42.50	182.94	44.04
14	5,000	7,500	6,250	468	55,773	0.82	97.14	2,448.94	41,227.48	4.57	76.92	4	141	1.81	63.80	586.70	17,665.20	1.46	43.96	23.96	42.85
15	7,500	10,000	8,750	333	56,106	0.58	97.72	1,903.09	43,130.57	3.55	80.47	2	143	0.90	64.71	31.72	17,696.92	0.08	44.04	1.67	41.03
16	10,000	20,000	15,000	380	56,486	0.66	98.39	2,937.37	46,067.94	5.48	85.95	16	159	7.24	71.95	733.50	18,430.41	1.83	45.86	24.97	40.01
17	20,000	50,000	35,000	330	56,816	0.57	98.96	3,379.13	49,447.07	6.30	92.25	12	171	5.43	77.38	1,737.71	20,168.12	4.32	50.19	51.42	40.79
18	50,000	100,000	75,000	176	56,992	0.31	99.27	1,568.13	51,015.20	2.93	95.18	12	183	5.43	82.81	236.48	20,404.60	0.59	50.78	15.08	40.00
19	100,000	500,000	300,000	362	57,354	0.63	99.90	2,422.92	53,438.11	4.52	99.70	25	208	11.31	94.12	8,908.52	29,313.11	22.17	72.94	367.68	54.85
20	500,000	UP		59	57,413	0.10	100.00	163.01	53,601.13	0.30	100.00	13	221	5.88	100.00	10,872.65	40,185.76	27.06	100.00	6669.72	74.97
				57,413				53,601.13				221				40,185.76				74.97	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 04 RIAU

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11,699	11,699	18.55	18.55	2,073.83	2,073.83	2.95	2.95	30	30	5.83	5.83	536.04	536.04	0.52	0.52	25.85	25.85
2	50	100	75	7,007	18,706	11.11	29.66	2,004.44	4,078.27	2.85	5.80	41	71	7.96	13.79	2,264.53	2,800.57	2.20	2.72	112.98	68.67
3	100	200	150	8,383	27,089	13.29	42.96	2,873.80	6,952.07	4.09	9.89	41	112	7.96	21.75	3,900.98	6,701.54	3.79	6.51	135.74	96.40
4	200	300	250	6,656	33,745	10.55	53.51	2,836.39	9,788.46	4.03	13.92	31	143	6.02	27.77	4,571.83	11,273.38	4.44	10.96	161.19	115.17
5	300	500	400	8,522	42,267	13.51	67.03	5,721.00	15,509.46	8.14	22.06	20	163	3.88	31.65	2,166.77	13,440.15	2.11	13.07	37.87	86.66
6	500	750	625	5,684	47,951	9.01	76.04	4,958.42	20,467.87	7.05	29.12	48	211	9.32	40.97	2,757.46	16,197.60	2.68	15.75	55.61	79.14
7	750	1,000	875	3,629	51,580	5.75	81.79	4,524.56	24,992.43	6.44	35.55	21	232	4.08	45.05	2,059.47	18,257.07	2.00	17.75	45.52	73.05
8	1,000	1,500	1,250	2,639	54,219	4.18	85.98	4,520.39	29,512.82	6.43	41.98	19	251	3.69	48.74	3,807.45	22,064.53	3.70	21.45	84.23	74.76
9	1,500	2,000	1,750	1,341	55,560	2.13	88.11	3,335.65	32,848.47	4.74	46.73	9	260	1.75	50.49	729.64	22,794.17	0.71	22.16	21.87	69.39
10	2,000	2,500	2,250	743	56,303	1.18	89.28	2,020.71	34,869.18	2.87	49.60	2	262	0.39	50.87	116.74	22,910.91	0.11	22.27	5.78	65.71
11	2,500	3,000	2,750	713	57,016	1.13	90.41	2,232.87	37,102.05	3.18	52.78	3	265	0.58	51.46	174.22	23,085.13	0.17	22.44	7.80	62.22
12	3,000	4,000	3,500	749	57,765	1.19	91.60	2,837.77	39,939.82	4.04	56.81	14	279	2.72	54.17	648.86	23,733.99	0.63	23.07	22.87	59.42
13	4,000	5,000	4,500	521	58,286	0.83	92.43	2,291.26	42,231.08	3.26	60.07	10	289	1.94	56.12	180.66	23,914.65	0.18	23.25	7.88	56.63
14	5,000	7,500	6,250	816	59,102	1.29	93.72	3,392.03	45,623.11	4.83	64.90	21	310	4.08	60.19	5,260.20	29,174.85	5.11	28.36	155.08	63.95
15	7,500	10,000	8,750	524	59,626	0.83	94.55	3,113.45	48,736.56	4.43	69.33	12	322	2.33	62.52	698.48	29,873.33	0.68	29.04	22.43	61.30
16	10,000	20,000	15,000	997	60,623	1.58	96.13	7,056.27	55,792.83	10.04	79.36	34	356	6.60	69.13	8,395.47	38,268.81	8.16	37.20	118.98	68.59
17	20,000	50,000	35,000	810	61,433	1.28	97.42	5,588.72	61,381.56	7.95	87.31	36	392	6.99	76.12	13,318.08	51,586.89	12.95	50.15	238.30	84.04
18	50,000	100,000	75,000	561	61,994	0.89	98.31	3,456.91	64,838.47	4.92	92.23	17	409	3.30	79.42	3,604.40	55,191.29	3.50	53.65	104.27	85.12
19	100,000	500,000	300,000	790	62,784	1.25	99.56	4,656.94	69,495.41	6.62	98.86	68	477	13.20	92.62	29,490.61	84,681.89	28.67	82.32	633.26	121.85
20	500,000	UP		277	63,061	0.44	100.00	804.51	70,299.91	1.14	100.00	38	515	7.38	100.00	18,186.53	102,868.42	17.68	100.00	2260.58	146.33
				63,061				70,299.91				515				102,868.42				146.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,920	3,920	16.12	16.12	774.80	774.80	3.28	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,275	6,195	9.36	25.48	518.15	1,292.95	2.20	5.48	3	3	2.65	2.65	28.08	28.08	0.18	0.18	5.42	2.17
3	100	200	150	3,590	9,785	14.77	40.25	1,021.62	2,314.57	4.33	9.81	3	6	2.65	5.31	198.06	226.14	1.23	1.41	19.39	9.77
4	200	300	250	3,066	12,851	12.61	52.86	1,291.51	3,606.07	5.47	15.28	4	10	3.54	8.85	85.53	311.67	0.53	1.94	6.62	8.64
5	300	500	400	3,467	16,318	14.26	67.12	2,210.17	5,816.24	9.36	24.64	10	20	8.85	17.70	1,177.53	1,489.20	7.34	9.29	53.28	25.60
6	500	750	625	2,257	18,575	9.28	76.40	1,724.51	7,540.74	7.31	31.95	18	38	15.93	33.63	1,810.08	3,299.28	11.29	20.57	104.96	43.75
7	750	1,000	875	1,479	20,054	6.08	82.49	1,706.31	9,247.05	7.23	39.18	12	50	10.62	44.25	1,733.98	5,033.26	10.81	31.38	101.62	54.43
8	1,000	1,500	1,250	1,002	21,056	4.12	86.61	1,708.88	10,955.94	7.24	46.41	8	58	7.08	51.33	121.14	5,154.41	0.76	32.14	7.09	47.05
9	1,500	2,000	1,750	514	21,570	2.11	88.72	1,215.87	12,171.81	5.15	51.57	5	63	4.42	55.75	7.02	5,161.42	0.04	32.18	0.58	42.40
10	2,000	2,500	2,250	284	21,854	1.17	89.89	800.28	12,972.09	3.39	54.96	0	63	0.00	55.75	0.00	5,161.42	0.00	32.18	0.00	39.79
11	2,500	3,000	2,750	266	22,120	1.09	90.98	776.32	13,748.42	3.29	58.25	1	64	0.88	56.64	0.61	5,162.04	0.00	32.19	0.08	37.55
12	3,000	4,000	3,500	296	22,416	1.22	92.20	999.26	14,747.67	4.23	62.48	5	69	4.42	61.06	2,089.38	7,251.42	13.03	45.21	209.09	49.17
13	4,000	5,000	4,500	199	22,615	0.82	93.02	929.81	15,677.49	3.94	66.42	0	69	0.00	61.06	0.00	7,251.42	0.00	45.21	0.00	46.25
14	5,000	7,500	6,250	322	22,937	1.32	94.34	1,591.12	17,268.60	6.74	73.16	16	85	14.16	75.22	475.49	7,726.91	2.96	48.18	29.88	44.75
15	7,500	10,000	8,750	244	23,181	1.00	95.35	1,527.86	18,796.46	6.47	79.63	2	87	1.77	76.99	470.78	8,197.69	2.94	51.11	30.81	43.61
16	10,000	20,000	15,000	388	23,569	1.60	96.94	2,269.59	21,066.06	9.62	89.25	5	92	4.42	81.42	3,509.36	11,707.05	21.88	73.00	154.62	55.57
17	20,000	50,000	35,000	313	23,882	1.29	98.23	2,636.43	23,702.48	11.17	100.42	5	97	4.42	85.84	316.92	12,023.97	1.98	74.97	12.02	50.73
18	50,000	100,000	75,000	166	24,048	0.68	98.91	753.40	24,455.88	3.19	103.61	9	106	7.96	93.81	272.17	12,296.14	1.70	76.67	36.13	50.28
19	100,000	500,000	300,000	222	24,270	0.91	99.83	1,400.57	25,856.45	5.93	109.54	7	113	6.19	100.00	3,741.83	16,037.97	23.33	100.00	267.17	62.03
20	500,000	UP		42	24,312	0.17	100.00	2,252.12	23,604.32	9.54	100.00	0	113	0.00	100.00	0.00	16,037.97	0.00	100.00	0.00	67.95
				24,312				23,604.32				113				16,037.97				67.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,127	9,127	16.50	16.50	1,480.90	1,480.90	2.37	2.37	17	17	4.33	4.33	456.79	456.79	0.13	0.13	30.85	30.85
2	50	100	75	6,542	15,669	11.82	28.32	1,763.40	3,244.30	2.82	5.18	4	21	1.02	5.34	343.38	800.17	0.10	0.22	19.47	24.66
3	100	200	150	6,025	21,694	10.89	39.21	1,773.10	5,017.40	2.83	8.01	16	37	4.07	9.41	668.28	1,468.46	0.19	0.41	37.69	29.27
4	200	300	250	5,212	26,906	9.42	48.63	2,149.11	7,166.51	3.43	11.45	12	49	3.05	12.47	496.34	1,964.79	0.14	0.55	23.10	27.42
5	300	500	400	7,047	33,953	12.74	61.37	3,867.96	11,034.47	6.18	17.62	26	75	6.62	19.08	1,045.67	3,010.46	0.29	0.84	27.03	27.28
6	500	750	625	4,826	38,779	8.72	70.09	3,500.46	14,534.92	5.59	23.21	23	98	5.85	24.94	2,070.62	5,081.09	0.58	1.42	59.15	34.96
7	750	1,000	875	3,736	42,515	6.75	76.84	4,138.83	18,673.76	6.61	29.82	37	135	9.41	34.35	629.42	5,710.50	0.18	1.60	15.21	30.58
8	1,000	1,500	1,250	3,069	45,584	5.55	82.39	4,304.55	22,978.31	6.87	36.70	34	169	8.65	43.00	5,153.85	10,864.35	1.45	3.05	119.73	47.28
9	1,500	2,000	1,750	1,484	47,068	2.68	85.07	3,199.72	26,178.03	5.11	41.81	10	179	2.54	45.55	1,452.44	12,316.79	0.41	3.45	45.39	47.05
10	2,000	2,500	2,250	867	47,935	1.57	86.64	2,298.26	28,476.28	3.67	45.48	7	186	1.78	47.33	511.63	12,828.42	0.14	3.60	22.26	45.05
11	2,500	3,000	2,750	818	48,753	1.48	88.12	2,002.69	30,478.97	3.20	48.68	8	194	2.04	49.36	1,478.96	14,307.37	0.41	4.01	73.85	46.94
12	3,000	4,000	3,500	915	49,668	1.65	89.77	3,231.70	33,710.67	5.16	53.84	18	212	4.58	53.94	4,790.35	19,097.73	1.34	5.35	148.23	56.65
13	4,000	5,000	4,500	581	50,249	1.05	90.82	2,335.23	36,045.90	3.73	57.57	17	229	4.33	58.27	502.78	19,600.51	0.14	5.50	21.53	54.38
14	5,000	7,500	6,250	1,007	51,256	1.82	92.64	3,695.95	39,741.84	5.90	63.47	16	245	4.07	62.34	1,819.64	21,420.14	0.51	6.01	49.23	53.90
15	7,500	10,000	8,750	604	51,860	1.09	93.73	2,739.10	42,480.95	4.37	67.85	27	272	6.87	69.21	1,707.45	23,127.59	0.48	6.48	62.34	54.44
16	10,000	20,000	15,000	1,206	53,066	2.18	95.91	6,747.08	49,228.03	10.78	78.62	36	308	9.16	78.37	6,123.26	29,250.85	1.72	8.20	90.75	59.42
17	20,000	50,000	35,000	914	53,980	1.65	97.56	6,055.08	55,283.10	9.67	88.29	19	327	4.83	83.21	10,284.22	39,535.07	2.88	11.09	169.84	71.51
18	50,000	100,000	75,000	509	54,489	0.92	98.48	2,196.09	57,479.19	3.51	91.80	8	335	2.04	85.24	176.45	39,711.52	0.05	11.13	8.03	69.09
19	100,000	500,000	300,000	644	55,133	1.16	99.65	4,555.20	62,034.39	7.28	99.08	39	374	9.92	95.17	228,607.00	268,318.52	64.10	75.23	5018.60	432.53
20	500,000	UP		195	55,328	0.35	100.00	578.23	62,612.62	0.92	100.00	19	393	4.83	100.00	88,323.28	356,641.80	24.77	100.00	15274.77	569.60
				55,328				62,612.62				393				356,641.80				569.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,010	2,010	15.58	15.58	351.89	351.89	2.80	2.80	9	9	20.45	20.45	25.61	25.61	0.75	0.75	7.28	7.28
2	50	100	75	1,522	3,532	11.80	27.38	370.02	721.90	2.95	5.75	4	13	9.09	29.55	179.46	205.07	5.22	5.97	48.50	28.41
3	100	200	150	2,299	5,831	17.82	45.21	691.89	1,413.79	5.51	11.26	1	14	2.27	31.82	183.57	388.64	5.34	11.31	26.53	27.49
4	200	300	250	1,542	7,373	11.95	57.16	694.98	2,108.77	5.54	16.80	0	14	0.00	31.82	0.00	388.64	0.00	11.31	0.00	18.43
5	300	500	400	1,774	9,147	13.75	70.91	1,184.58	3,293.35	9.44	26.24	5	19	11.36	43.18	1,051.31	1,439.95	30.61	41.92	88.75	43.72
6	500	750	625	1,030	10,177	7.99	78.90	909.41	4,202.76	7.24	33.48	0	19	0.00	43.18	0.00	1,439.95	0.00	41.92	0.00	34.26
7	750	1,000	875	827	11,004	6.41	85.31	1,055.20	5,257.96	8.41	41.89	3	22	6.82	50.00	45.94	1,485.89	1.34	43.26	4.35	28.26
8	1,000	1,500	1,250	553	11,557	4.29	89.60	1,134.55	6,392.51	9.04	50.93	3	25	6.82	56.82	1,045.37	2,531.26	30.43	73.69	92.14	39.60
9	1,500	2,000	1,750	274	11,831	2.12	91.72	743.09	7,135.60	5.92	56.85	1	26	2.27	59.09	428.78	2,960.04	12.48	86.17	57.70	41.48
10	2,000	2,500	2,250	134	11,965	1.04	92.76	389.60	7,525.20	3.10	59.95	0	26	0.00	59.09	0.00	2,960.04	0.00	86.17	0.00	39.33
11	2,500	3,000	2,750	110	12,075	0.85	93.61	433.78	7,958.98	3.46	63.40	0	26	0.00	59.09	0.00	2,960.04	0.00	86.17	0.00	37.19
12	3,000	4,000	3,500	153	12,228	1.19	94.80	560.69	8,519.67	4.47	67.87	2	28	4.55	63.64	26.35	2,986.39	0.77	86.94	4.70	35.05
13	4,000	5,000	4,500	79	12,307	0.61	95.41	451.11	8,970.77	3.59	71.46	0	28	0.00	63.64	0.00	2,986.39	0.00	86.94	0.00	33.29
14	5,000	7,500	6,250	104	12,411	0.81	96.22	541.63	9,512.40	4.31	75.78	4	32	9.09	72.73	19.69	3,006.07	0.57	87.51	3.63	31.60
15	7,500	10,000	8,750	48	12,459	0.37	96.59	231.76	9,744.16	1.85	77.63	1	33	2.27	75.00	1.40	3,007.47	0.04	87.55	0.60	30.86
16	10,000	20,000	15,000	195	12,654	1.51	98.10	1,081.91	10,826.07	8.62	86.24	3	36	6.82	81.82	68.65	3,076.13	2.00	89.55	6.35	28.41
17	20,000	50,000	35,000	91	12,745	0.71	98.81	929.11	11,755.18	7.40	93.65	0	36	0.00	81.82	0.00	3,076.13	0.00	89.55	0.00	26.17
18	50,000	100,000	75,000	80	12,825	0.62	99.43	735.87	12,491.05	5.86	99.51	5	41	11.36	93.18	314.85	3,390.98	9.17	98.72	42.79	27.15
19	100,000	500,000	300,000	62	12,887	0.48	99.91	124.23	12,615.29	0.99	100.50	3	44	6.82	100.00	44.03	3,435.01	1.28	100.00	35.44	27.23
20	500,000	UP		12	12,899	0.09	100.00	62.56	12,552.72	0.50	100.00	0	44	0.00	100.00	0.00	3,435.01	0.00	100.00	0.00	27.36
				12,899				12,552.72				44				3,435.01				27.36	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,176	6,176	15.43	15.43	899.35	899.35	1.88	1.88	19	19	5.74	5.74	368.43	368.43	0.73	0.73	40.97	40.97
2	50	100	75	3,652	9,828	9.12	24.55	877.68	1,777.03	1.84	3.72	10	29	3.02	8.76	326.82	695.26	0.65	1.38	37.24	39.12
3	100	200	150	5,427	15,255	13.56	38.11	1,493.04	3,270.06	3.13	6.85	15	44	4.53	13.29	1,135.43	1,830.69	2.25	3.63	76.05	55.98
4	200	300	250	4,202	19,457	10.50	48.61	1,580.07	4,850.13	3.31	10.15	19	63	5.74	19.03	1,527.78	3,358.47	3.03	6.65	96.69	69.24
5	300	500	400	4,774	24,231	11.93	60.54	2,583.02	7,433.15	5.41	15.56	17	80	5.14	24.17	648.49	4,006.96	1.28	7.94	25.11	53.91
6	500	750	625	3,485	27,716	8.71	69.24	2,227.31	9,660.46	4.66	20.23	22	102	6.65	30.82	2,361.68	6,368.64	4.68	12.61	106.03	65.92
7	750	1,000	875	2,681	30,397	6.70	75.94	2,478.62	12,139.08	5.19	25.41	18	120	5.44	36.25	1,550.43	7,919.07	3.07	15.68	62.55	65.24
8	1,000	1,500	1,250	2,080	32,477	5.20	81.14	2,857.03	14,996.11	5.98	31.40	13	133	3.93	40.18	498.62	8,417.69	0.99	16.67	17.45	56.13
9	1,500	2,000	1,750	1,137	33,614	2.84	83.98	2,202.20	17,198.31	4.61	36.01	5	138	1.51	41.69	165.95	8,583.64	0.33	17.00	7.54	49.91
10	2,000	2,500	2,250	590	34,204	1.47	85.45	1,477.40	18,675.71	3.09	39.10	2	140	0.60	42.30	5.40	8,589.04	0.01	17.01	0.37	45.99
11	2,500	3,000	2,750	581	34,785	1.45	86.90	1,520.83	20,196.54	3.18	42.28	8	148	2.42	44.71	524.85	9,113.89	1.04	18.05	34.51	45.13
12	3,000	4,000	3,500	673	35,458	1.68	88.59	2,229.66	22,426.20	4.67	46.95	7	155	2.11	46.83	129.98	9,243.87	0.26	18.31	5.83	41.22
13	4,000	5,000	4,500	467	35,925	1.17	89.75	2,056.33	24,482.53	4.31	51.26	11	166	3.32	50.15	7,776.52	17,020.39	15.40	33.71	378.17	69.52
14	5,000	7,500	6,250	652	36,577	1.63	91.38	2,832.61	27,315.14	5.93	57.19	12	178	3.63	53.78	1,812.77	18,833.16	3.59	37.30	64.00	68.95
15	7,500	10,000	8,750	495	37,072	1.24	92.62	2,064.40	29,379.54	4.32	61.51	14	192	4.23	58.01	899.79	19,732.95	1.78	39.08	43.59	67.17
16	10,000	20,000	15,000	868	37,940	2.17	94.79	2,394.89	31,774.43	5.01	66.52	26	218	7.85	65.86	5,124.95	24,857.90	10.15	49.23	213.99	78.23
17	20,000	50,000	35,000	831	38,771	2.08	96.86	9,960.20	41,734.63	20.85	87.38	23	241	6.95	72.81	13,422.77	38,280.67	26.58	75.81	134.76	91.72
18	50,000	100,000	75,000	440	39,211	1.10	97.96	2,621.89	44,356.51	5.49	92.87	21	262	6.34	79.15	2,297.31	40,577.98	4.55	80.36	87.62	91.48
19	100,000	500,000	300,000	618	39,829	1.54	99.51	2,865.97	47,222.48	6.00	98.87	43	305	12.99	92.15	8,665.29	49,243.27	17.16	97.52	302.35	104.28
20	500,000	UP		198	40,027	0.49	100.00	541.72	47,764.20	1.13	100.00	26	331	7.85	100.00	1,252.26	50,495.53	2.48	100.00	231.16	105.72
				40,027				47,764.20				331				50,495.53				105.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60,877	60,877	15.75	15.75	11,229.85	11,229.85	1.86	1.86	175	175	5.78	5.78	1,226.88	1,226.88	0.50	0.50	10.93	10.93
2	50	100	75	24,914	85,791	6.45	22.20	10,956.30	22,186.15	1.81	3.67	43	218	1.42	7.20	1,618.99	2,845.87	0.66	1.16	14.78	12.83
3	100	200	150	32,036	117,827	8.29	30.49	15,550.42	37,736.57	2.57	6.24	68	286	2.25	9.45	3,742.13	6,588.00	1.52	2.67	24.06	17.46
4	200	300	250	29,742	147,569	7.70	38.18	14,783.35	52,519.92	2.45	8.69	86	372	2.84	12.29	3,761.82	10,349.82	1.53	4.20	25.45	19.71
5	300	500	400	45,484	193,053	11.77	49.95	23,305.44	75,825.36	3.86	12.54	145	517	4.79	17.09	8,308.93	18,658.75	3.37	7.57	35.65	24.61
6	500	750	625	39,014	232,067	10.09	60.05	25,337.53	101,162.90	4.19	16.73	85	602	2.81	19.89	5,675.25	24,334.00	2.30	9.88	22.40	24.05
7	750	1,000	875	35,139	267,206	9.09	69.14	30,855.47	132,018.36	5.10	21.84	94	696	3.11	23.00	7,291.25	31,625.25	2.96	12.84	23.63	23.96
8	1,000	1,500	1,250	30,479	297,685	7.89	77.03	38,796.88	170,815.24	6.42	28.26	108	804	3.57	26.57	6,415.35	38,040.60	2.60	15.44	16.54	22.27
9	1,500	2,000	1,750	17,754	315,439	4.59	81.62	33,268.40	204,083.64	5.50	33.76	64	868	2.12	28.68	7,389.06	45,429.66	3.00	18.44	22.21	22.26
10	2,000	2,500	2,250	10,478	325,917	2.71	84.33	23,356.08	227,439.72	3.86	37.62	43	911	1.42	30.11	9,179.12	54,608.78	3.73	22.16	39.30	24.01
11	2,500	3,000	2,750	7,955	333,872	2.06	86.39	23,364.30	250,804.02	3.86	41.49	43	954	1.42	31.53	2,404.54	57,013.32	0.98	23.14	10.29	22.73
12	3,000	4,000	3,500	9,023	342,895	2.33	88.72	33,704.52	284,508.53	5.58	47.06	60	1,014	1.98	33.51	11,576.90	68,590.22	4.70	27.84	34.35	24.11
13	4,000	5,000	4,500	6,389	349,284	1.65	90.38	27,822.14	312,330.67	4.60	51.66	61	1,075	2.02	35.53	4,702.83	73,293.06	1.91	29.75	16.90	23.47
14	5,000	7,500	6,250	7,809	357,093	2.02	92.40	44,988.40	357,319.07	7.44	59.11	89	1,164	2.94	38.47	18,209.80	91,502.86	7.39	37.14	40.48	25.61
15	7,500	10,000	8,750	4,946	362,039	1.28	93.68	37,027.34	394,346.41	6.12	65.23	57	1,221	1.88	40.35	20,638.26	112,141.12	8.38	45.52	55.74	28.44
16	10,000	20,000	15,000	7,557	369,596	1.96	95.63	70,262.77	464,609.18	11.62	76.85	116	1,337	3.83	44.18	6,970.36	119,111.48	2.83	48.34	9.92	25.64
17	20,000	50,000	35,000	6,235	375,831	1.61	97.25	66,596.66	531,205.84	11.02	87.87	217	1,554	7.17	51.35	10,901.04	130,012.51	4.42	52.77	16.37	24.47
18	50,000	100,000	75,000	3,159	378,990	0.82	98.06	26,117.60	557,323.44	4.32	92.19	208	1,762	6.87	58.23	11,441.39	141,453.91	4.64	57.41	43.81	25.38
19	100,000	500,000	300,000	5,017	384,007	1.30	99.36	36,054.00	593,377.44	5.96	98.15	440	2,202	14.54	72.77	28,685.64	170,139.55	11.64	69.06	79.56	28.67
20	500,000	UP		2,467	386,474	0.64	100.00	11,168.18	604,545.61	1.85	100.00	824	3,026	27.23	100.00	76,241.37	246,380.92	30.94	100.00	682.67	40.75
				386,474				604,545.61				3,026				246,380.92				40.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55,610	55,610	17.02	17.02	100,400.11	100,400.11	20.01	20.01	103	103	3.99	3.99	1,076.28	1,076.28	0.21	0.21	1.07	1.07
2	50	100	75	26,441	82,051	8.09	25.12	7,587.72	92,812.39	1.51	18.50	55	158	2.13	6.12	1,108.20	2,184.48	0.21	0.42	14.61	2.35
3	100	200	150	39,108	121,159	11.97	37.09	13,102.47	79,709.92	2.61	15.89	67	225	2.60	8.72	2,224.57	4,409.05	0.42	0.84	16.98	5.53
4	200	300	250	31,026	152,185	9.50	46.58	12,659.62	67,050.30	2.52	13.36	129	354	5.00	13.72	3,904.24	8,313.30	0.75	1.59	30.84	12.40
5	300	500	400	38,117	190,302	11.67	58.25	19,547.54	47,502.76	3.90	9.47	169	523	6.55	20.26	4,196.13	12,509.43	0.80	2.39	21.47	26.33
6	500	750	625	25,682	215,984	7.86	66.11	16,569.38	30,933.38	3.30	6.17	112	635	4.34	24.60	6,322.12	18,831.55	1.21	3.59	38.16	60.88
7	750	1,000	875	22,281	238,265	6.82	72.93	19,489.94	11,443.44	3.88	2.28	219	854	8.49	33.09	6,364.48	25,196.03	1.21	4.81	32.66	220.18
8	1,000	1,500	1,250	18,276	256,541	5.59	78.53	23,743.73	12,300.29	4.73	2.45	188	1,042	7.28	40.37	11,246.43	36,442.46	2.15	6.96	47.37	296.27
9	1,500	2,000	1,750	9,890	266,431	3.03	81.55	19,608.93	31,909.23	3.91	6.36	56	1,098	2.17	42.54	5,370.02	41,812.48	1.02	7.98	27.39	131.04
10	2,000	2,500	2,250	6,546	272,977	2.00	83.56	15,102.91	47,012.14	3.01	9.37	47	1,145	1.82	44.36	12,110.50	53,922.99	2.31	10.29	80.19	114.70
11	2,500	3,000	2,750	4,724	277,701	1.45	85.00	14,174.92	61,187.06	2.83	12.19	36	1,181	1.39	45.76	10,025.37	63,948.36	1.91	12.21	70.73	104.51
12	3,000	4,000	3,500	5,703	283,404	1.75	86.75	21,260.82	82,447.88	4.24	16.43	53	1,234	2.05	47.81	18,881.32	82,829.67	3.60	15.81	88.81	100.46
13	4,000	5,000	4,500	4,354	287,758	1.33	88.08	19,127.51	101,575.39	3.81	20.24	49	1,283	1.90	49.71	5,351.93	88,181.60	1.02	16.83	27.98	86.81
14	5,000	7,500	6,250	6,534	294,292	2.00	90.08	33,732.60	135,307.99	6.72	26.97	96	1,379	3.72	53.43	1,984.00	90,165.61	0.38	17.21	5.88	66.64
15	7,500	10,000	8,750	4,265	298,557	1.31	91.39	27,463.25	162,771.24	5.47	32.44	50	1,429	1.94	55.37	2,875.47	93,041.07	0.55	17.76	10.47	57.16
16	10,000	20,000	15,000	7,904	306,461	2.42	93.81	66,692.22	229,463.46	13.29	45.73	173	1,602	6.70	62.07	36,411.03	129,452.11	6.95	24.71	54.60	56.42
17	20,000	50,000	35,000	8,015	314,476	2.45	96.26	77,619.37	307,082.83	15.47	61.20	250	1,852	9.69	71.76	50,169.84	179,621.95	9.58	34.28	64.64	58.49
18	50,000	100,000	75,000	4,622	319,098	1.41	97.67	42,492.70	349,575.53	8.47	69.67	213	2,065	8.25	80.01	87,310.99	266,932.93	16.66	50.95	205.47	76.36
19	100,000	500,000	300,000	5,339	324,437	1.63	99.31	44,210.97	393,786.50	8.81	78.48	309	2,374	11.97	91.98	122,102.27	389,035.20	23.31	74.25	276.18	98.79
20	500,000	UP		2,262	326,699	0.69	100.00	107,968.35	501,754.85	21.52	100.00	207	2,581	8.02	100.00	134,883.30	523,918.50	25.75	100.00	124.93	104.42
				326,699				501,754.85				2,581				523,918.50				104.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35,225	35,225	20.42	20.42	11,913.54	11,913.54	5.78	5.78	33	33	3.31	3.31	1,486.21	1,486.21	0.20	0.20	12.47	12.47
2	50	100	75	18,236	53,461	10.57	30.99	4,281.54	7,632.01	2.08	3.70	21	54	2.10	5.41	860.46	2,346.67	0.12	0.32	20.10	30.75
3	100	200	150	22,015	75,476	12.76	43.75	6,944.95	687.06	3.37	0.33	27	81	2.71	8.12	1,190.98	3,537.65	0.16	0.49	17.15	514.90
4	200	300	250	14,767	90,243	8.56	52.31	6,203.29	5,516.23	3.01	2.68	30	111	3.01	11.12	1,592.52	5,130.16	0.22	0.71	25.67	93.00
5	300	500	400	16,775	107,018	9.72	62.04	9,392.35	14,908.58	4.56	7.23	46	157	4.61	15.73	2,410.83	7,540.99	0.33	1.04	25.67	50.58
6	500	750	625	12,888	119,906	7.47	69.51	9,063.32	23,971.90	4.40	11.63	56	213	5.61	21.34	3,267.48	10,808.47	0.45	1.49	36.05	45.09
7	750	1,000	875	10,208	130,114	5.92	75.42	9,378.83	33,350.73	4.55	16.18	69	282	6.91	28.26	4,184.51	14,992.98	0.58	2.06	44.62	44.96
8	1,000	1,500	1,250	8,382	138,496	4.86	80.28	11,463.43	44,814.16	5.56	21.74	66	348	6.61	34.87	3,511.89	18,504.87	0.48	2.55	30.64	41.29
9	1,500	2,000	1,750	4,669	143,165	2.71	82.99	9,626.05	54,440.21	4.67	26.41	32	380	3.21	38.08	5,530.33	24,035.19	0.76	3.31	57.45	44.15
10	2,000	2,500	2,250	2,969	146,134	1.72	84.71	7,769.87	62,210.08	3.77	30.18	15	395	1.50	39.58	5,393.87	29,429.07	0.74	4.05	69.42	47.31
11	2,500	3,000	2,750	2,315	148,449	1.34	86.05	6,846.95	69,057.03	3.32	33.50	24	419	2.40	41.98	3,763.36	33,192.43	0.52	4.57	54.96	48.07
12	3,000	4,000	3,500	3,209	151,658	1.86	87.91	11,708.99	80,766.02	5.68	39.19	37	456	3.71	45.69	5,965.32	39,157.75	0.82	5.39	50.95	48.48
13	4,000	5,000	4,500	2,124	153,782	1.23	89.14	9,287.26	90,053.28	4.51	43.69	30	486	3.01	48.70	8,120.85	47,278.60	1.12	6.51	87.44	52.50
14	5,000	7,500	6,250	3,319	157,101	1.92	91.07	15,313.28	105,366.56	7.43	51.12	40	526	4.01	52.71	2,923.24	50,201.83	0.40	6.91	19.09	47.64
15	7,500	10,000	8,750	2,034	159,135	1.18	92.25	12,551.85	117,918.40	6.09	57.21	45	571	4.51	57.21	9,433.26	59,635.09	1.30	8.21	75.15	50.57
16	10,000	20,000	15,000	3,867	163,002	2.24	94.49	27,071.94	144,990.34	13.13	70.35	87	658	8.72	65.93	42,997.83	102,632.92	5.92	14.13	158.83	70.79
17	20,000	50,000	35,000	3,305	166,307	1.92	96.40	23,016.28	168,006.63	11.17	81.51	101	759	10.12	76.05	37,908.27	140,541.20	5.22	19.35	164.70	83.65
18	50,000	100,000	75,000	2,057	168,364	1.19	97.60	9,195.60	177,202.23	4.46	85.97	67	826	6.71	82.77	19,141.96	159,683.15	2.64	21.99	208.16	90.11
19	100,000	500,000	300,000	2,538	170,902	1.47	99.07	11,559.67	188,761.90	5.61	91.58	96	922	9.62	92.38	425,065.23	584,748.39	58.54	80.53	3677.14	309.78
20	500,000	UP		1,608	172,510	0.93	100.00	17,348.40	206,110.30	8.42	100.00	76	998	7.62	100.00	141,416.55	726,164.93	19.47	100.00	815.16	352.32
				172,510				206,110.30				998				726,164.93				352.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,052	5,052	20.66	20.66	504.22	504.22	1.48	1.48	4	4	2.99	2.99	87.82	87.82	0.34	0.34	17.42	17.42
2	50	100	75	2,302	7,354	9.42	30.08	533.92	1,038.14	1.57	3.05	7	11	5.22	8.21	133.53	221.35	0.52	0.86	25.01	21.32
3	100	200	150	2,702	10,056	11.05	41.13	1,081.67	2,119.81	3.18	6.23	6	17	4.48	12.69	196.80	418.15	0.76	1.62	18.19	19.73
4	200	300	250	2,272	12,328	9.29	50.43	1,015.00	3,134.81	2.98	9.21	1	18	0.75	13.43	184.23	602.38	0.71	2.33	18.15	19.22
5	300	500	400	2,878	15,206	11.77	62.20	1,491.46	4,626.27	4.38	13.60	3	21	2.24	15.67	32.13	634.51	0.12	2.45	2.15	13.72
6	500	750	625	1,970	17,176	8.06	70.26	1,491.16	6,117.43	4.38	17.98	4	25	2.99	18.66	45.48	679.99	0.18	2.63	3.05	11.12
7	750	1,000	875	1,529	18,705	6.25	76.51	1,472.54	7,589.97	4.33	22.31	6	31	4.48	23.13	102.19	782.17	0.40	3.03	6.94	10.31
8	1,000	1,500	1,250	1,305	20,010	5.34	81.85	2,020.26	9,610.23	5.94	28.24	8	39	5.97	29.10	166.37	948.55	0.64	3.67	8.24	9.87
9	1,500	2,000	1,750	727	20,737	2.97	84.82	1,938.32	11,548.55	5.70	33.94	11	50	8.21	37.31	525.25	1,473.79	2.03	5.70	27.10	12.76
10	2,000	2,500	2,250	516	21,253	2.11	86.93	1,369.57	12,918.12	4.03	37.97	1	51	0.75	38.06	1.66	1,475.45	0.01	5.71	0.12	11.42
11	2,500	3,000	2,750	397	21,650	1.62	88.56	1,239.37	14,157.49	3.64	41.61	3	54	2.24	40.30	35.57	1,511.02	0.14	5.85	2.87	10.67
12	3,000	4,000	3,500	476	22,126	1.95	90.50	1,924.56	16,082.05	5.66	47.26	5	59	3.73	44.03	1,333.31	2,844.33	5.16	11.00	69.28	17.69
13	4,000	5,000	4,500	360	22,486	1.47	91.97	2,195.27	18,277.32	6.45	53.72	4	63	2.99	47.01	2,299.46	5,143.79	8.90	19.90	104.75	28.14
14	5,000	7,500	6,250	451	22,937	1.84	93.82	2,699.05	20,976.37	7.93	61.65	2	65	1.49	48.51	732.96	5,876.76	2.84	22.73	27.16	28.02
15	7,500	10,000	8,750	285	23,222	1.17	94.99	1,777.76	22,754.13	5.22	66.87	11	76	8.21	56.72	166.44	6,043.20	0.64	23.38	9.36	26.56
16	10,000	20,000	15,000	480	23,702	1.96	96.95	4,101.22	26,855.34	12.05	78.93	5	81	3.73	60.45	75.71	6,118.91	0.29	23.67	1.85	22.78
17	20,000	50,000	35,000	367	24,069	1.50	98.45	3,590.33	30,445.68	10.55	89.48	8	89	5.97	66.42	13,387.23	19,506.14	51.79	75.46	372.87	64.07
18	50,000	100,000	75,000	202	24,271	0.83	99.28	2,329.71	32,775.38	6.85	96.33	10	99	7.46	73.88	1,229.03	20,735.17	4.75	80.21	52.75	63.26
19	100,000	500,000	300,000	115	24,386	0.47	99.75	951.05	33,726.43	2.80	99.12	18	117	13.43	87.31	2,392.61	23,127.78	9.26	89.47	251.58	68.57
20	500,000	UP		62	24,448	0.25	100.00	298.86	34,025.29	0.88	100.00	17	134	12.69	100.00	2,721.80	25,849.57	10.53	100.00	910.72	75.97
				24,448				34,025.29				134				25,849.57				75.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39,803	39,803	16.66	16.66	6,368.47	6,368.47	1.82	1.82	49	49	2.81	2.81	678.87	678.87	0.07	0.07	10.66	10.66
2	50	100	75	19,142	58,945	8.01	24.66	8,091.00	14,459.47	2.32	4.14	36	85	2.07	4.88	959.59	1,638.45	0.10	0.17	11.86	11.33
3	100	200	150	27,350	86,295	11.44	36.11	8,792.52	23,251.99	2.52	6.66	30	115	1.72	6.60	1,497.76	3,136.21	0.15	0.32	17.03	13.49
4	200	300	250	21,450	107,745	8.98	45.08	8,733.85	31,985.84	2.50	9.16	53	168	3.04	9.64	2,903.18	6,039.39	0.29	0.61	33.24	18.88
5	300	500	400	26,416	134,161	11.05	56.14	13,628.38	45,614.22	3.90	13.07	69	237	3.96	13.60	5,158.28	11,197.67	0.52	1.13	37.85	24.55
6	500	750	625	19,785	153,946	8.28	64.42	16,381.53	61,995.75	4.69	17.76	67	304	3.84	17.44	3,757.94	14,955.61	0.38	1.51	22.94	24.12
7	750	1,000	875	15,216	169,162	6.37	70.78	14,867.39	76,863.15	4.26	22.02	80	384	4.59	22.03	7,813.25	22,768.86	0.79	2.29	52.55	29.62
8	1,000	1,500	1,250	13,453	182,615	5.63	76.41	17,964.97	94,828.11	5.15	27.16	43	427	2.47	24.50	4,798.50	27,567.37	0.48	2.78	26.71	29.07
9	1,500	2,000	1,750	8,424	191,039	3.52	79.94	16,854.59	111,682.70	4.83	31.99	38	465	2.18	26.68	9,844.71	37,412.07	0.99	3.77	58.41	33.50
10	2,000	2,500	2,250	5,190	196,229	2.17	82.11	12,443.10	124,125.80	3.56	35.55	36	501	2.07	28.74	7,931.64	45,343.71	0.80	4.57	63.74	36.53
11	2,500	3,000	2,750	4,057	200,286	1.70	83.81	11,214.50	135,340.30	3.21	38.77	25	526	1.43	30.18	7,394.85	52,738.56	0.74	5.31	65.94	38.97
12	3,000	4,000	3,500	5,055	205,341	2.12	85.92	17,387.05	152,727.35	4.98	43.75	56	582	3.21	33.39	12,212.62	64,951.18	1.23	6.54	70.24	42.53
13	4,000	5,000	4,500	3,561	208,902	1.49	87.41	15,034.14	167,761.48	4.31	48.05	41	623	2.35	35.74	16,104.26	81,055.44	1.62	8.16	107.12	48.32
14	5,000	7,500	6,250	5,539	214,441	2.32	89.73	26,676.67	194,438.15	7.64	55.69	65	688	3.73	39.47	12,837.51	93,892.95	1.29	9.46	48.12	48.29
15	7,500	10,000	8,750	3,680	218,121	1.54	91.27	20,854.42	215,292.57	5.97	61.67	107	795	6.14	45.61	23,098.25	116,991.21	2.33	11.78	110.76	54.34
16	10,000	20,000	15,000	6,610	224,731	2.77	94.04	45,103.18	260,395.75	12.92	74.59	173	968	9.93	55.54	56,273.69	173,264.90	5.67	17.45	124.77	66.54
17	20,000	50,000	35,000	6,122	230,853	2.56	96.60	44,883.68	305,279.44	12.86	87.44	190	1,158	10.90	66.44	78,936.85	252,201.74	7.95	25.40	175.87	82.61
18	50,000	100,000	75,000	3,003	233,856	1.26	97.85	20,312.91	325,592.35	5.82	93.26	150	1,308	8.61	75.04	21,119.30	273,321.04	2.13	27.53	103.97	83.95
19	100,000	500,000	300,000	3,491	237,347	1.46	99.31	17,400.06	342,992.41	4.98	98.25	213	1,521	12.22	87.26	53,031.68	326,352.72	5.34	32.87	304.78	95.15
20	500,000	UP		1,638	238,985	0.69	100.00	6,120.09	349,112.50	1.75	100.00	222	1,743	12.74	100.00	666,496.86	992,849.58	67.13	100.00	10890.32	284.39
				238,985				349,112.50				1,743				992,849.58				284.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,405	9,405	15.09	15.09	2,145.67	2,145.67	3.38	3.38	6	6	2.22	2.22	186.33	186.33	0.26	0.26	8.68	8.68
2	50	100	75	8,039	17,444	12.90	27.99	2,614.35	4,760.01	4.11	7.49	12	18	4.44	6.67	755.27	941.60	1.06	1.32	28.89	19.78
3	100	200	150	13,946	31,390	22.37	50.36	6,825.72	11,585.74	10.74	18.23	42	60	15.56	22.22	4,204.58	5,146.18	5.88	7.19	61.60	44.42
4	200	300	250	8,406	39,796	13.49	63.85	6,484.31	18,070.05	10.20	28.43	32	92	11.85	34.07	5,334.79	10,480.97	7.46	14.65	82.27	58.00
5	300	500	400	8,150	47,946	13.08	76.92	9,023.13	27,093.17	14.20	42.63	36	128	13.33	47.41	8,181.24	18,662.20	11.44	26.09	90.67	68.88
6	500	750	625	3,850	51,796	6.18	83.10	5,046.87	32,140.04	7.94	50.57	22	150	8.15	55.56	5,228.44	23,890.64	7.31	33.40	103.60	74.33
7	750	1,000	875	2,744	54,540	4.40	87.50	5,336.15	37,476.20	8.40	58.97	16	166	5.93	61.48	4,840.12	28,730.77	6.77	40.16	90.70	76.66
8	1,000	1,500	1,250	1,870	56,410	3.00	90.50	3,845.95	41,322.15	6.05	65.02	7	173	2.59	64.07	2,259.50	30,990.26	3.16	43.32	58.75	75.00
9	1,500	2,000	1,750	1,021	57,431	1.64	92.14	2,549.54	43,871.69	4.01	69.03	2	175	0.74	64.81	238.03	31,228.29	0.33	43.66	9.34	71.18
10	2,000	2,500	2,250	564	57,995	0.90	93.05	1,720.05	45,591.74	2.71	71.74	4	179	1.48	66.30	203.58	31,431.87	0.28	43.94	11.84	68.94
11	2,500	3,000	2,750	495	58,490	0.79	93.84	1,631.50	47,223.24	2.57	74.30	3	182	1.11	67.41	4.79	31,436.66	0.01	43.95	0.29	66.57
12	3,000	4,000	3,500	674	59,164	1.08	94.92	2,334.34	49,557.58	3.67	77.98	5	187	1.85	69.26	3,737.81	35,174.47	5.23	49.17	160.12	70.98
13	4,000	5,000	4,500	365	59,529	0.59	95.51	1,353.96	50,911.54	2.13	80.11	3	190	1.11	70.37	244.11	35,418.58	0.34	49.51	18.03	69.57
14	5,000	7,500	6,250	631	60,160	1.01	96.52	2,160.52	53,072.06	3.40	83.51	14	204	5.19	75.56	845.36	36,263.94	1.18	50.70	39.13	68.33
15	7,500	10,000	8,750	397	60,557	0.64	97.16	1,731.92	54,803.98	2.73	86.23	1	205	0.37	75.93	0.52	36,264.46	0.00	50.70	0.03	66.17
16	10,000	20,000	15,000	614	61,171	0.99	98.14	3,223.75	58,027.73	5.07	91.30	22	227	8.15	84.07	667.73	36,932.19	0.93	51.63	20.71	63.65
17	20,000	50,000	35,000	468	61,639	0.75	98.89	2,229.67	60,257.40	3.51	94.81	10	237	3.70	87.78	3,838.95	40,771.14	5.37	57.00	172.18	67.66
18	50,000	100,000	75,000	278	61,917	0.45	99.34	1,310.17	61,567.57	2.06	96.87	14	251	5.19	92.96	638.94	41,410.09	0.89	57.89	48.77	67.26
19	100,000	500,000	300,000	326	62,243	0.52	99.86	1,708.57	63,276.14	2.69	99.56	17	268	6.30	99.26	25,472.85	66,882.94	35.61	93.50	1490.88	105.70
20	500,000	UP		87	62,330	0.14	100.00	279.21	63,555.35	0.44	100.00	2	270	0.74	100.00	4,650.35	71,533.29	6.50	100.00	1665.53	112.55
				62,330				63,555.35				270				71,533.29				112.55	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,591	2,591	16.17	16.17	296.09	296.09	1.71	1.71	8	8	4.26	4.26	104.42	104.42	0.33	0.33	35.27	35.27
2	50	100	75	1,592	4,183	9.94	26.11	248.45	544.55	1.43	3.14	0	8	0.00	4.26	0.00	104.42	0.00	0.33	0.00	19.18
3	100	200	150	2,198	6,381	13.72	39.82	556.76	1,101.31	3.21	6.36	4	12	2.13	6.38	543.29	647.70	1.71	2.04	97.58	58.81
4	200	300	250	1,607	7,988	10.03	49.85	603.51	1,704.82	3.48	9.84	4	16	2.13	8.51	188.39	836.10	0.59	2.64	31.22	49.04
5	300	500	400	1,772	9,760	11.06	60.91	942.62	2,647.43	5.44	15.28	2	18	1.06	9.57	240.07	1,076.17	0.76	3.40	25.47	40.65
6	500	750	625	1,235	10,995	7.71	68.62	870.76	3,518.20	5.03	20.31	2	20	1.06	10.64	118.04	1,194.21	0.37	3.77	13.56	33.94
7	750	1,000	875	887	11,882	5.54	74.16	836.68	4,354.88	4.83	25.14	5	25	2.66	13.30	1,111.13	2,305.33	3.51	7.28	132.80	52.94
8	1,000	1,500	1,250	733	12,615	4.57	78.73	924.40	5,279.28	5.34	30.47	5	30	2.66	15.96	1,396.60	3,701.93	4.41	11.68	151.08	70.12
9	1,500	2,000	1,750	414	13,029	2.58	81.31	822.31	6,101.60	4.75	35.22	3	33	1.60	17.55	603.27	4,305.20	1.90	13.59	73.36	70.56
10	2,000	2,500	2,250	281	13,310	1.75	83.07	530.85	6,632.45	3.06	38.28	0	33	0.00	17.55	0.00	4,305.20	0.00	13.59	0.00	64.91
11	2,500	3,000	2,750	182	13,492	1.14	84.20	571.25	7,203.70	3.30	41.58	4	37	2.13	19.68	1,643.40	5,948.61	5.19	18.77	287.68	82.58
12	3,000	4,000	3,500	255	13,747	1.59	85.80	838.06	8,041.76	4.84	46.42	17	54	9.04	28.72	198.42	6,147.02	0.63	19.40	23.68	76.44
13	4,000	5,000	4,500	187	13,934	1.17	86.96	660.50	8,702.27	3.81	50.23	3	57	1.60	30.32	94.78	6,241.81	0.30	19.70	14.35	71.73
14	5,000	7,500	6,250	310	14,244	1.93	88.90	1,022.86	9,725.12	5.90	56.14	9	66	4.79	35.11	192.59	6,434.40	0.61	20.31	18.83	66.16
15	7,500	10,000	8,750	202	14,446	1.26	90.16	777.33	10,502.45	4.49	60.62	6	72	3.19	38.30	192.35	6,626.75	0.61	20.91	24.75	63.10
16	10,000	20,000	15,000	413	14,859	2.58	92.74	1,597.40	12,099.85	9.22	69.84	21	93	11.17	49.47	2,856.82	9,483.57	9.02	29.93	178.84	78.38
17	20,000	50,000	35,000	426	15,285	2.66	95.39	2,177.72	14,277.57	12.57	82.41	31	124	16.49	65.96	1,142.81	10,626.37	3.61	33.54	52.48	74.43
18	50,000	100,000	75,000	185	15,470	1.15	96.55	861.77	15,139.34	4.97	87.39	28	152	14.89	80.85	12,436.09	23,062.46	39.25	72.78	1443.09	152.33
19	100,000	500,000	300,000	487	15,957	3.04	99.59	1,763.52	16,902.86	10.18	97.57	33	185	17.55	98.40	8,601.62	31,664.08	27.15	99.93	487.75	187.33
20	500,000	UP		66	16,023	0.41	100.00	421.40	17,324.26	2.43	100.00	3	188	1.60	100.00	22.48	31,686.55	0.07	100.00	5.33	182.90
				16,023				17,324.26				188				31,686.55				182.90	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,923	5,923	19.24	19.24	1,126.06	1,126.06	3.47	3.47	8	8	3.16	3.16	65.58	65.58	0.19	0.19	5.82	5.82
2	50	100	75	2,938	8,861	9.54	28.78	852.69	1,978.75	2.63	6.10	6	14	2.37	5.53	115.44	181.02	0.33	0.52	13.54	9.15
3	100	200	150	4,272	13,133	13.88	42.65	1,297.42	3,276.18	4.00	10.11	7	21	2.77	8.30	293.87	474.89	0.85	1.37	22.65	14.50
4	200	300	250	2,811	15,944	9.13	51.78	1,036.66	4,312.83	3.20	13.31	6	27	2.37	10.67	470.78	945.67	1.35	2.72	45.41	21.93
5	300	500	400	3,213	19,157	10.44	62.22	1,606.08	5,918.91	4.95	18.26	13	40	5.14	15.81	830.07	1,775.74	2.39	5.11	51.68	30.00
6	500	750	625	2,322	21,479	7.54	69.76	1,331.15	7,250.06	4.11	22.37	5	45	1.98	17.79	571.64	2,347.38	1.65	6.76	42.94	32.38
7	750	1,000	875	1,626	23,105	5.28	75.04	1,523.72	8,773.78	4.70	27.07	10	55	3.95	21.74	68.13	2,415.51	0.20	6.95	4.47	27.53
8	1,000	1,500	1,250	1,542	24,647	5.01	80.05	2,080.96	10,854.74	6.42	33.49	9	64	3.56	25.30	74.66	2,490.16	0.21	7.17	3.59	22.94
9	1,500	2,000	1,750	786	25,433	2.55	82.60	1,339.53	12,194.27	4.13	37.62	8	72	3.16	28.46	2,754.91	5,245.08	7.93	15.10	205.66	43.01
10	2,000	2,500	2,250	515	25,948	1.67	84.28	1,244.48	13,438.75	3.84	41.46	3	75	1.19	29.64	368.36	5,613.43	1.06	16.16	29.60	41.77
11	2,500	3,000	2,750	484	26,432	1.57	85.85	1,056.53	14,495.28	3.26	44.72	17	92	6.72	36.36	2,679.15	8,292.59	7.71	23.87	253.58	57.21
12	3,000	4,000	3,500	487	26,919	1.58	87.43	1,403.12	15,898.39	4.33	49.05	25	117	9.88	46.25	242.44	8,535.03	0.70	24.57	17.28	53.68
13	4,000	5,000	4,500	379	27,298	1.23	88.66	1,261.69	17,160.08	3.89	52.94	5	122	1.98	48.22	126.98	8,662.01	0.37	24.93	10.06	50.48
14	5,000	7,500	6,250	558	27,856	1.81	90.47	2,156.84	19,316.92	6.65	59.59	6	128	2.37	50.59	1,178.62	9,840.63	3.39	28.32	54.65	50.94
15	7,500	10,000	8,750	410	28,266	1.33	91.81	1,826.89	21,143.81	5.64	65.23	7	135	2.77	53.36	15.84	9,856.47	0.05	28.37	0.87	46.62
16	10,000	20,000	15,000	767	29,033	2.49	94.30	3,593.12	24,736.93	11.09	76.32	12	147	4.74	58.10	2,693.03	12,549.50	7.75	36.12	74.95	50.73
17	20,000	50,000	35,000	666	29,699	2.16	96.46	3,559.28	28,296.21	10.98	87.30	20	167	7.91	66.01	2,993.35	15,542.84	8.62	44.74	84.10	54.93
18	50,000	100,000	75,000	301	30,000	0.98	97.44	1,304.45	29,600.66	4.02	91.32	14	181	5.53	71.54	1,016.39	16,559.23	2.93	47.66	77.92	55.94
19	100,000	500,000	300,000	525	30,525	1.71	99.14	2,400.05	32,000.71	7.40	98.72	36	217	14.23	85.77	4,080.50	20,639.73	11.74	59.41	170.02	64.50
20	500,000	UP		264	30,789	0.86	100.00	413.30	32,414.01	1.28	100.00	36	253	14.23	100.00	14,103.98	34,743.71	40.59	100.00	3412.54	107.19
				30,789				32,414.01				253				34,743.71				107.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,819	6,819	15.85	15.85	1,278.29	1,278.29	1.96	1.96	27	27	7.22	7.22	205.79	205.79	0.27	0.27	16.10	16.10
2	50	100	75	2,673	9,492	6.21	22.06	1,200.82	2,479.11	1.84	3.79	19	46	5.08	12.30	361.26	567.05	0.47	0.74	30.08	22.87
3	100	200	150	4,479	13,971	10.41	32.48	2,440.91	4,920.02	3.73	7.53	16	62	4.28	16.58	1,344.81	1,911.85	1.76	2.50	55.09	38.86
4	200	300	250	3,936	17,907	9.15	41.62	1,763.11	6,683.13	2.70	10.23	11	73	2.94	19.52	656.95	2,568.80	0.86	3.36	37.26	38.44
5	300	500	400	5,774	23,681	13.42	55.05	3,650.91	10,334.03	5.59	15.81	13	86	3.48	22.99	1,268.85	3,837.65	1.66	5.02	34.75	37.14
6	500	750	625	4,074	27,755	9.47	64.52	3,060.90	13,394.94	4.68	20.50	34	120	9.09	32.09	1,161.66	4,999.31	1.52	6.54	37.95	37.32
7	750	1,000	875	3,190	30,945	7.42	71.93	4,087.63	17,482.57	6.25	26.75	5	125	1.34	33.42	424.58	5,423.89	0.56	7.09	10.39	31.02
8	1,000	1,500	1,250	2,782	33,727	6.47	78.40	4,797.44	22,280.00	7.34	34.09	6	131	1.60	35.03	1,575.13	6,999.02	2.06	9.15	32.83	31.41
9	1,500	2,000	1,750	1,699	35,426	3.95	82.35	3,881.85	26,161.86	5.94	40.03	10	141	2.67	37.70	1,355.62	8,354.64	1.77	10.93	34.92	31.93
10	2,000	2,500	2,250	975	36,401	2.27	84.61	2,563.65	28,725.51	3.92	43.95	9	150	2.41	40.11	2,445.62	10,800.26	3.20	14.12	95.40	37.60
11	2,500	3,000	2,750	775	37,176	1.80	86.42	2,698.66	31,424.17	4.13	48.08	8	158	2.14	42.25	2,097.04	12,897.30	2.74	16.87	77.71	41.04
12	3,000	4,000	3,500	827	38,003	1.92	88.34	3,049.82	34,473.99	4.67	52.75	5	163	1.34	43.58	3,539.47	16,436.77	4.63	21.50	116.06	47.68
13	4,000	5,000	4,500	647	38,650	1.50	89.84	3,124.36	37,598.34	4.78	57.53	6	169	1.60	45.19	20.89	16,457.66	0.03	21.52	0.67	43.77
14	5,000	7,500	6,250	871	39,521	2.02	91.87	4,584.04	42,182.38	7.01	64.55	10	179	2.67	47.86	8,115.74	24,573.40	10.61	32.14	177.04	58.26
15	7,500	10,000	8,750	440	39,961	1.02	92.89	2,537.66	44,720.05	3.88	68.43	13	192	3.48	51.34	2,018.38	26,591.78	2.64	34.78	79.54	59.46
16	10,000	20,000	15,000	856	40,817	1.99	94.88	5,324.56	50,044.61	8.15	76.58	28	220	7.49	58.82	30,147.55	56,739.33	39.43	74.20	566.20	113.38
17	20,000	50,000	35,000	745	41,562	1.73	96.61	7,517.54	57,562.15	11.50	88.08	30	250	8.02	66.84	3,991.08	60,730.41	5.22	79.42	53.09	105.50
18	50,000	100,000	75,000	442	42,004	1.03	97.64	3,183.48	60,745.63	4.87	92.95	30	280	8.02	74.87	1,010.68	61,741.09	1.32	80.74	31.75	101.64
19	100,000	500,000	300,000	712	42,716	1.66	99.29	3,440.16	64,185.79	5.26	98.21	57	337	15.24	90.11	8,262.64	70,003.73	10.81	91.55	240.18	109.06
20	500,000	UP		304	43,020	0.71	100.00	1,167.44	65,353.22	1.79	100.00	37	374	9.89	100.00	6,463.24	76,466.97	8.45	100.00	553.63	117.01
				43,020				65,353.22				374				76,466.97				117.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,550	3,550	15.42	15.42	438.57	438.57	1.33	1.33	3	3	2.40	2.40	9.02	9.02	0.03	0.03	2.06	2.06
2	50	100	75	1,799	5,349	7.81	23.23	549.31	987.88	1.66	2.99	3	6	2.40	4.80	672.94	681.96	2.00	2.03	122.51	69.03
3	100	200	150	2,485	7,834	10.79	34.03	961.32	1,949.21	2.91	5.89	11	17	8.80	13.60	396.05	1,078.01	1.18	3.20	41.20	55.30
4	200	300	250	1,975	9,809	8.58	42.61	907.54	2,856.75	2.74	8.63	11	28	8.80	22.40	399.15	1,477.16	1.19	4.39	43.98	51.71
5	300	500	400	3,012	12,821	13.08	55.69	1,561.15	4,417.90	4.72	13.35	12	40	9.60	32.00	1,036.85	2,514.01	3.08	7.47	66.42	56.91
6	500	750	625	2,146	14,967	9.32	65.01	1,428.15	5,846.05	4.32	17.67	18	58	14.40	46.40	3,124.12	5,638.13	9.29	16.76	218.75	96.44
7	750	1,000	875	1,769	16,736	7.68	72.70	1,639.28	7,485.33	4.95	22.62	8	66	6.40	52.80	618.74	6,256.87	1.84	18.60	37.74	83.59
8	1,000	1,500	1,250	1,536	18,272	6.67	79.37	2,253.10	9,738.43	6.81	29.43	16	82	12.80	65.60	3,689.53	9,946.40	10.97	29.57	163.75	102.14
9	1,500	2,000	1,750	1,009	19,281	4.38	83.75	2,224.10	11,962.52	6.72	36.15	6	88	4.80	70.40	3,257.10	13,203.50	9.68	39.25	146.45	110.37
10	2,000	2,500	2,250	579	19,860	2.51	86.27	1,524.50	13,487.02	4.61	40.76	3	91	2.40	72.80	4,829.83	18,033.34	14.36	53.61	316.81	133.71
11	2,500	3,000	2,750	493	20,353	2.14	88.41	1,474.41	14,961.44	4.46	45.22	0	91	0.00	72.80	0.00	18,033.34	0.00	53.61	0.00	120.53
12	3,000	4,000	3,500	611	20,964	2.65	91.06	2,405.17	17,366.61	7.27	52.49	5	96	4.00	76.80	1,078.95	19,112.28	3.21	56.82	44.86	110.05
13	4,000	5,000	4,500	308	21,272	1.34	92.40	1,667.49	19,034.10	5.04	57.53	4	100	3.20	80.00	1,439.23	20,551.51	4.28	61.10	86.31	107.97
14	5,000	7,500	6,250	450	21,722	1.95	94.35	2,862.35	21,896.45	8.65	66.18	4	104	3.20	83.20	48.15	20,599.65	0.14	61.24	1.68	94.08
15	7,500	10,000	8,750	301	22,023	1.31	95.66	1,982.33	23,878.78	5.99	72.17	6	110	4.80	88.00	25.85	20,625.51	0.08	61.32	1.30	86.38
16	10,000	20,000	15,000	447	22,470	1.94	97.60	3,700.35	27,579.13	11.18	83.35	8	118	6.40	94.40	11,726.62	32,352.13	34.86	96.18	316.91	117.31
17	20,000	50,000	35,000	247	22,717	1.07	98.68	3,122.94	30,702.07	9.44	92.79	3	121	2.40	96.80	363.79	32,715.91	1.08	97.26	11.65	106.56
18	50,000	100,000	75,000	126	22,843	0.55	99.22	1,039.28	31,741.34	3.14	95.93	0	121	0.00	96.80	0.00	32,715.91	0.00	97.26	0.00	103.07
19	100,000	500,000	300,000	130	22,973	0.56	99.79	1,120.19	32,861.53	3.39	99.32	2	123	1.60	98.40	92.55	32,808.46	0.28	97.54	8.26	99.84
20	500,000	UP		49	23,022	0.21	100.00	226.25	33,087.78	0.68	100.00	2	125	1.60	100.00	828.77	33,637.24	2.46	100.00	366.31	101.66
				23,022				33,087.78				125				33,637.24				101.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,158	3,158	21.08	21.08	384.94	384.94	2.22	2.22	3	3	6.25	6.25	31.31	31.31	0.41	0.41	8.13	8.13
2	50	100	75	1,650	4,808	11.01	32.10	476.43	861.37	2.75	4.97	3	6	6.25	12.50	139.06	170.37	1.83	2.24	29.19	19.78
3	100	200	150	2,134	6,942	14.25	46.34	883.02	1,744.39	5.09	10.06	4	10	8.33	20.83	245.57	415.94	3.23	5.47	27.81	23.84
4	200	300	250	1,373	8,315	9.17	55.51	796.72	2,541.11	4.59	14.66	3	13	6.25	27.08	68.62	484.57	0.90	6.38	8.61	19.07
5	300	500	400	1,899	10,214	12.68	68.18	1,305.82	3,846.94	7.53	22.19	13	26	27.08	54.17	644.13	1,128.70	8.48	14.85	49.33	29.34
6	500	750	625	1,052	11,266	7.02	75.21	1,027.96	4,874.89	5.93	28.12	4	30	8.33	62.50	448.87	1,577.57	5.91	20.76	43.67	32.36
7	750	1,000	875	797	12,063	5.32	80.53	1,140.32	6,015.21	6.58	34.69	1	31	2.08	64.58	875.48	2,453.04	11.52	32.28	76.77	40.78
8	1,000	1,500	1,250	670	12,733	4.47	85.00	1,296.74	7,311.95	7.48	42.17	0	31	0.00	64.58	0.00	2,453.04	0.00	32.28	0.00	33.55
9	1,500	2,000	1,750	455	13,188	3.04	88.04	1,227.07	8,539.02	7.08	49.25	0	31	0.00	64.58	0.00	2,453.04	0.00	32.28	0.00	28.73
10	2,000	2,500	2,250	309	13,497	2.06	90.10	786.19	9,325.21	4.53	53.78	2	33	4.17	68.75	417.26	2,870.31	5.49	37.77	53.07	30.78
11	2,500	3,000	2,750	186	13,683	1.24	91.34	703.58	10,028.79	4.06	57.84	0	33	0.00	68.75	0.00	2,870.31	0.00	37.77	0.00	28.62
12	3,000	4,000	3,500	212	13,895	1.42	92.76	869.04	10,897.83	5.01	62.85	1	34	2.08	70.83	2,550.01	5,420.31	33.56	71.32	293.43	49.74
13	4,000	5,000	4,500	184	14,079	1.23	93.99	749.73	11,647.56	4.32	67.18	3	37	6.25	77.08	111.18	5,531.49	1.46	72.79	14.83	47.49
14	5,000	7,500	6,250	217	14,296	1.45	95.43	1,105.66	12,753.22	6.38	73.55	1	38	2.08	79.17	1.75	5,533.24	0.02	72.81	0.16	43.39
15	7,500	10,000	8,750	146	14,442	0.97	96.41	748.01	13,501.23	4.31	77.87	1	39	2.08	81.25	8.68	5,541.92	0.11	72.93	1.16	41.05
16	10,000	20,000	15,000	169	14,611	1.13	97.54	1,199.56	14,700.79	6.92	84.78	6	45	12.50	93.75	2,000.36	7,542.28	26.32	99.25	166.76	51.31
17	20,000	50,000	35,000	185	14,796	1.23	98.77	1,596.90	16,297.69	9.21	93.99	1	46	2.08	95.83	39.83	7,582.11	0.52	99.77	2.49	46.52
18	50,000	100,000	75,000	55	14,851	0.37	99.14	490.04	16,787.72	2.83	96.82	1	47	2.08	97.92	10.60	7,592.71	0.14	99.91	2.16	45.23
19	100,000	500,000	300,000	107	14,958	0.71	99.85	457.07	17,244.79	2.64	99.46	1	48	2.08	100.00	6.75	7,599.46	0.09	100.00	1.48	44.07
20	500,000	UP		22	14,980	0.15	100.00	94.21	17,339.00	0.54	100.00	0	48	0.00	100.00	0.00	7,599.46	0.00	100.00	0.00	43.83
				14,980				17,339.00				48				7,599.46				43.83	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14,798	14,798	23.99	23.99	3,258.91	3,258.91	4.54	4.54	21	21	9.09	9.09	322.21	322.21	1.38	1.38	9.89	9.89
2	50	100	75	5,850	20,648	9.48	33.47	1,928.72	5,187.63	2.69	7.22	3	24	1.30	10.39	48.25	370.46	0.21	1.59	2.50	7.14
3	100	200	150	8,403	29,051	13.62	47.09	2,707.29	7,894.92	3.77	10.99	23	47	9.96	20.35	977.40	1,347.86	4.19	5.78	36.10	17.07
4	200	300	250	5,286	34,337	8.57	55.66	2,331.24	10,226.15	3.25	14.24	4	51	1.73	22.08	487.99	1,835.86	2.09	7.87	20.93	17.95
5	300	500	400	6,739	41,076	10.92	66.59	3,798.56	14,024.71	5.29	19.53	7	58	3.03	25.11	761.46	2,597.31	3.27	11.14	20.05	18.52
6	500	750	625	5,011	46,087	8.12	74.71	3,842.24	17,866.95	5.35	24.88	5	63	2.16	27.27	878.29	3,475.60	3.77	14.90	22.86	19.45
7	750	1,000	875	3,460	49,547	5.61	80.32	3,788.01	21,654.96	5.28	30.16	5	68	2.16	29.44	57.34	3,532.94	0.25	15.15	1.51	16.31
8	1,000	1,500	1,250	2,945	52,492	4.77	85.09	8,781.65	30,436.61	12.23	42.39	17	85	7.36	36.80	221.19	3,754.13	0.95	16.10	2.52	12.33
9	1,500	2,000	1,750	1,776	54,268	2.88	87.97	3,494.52	33,931.13	4.87	47.25	11	96	4.76	41.56	207.22	3,961.35	0.89	16.99	5.93	11.67
10	2,000	2,500	2,250	1,167	55,435	1.89	89.86	2,836.54	36,767.68	3.95	51.20	5	101	2.16	43.72	1,645.73	5,607.08	7.06	24.04	58.02	15.25
11	2,500	3,000	2,750	801	56,236	1.30	91.16	2,620.89	39,388.57	3.65	54.85	1	102	0.43	44.16	30.97	5,638.05	0.13	24.18	1.18	14.31
12	3,000	4,000	3,500	908	57,144	1.47	92.63	3,523.62	42,912.19	4.91	59.76	3	105	1.30	45.45	37.08	5,675.13	0.16	24.34	1.05	13.22
13	4,000	5,000	4,500	725	57,869	1.18	93.81	3,236.56	46,148.75	4.51	64.27	0	105	0.00	45.45	0.00	5,675.13	0.00	24.34	0.00	12.30
14	5,000	7,500	6,250	859	58,728	1.39	95.20	4,514.79	50,663.54	6.29	70.56	7	112	3.03	48.48	428.81	6,103.94	1.84	26.17	9.50	12.05
15	7,500	10,000	8,750	624	59,352	1.01	96.21	3,477.45	54,140.99	4.84	75.40	17	129	7.36	55.84	219.80	6,323.74	0.94	27.12	6.32	11.68
16	10,000	20,000	15,000	909	60,261	1.47	97.69	6,483.14	60,624.12	9.03	84.43	17	146	7.36	63.20	681.65	7,005.40	2.92	30.04	10.51	11.56
17	20,000	50,000	35,000	656	60,917	1.06	98.75	5,517.68	66,141.81	7.68	92.11	27	173	11.69	74.89	11,047.20	18,052.60	47.37	77.41	200.21	27.29
18	50,000	100,000	75,000	315	61,232	0.51	99.26	2,119.72	68,261.53	2.95	95.06	5	178	2.16	77.06	135.98	18,188.58	0.58	78.00	6.41	26.65
19	100,000	500,000	300,000	327	61,559	0.53	99.79	2,291.45	70,552.98	3.19	98.25	20	198	8.66	85.71	1,908.09	20,096.67	8.18	86.18	83.27	28.48
20	500,000	UP		130	61,689	0.21	100.00	1,253.78	71,806.76	1.75	100.00	33	231	14.29	100.00	3,223.11	23,319.78	13.82	100.00	257.07	32.48
				61,689				71,806.76				231				23,319.78				32.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,034	2,034	20.93	20.93	641.52	641.52	4.93	4.93	3	3	13.64	13.64	56.32	56.32	2.75	2.75	8.78	8.78
2	50	100	75	839	2,873	8.63	29.56	382.18	1,023.71	2.94	7.87	1	4	4.55	18.18	4.10	60.42	0.20	2.95	1.07	5.90
3	100	200	150	1,163	4,036	11.97	41.52	515.29	1,539.00	3.96	11.82	5	9	22.73	40.91	83.95	144.37	4.09	7.04	16.29	9.38
4	200	300	250	954	4,990	9.81	51.34	400.87	1,939.87	3.08	14.90	2	11	9.09	50.00	314.99	459.36	15.36	22.40	78.58	23.68
5	300	500	400	1,273	6,263	13.10	64.43	960.87	2,900.74	7.38	22.29	0	11	0.00	50.00	0.00	459.36	0.00	22.40	0.00	15.84
6	500	750	625	907	7,170	9.33	73.77	905.10	3,805.84	6.95	29.24	1	12	4.55	54.55	109.77	569.13	5.35	27.75	12.13	14.95
7	750	1,000	875	652	7,822	6.71	80.47	868.03	4,673.87	6.67	35.91	1	13	4.55	59.09	345.35	914.48	16.84	44.59	39.79	19.57
8	1,000	1,500	1,250	542	8,364	5.58	86.05	1,102.24	5,776.10	8.47	44.38	0	13	0.00	59.09	0.00	914.48	0.00	44.59	0.00	15.83
9	1,500	2,000	1,750	304	8,668	3.13	89.18	838.48	6,614.58	6.44	50.82	2	15	9.09	68.18	16.80	931.27	0.82	45.41	2.00	14.08
10	2,000	2,500	2,250	141	8,809	1.45	90.63	532.37	7,146.95	4.09	54.91	0	15	0.00	68.18	0.00	931.27	0.00	45.41	0.00	13.03
11	2,500	3,000	2,750	135	8,944	1.39	92.02	617.54	7,764.50	4.74	59.66	0	15	0.00	68.18	0.00	931.27	0.00	45.41	0.00	11.99
12	3,000	4,000	3,500	169	9,113	1.74	93.76	630.41	8,394.91	4.84	64.50	3	18	13.64	81.82	52.09	983.37	2.54	47.95	8.26	11.71
13	4,000	5,000	4,500	112	9,225	1.15	94.91	552.64	8,947.55	4.25	68.75	2	20	9.09	90.91	1,056.31	2,039.68	51.51	99.46	191.14	22.80
14	5,000	7,500	6,250	128	9,353	1.32	96.22	478.34	9,425.89	3.68	72.42	0	20	0.00	90.91	0.00	2,039.68	0.00	99.46	0.00	21.64
15	7,500	10,000	8,750	77	9,430	0.79	97.02	705.73	10,131.61	5.42	77.84	0	20	0.00	90.91	0.00	2,039.68	0.00	99.46	0.00	20.13
16	10,000	20,000	15,000	121	9,551	1.24	98.26	907.69	11,039.30	6.97	84.82	1	21	4.55	95.45	4.85	2,044.53	0.24	99.70	0.53	18.52
17	20,000	50,000	35,000	91	9,642	0.94	99.20	1,034.34	12,073.65	7.95	92.77	0	21	0.00	95.45	0.00	2,044.53	0.00	99.70	0.00	16.93
18	50,000	100,000	75,000	20	9,662	0.21	99.40	254.77	12,328.42	1.96	94.72	0	21	0.00	95.45	0.00	2,044.53	0.00	99.70	0.00	16.58
19	100,000	500,000	300,000	29	9,691	0.30	99.70	236.23	12,564.65	1.82	96.54	1	22	4.55	100.00	6.25	2,050.78	0.30	100.00	2.65	16.32
20	500,000	UP		29	9,720	0.30	100.00	450.61	13,015.26	3.46	100.00	0	22	0.00	100.00	0.00	2,050.78	0.00	100.00	0.00	15.76
				9,720				13,015.26				22				2,050.78				15.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 22 BALI

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,141	8,141	14.59	14.59	1,424.61	1,424.61	1.21	1.21	7	7	1.56	1.56	85.23	85.23	0.34	0.34	5.98	5.98
2	50	100	75	4,398	12,539	7.88	22.47	1,491.83	2,916.44	1.27	2.48	9	16	2.00	3.56	193.39	278.63	0.78	1.12	12.96	9.55
3	100	200	150	6,730	19,269	12.06	34.53	2,710.61	5,627.05	2.31	4.79	9	25	2.00	5.57	198.56	477.19	0.80	1.92	7.33	8.48
4	200	300	250	4,853	24,122	8.70	43.23	2,083.25	7,710.30	1.77	6.57	5	30	1.11	6.68	351.80	828.99	1.42	3.34	16.89	10.75
5	300	500	400	6,286	30,408	11.27	54.50	3,327.25	11,037.55	2.83	9.40	5	35	1.11	7.80	103.50	932.49	0.42	3.75	3.11	8.45
6	500	750	625	4,400	34,808	7.89	62.38	3,744.30	14,781.85	3.19	12.59	24	59	5.35	13.14	231.29	1,163.78	0.93	4.68	6.18	7.87
7	750	1,000	875	3,670	38,478	6.58	68.96	4,092.75	18,874.60	3.49	16.07	10	69	2.23	15.37	291.19	1,454.96	1.17	5.86	7.11	7.71
8	1,000	1,500	1,250	3,714	42,192	6.66	75.62	6,249.27	25,123.87	5.32	21.39	23	92	5.12	20.49	478.19	1,933.15	1.92	7.78	7.65	7.69
9	1,500	2,000	1,750	2,313	44,505	4.15	79.76	5,379.07	30,502.93	4.58	25.98	13	105	2.90	23.39	246.57	2,179.73	0.99	8.77	4.58	7.15
10	2,000	2,500	2,250	1,679	46,184	3.01	82.77	4,985.79	35,488.73	4.25	30.22	15	120	3.34	26.73	2,742.92	4,922.64	11.04	19.81	55.01	13.87
11	2,500	3,000	2,750	1,245	47,429	2.23	85.00	4,883.66	40,372.39	4.16	34.38	17	137	3.79	30.51	553.49	5,476.13	2.23	22.04	11.33	13.56
12	3,000	4,000	3,500	1,530	48,959	2.74	87.75	7,368.46	47,740.85	6.27	40.65	23	160	5.12	35.63	754.17	6,230.30	3.04	25.07	10.24	13.05
13	4,000	5,000	4,500	1,138	50,097	2.04	89.79	6,319.15	54,060.00	5.38	46.04	10	170	2.23	37.86	72.45	6,302.75	0.29	25.37	1.15	11.66
14	5,000	7,500	6,250	1,302	51,399	2.33	92.12	10,622.22	64,682.22	9.05	55.08	19	189	4.23	42.09	2,949.23	9,251.98	11.87	37.24	27.76	14.30
15	7,500	10,000	8,750	834	52,233	1.49	93.61	7,306.71	71,988.93	6.22	61.30	15	204	3.34	45.43	1,332.79	10,584.77	5.36	42.60	18.24	14.70
16	10,000	20,000	15,000	1,369	53,602	2.45	96.07	18,133.63	90,122.56	15.44	76.74	38	242	8.46	53.90	1,110.35	11,695.12	4.47	47.07	6.12	12.98
17	20,000	50,000	35,000	900	54,502	1.61	97.68	13,750.73	103,873.30	11.71	88.45	40	282	8.91	62.81	2,750.39	14,445.51	11.07	58.14	20.00	13.91
18	50,000	100,000	75,000	455	54,957	0.82	98.50	6,861.88	110,735.17	5.84	94.30	25	307	5.57	68.37	1,054.39	15,499.89	4.24	62.38	15.37	14.00
19	100,000	500,000	300,000	587	55,544	1.05	99.55	5,500.26	116,235.43	4.68	98.98	89	396	19.82	88.20	7,192.82	22,692.71	28.95	91.33	130.77	19.52
20	500,000	UP		252	55,796	0.45	100.00	1,195.79	117,431.21	1.02	100.00	53	449	11.80	100.00	2,154.38	24,847.09	8.67	100.00	180.16	21.16
				55,796				117,431.21				449				24,847.09				21.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,294	2,294	14.08	14.08	366.64	366.64	1.67	1.67	4	4	2.82	2.82	50.28	50.28	0.08	0.08	13.71	13.71
2	50	100	75	1,251	3,545	7.68	21.76	319.49	686.13	1.46	3.13	2	6	1.41	4.23	93.23	143.51	0.15	0.23	29.18	20.92
3	100	200	150	2,496	6,041	15.32	37.08	802.38	1,488.52	3.66	6.78	1	7	0.70	4.93	19.40	162.91	0.03	0.26	2.42	10.94
4	200	300	250	2,364	8,405	14.51	51.60	1,002.34	2,490.85	4.57	11.35	5	12	3.52	8.45	94.74	257.65	0.15	0.40	9.45	10.34
5	300	500	400	2,186	10,591	13.42	65.02	1,249.30	3,740.16	5.69	17.05	12	24	8.45	16.90	961.10	1,218.75	1.51	1.91	76.93	32.59
6	500	750	625	1,367	11,958	8.39	73.41	1,045.28	4,785.44	4.76	21.81	8	32	5.63	22.54	747.90	1,966.64	1.17	3.08	71.55	41.10
7	750	1,000	875	1,003	12,961	6.16	79.56	1,062.86	5,848.30	4.84	26.65	7	39	4.93	27.46	842.22	2,808.86	1.32	4.40	79.24	48.03
8	1,000	1,500	1,250	816	13,777	5.01	84.57	1,518.60	7,366.90	6.92	33.57	3	42	2.11	29.58	26.76	2,835.63	0.04	4.45	1.76	38.49
9	1,500	2,000	1,750	454	14,231	2.79	87.36	1,073.26	8,440.16	4.89	38.47	2	44	1.41	30.99	77.50	2,913.13	0.12	4.57	7.22	34.52
10	2,000	2,500	2,250	332	14,563	2.04	89.40	1,093.84	9,534.00	4.99	43.45	1	45	0.70	31.69	3.13	2,916.25	0.00	4.57	0.29	30.59
11	2,500	3,000	2,750	264	14,827	1.62	91.02	1,029.78	10,563.78	4.69	48.14	21	66	14.79	46.48	53.85	2,970.10	0.08	4.66	5.23	28.12
12	3,000	4,000	3,500	298	15,125	1.83	92.85	1,413.92	11,977.70	6.44	54.59	22	88	15.49	61.97	396.45	3,366.55	0.62	5.28	28.04	28.11
13	4,000	5,000	4,500	198	15,323	1.22	94.06	1,020.07	12,997.77	4.65	59.24	5	93	3.52	65.49	91.18	3,457.73	0.14	5.42	8.94	26.60
14	5,000	7,500	6,250	259	15,582	1.59	95.65	1,606.68	14,604.45	7.32	66.56	6	99	4.23	69.72	21.38	3,479.10	0.03	5.46	1.33	23.82
15	7,500	10,000	8,750	168	15,750	1.03	96.69	1,776.09	16,380.54	8.09	74.65	31	130	21.83	91.55	1,213.32	4,692.42	1.90	7.36	68.31	28.65
16	10,000	20,000	15,000	221	15,971	1.36	98.04	2,401.35	18,781.88	10.94	85.60	0	130	0.00	91.55	0.00	4,692.42	0.00	7.36	0.00	24.98
17	20,000	50,000	35,000	152	16,123	0.93	98.97	1,957.51	20,739.39	8.92	94.52	3	133	2.11	93.66	32,939.15	37,631.57	51.65	59.01	1682.71	181.45
18	50,000	100,000	75,000	62	16,185	0.38	99.36	560.52	21,299.92	2.55	97.07	1	134	0.70	94.37	17,969.07	55,600.65	28.18	87.18	3205.76	261.04
19	100,000	500,000	300,000	82	16,267	0.50	99.86	411.31	21,711.23	1.87	98.95	1	135	0.70	95.07	592.38	56,193.03	0.93	88.11	144.02	258.82
20	500,000	UP		23	16,290	0.14	100.00	230.80	21,942.03	1.05	100.00	7	142	4.93	100.00	7,581.29	63,774.32	11.89	100.00	3284.77	290.65
				16,290				21,942.03				142				63,774.32				290.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,426	1,426	14.28	14.28	235.89	235.89	1.57	1.57	2	2	5.13	5.13	66.59	66.59	1.23	1.23	28.23	28.23
2	50	100	75	640	2,066	6.41	20.69	214.16	450.05	1.43	3.00	0	2	0.00	5.13	0.00	66.59	0.00	1.23	0.00	14.80
3	100	200	150	1,214	3,280	12.16	32.85	463.95	914.00	3.09	6.09	2	4	5.13	10.26	133.65	200.25	2.48	3.71	28.81	21.91
4	200	300	250	1,102	4,382	11.04	43.89	528.70	1,442.70	3.52	9.61	2	6	5.13	15.38	370.54	570.78	6.86	10.57	70.09	39.56
5	300	500	400	1,354	5,736	13.56	57.45	927.83	2,370.52	6.18	15.79	7	13	17.95	33.33	636.07	1,206.86	11.78	22.35	68.56	50.91
6	500	750	625	842	6,578	8.43	65.89	860.14	3,230.66	5.73	21.52	4	17	10.26	43.59	697.62	1,904.48	12.92	35.28	81.11	58.95
7	750	1,000	875	671	7,249	6.72	72.61	962.25	4,192.91	6.41	27.93	2	19	5.13	48.72	491.33	2,395.81	9.10	44.38	51.06	57.14
8	1,000	1,500	1,250	732	7,981	7.33	79.94	1,322.10	5,515.01	8.81	36.73	2	21	5.13	53.85	4.31	2,400.12	0.08	44.46	0.33	43.52
9	1,500	2,000	1,750	447	8,428	4.48	84.42	1,191.52	6,706.53	7.94	44.67	5	26	12.82	66.67	1,368.11	3,768.24	25.34	69.80	114.82	56.19
10	2,000	2,500	2,250	267	8,695	2.67	87.09	702.06	7,408.59	4.68	49.35	1	27	2.56	69.23	0.20	3,768.44	0.00	69.80	0.03	50.87
11	2,500	3,000	2,750	230	8,925	2.30	89.39	818.36	8,226.95	5.45	54.80	1	28	2.56	71.79	171.74	3,940.18	3.18	72.98	20.99	47.89
12	3,000	4,000	3,500	221	9,146	2.21	91.61	1,026.24	9,253.19	6.84	61.63	0	28	0.00	71.79	0.00	3,940.18	0.00	72.98	0.00	42.58
13	4,000	5,000	4,500	173	9,319	1.73	93.34	894.85	10,148.04	5.96	67.59	4	32	10.26	82.05	1,233.83	5,174.01	22.85	95.83	137.88	50.99
14	5,000	7,500	6,250	252	9,571	2.52	95.86	1,026.71	11,174.75	6.84	74.43	1	33	2.56	84.62	15.75	5,189.76	0.29	96.13	1.53	46.44
15	7,500	10,000	8,750	114	9,685	1.14	97.01	1,040.05	12,214.80	6.93	81.36	2	35	5.13	89.74	125.02	5,314.78	2.32	98.44	12.02	43.51
16	10,000	20,000	15,000	188	9,873	1.88	98.89	1,459.77	13,674.56	9.72	91.08	0	35	0.00	89.74	0.00	5,314.78	0.00	98.44	0.00	38.87
17	20,000	50,000	35,000	75	9,948	0.75	99.64	746.58	14,421.14	4.97	96.06	1	36	2.56	92.31	1.89	5,316.67	0.04	98.48	0.25	36.87
18	50,000	100,000	75,000	20	9,968	0.20	99.84	265.03	14,686.17	1.77	97.82	2	38	5.13	97.44	77.99	5,394.65	1.44	99.92	29.43	36.73
19	100,000	500,000	300,000	9	9,977	0.09	99.93	267.04	14,953.21	1.78	99.60	0	38	0.00	97.44	0.00	5,394.65	0.00	99.92	0.00	36.08
20	500,000	UP		7	9,984	0.07	100.00	59.93	15,013.14	0.40	100.00	1	39	2.56	100.00	4.22	5,398.88	0.08	100.00	7.05	35.96
				9,984				15,013.14				39				5,398.88				35.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,851	1,851	23.72	23.72	232.24	232.24	2.17	2.17	1	1	2.63	2.63	0.26	0.26	0.00	0.00	0.11	0.11
2	50	100	75	707	2,558	9.06	32.78	204.39	436.63	1.91	4.08	2	3	5.26	7.89	10.00	10.26	0.06	0.06	4.89	2.35
3	100	200	150	1,044	3,602	13.38	46.16	496.01	932.64	4.64	8.72	3	6	7.89	15.79	269.98	280.24	1.70	1.76	54.43	30.05
4	200	300	250	678	4,280	8.69	54.85	351.97	1,284.61	3.29	12.01	3	9	7.89	23.68	159.55	439.79	1.00	2.77	45.33	34.24
5	300	500	400	840	5,120	10.77	65.62	660.68	1,945.29	6.18	18.19	2	11	5.26	28.95	408.67	848.46	2.57	5.34	61.86	43.62
6	500	750	625	604	5,724	7.74	73.36	631.87	2,577.16	5.91	24.10	1	12	2.63	31.58	0.59	849.05	0.00	5.35	0.09	32.95
7	750	1,000	875	418	6,142	5.36	78.71	587.59	3,164.75	5.50	29.60	2	14	5.26	36.84	243.46	1,092.51	1.53	6.88	41.43	34.52
8	1,000	1,500	1,250	462	6,604	5.92	84.63	969.28	4,134.03	9.07	38.66	6	20	15.79	52.63	100.50	1,193.02	0.63	7.51	10.37	28.86
9	1,500	2,000	1,750	257	6,861	3.29	87.93	728.56	4,862.59	6.81	45.48	1	21	2.63	55.26	900.00	2,093.02	5.67	13.18	123.53	43.04
10	2,000	2,500	2,250	152	7,013	1.95	89.88	495.66	5,358.25	4.64	50.11	1	22	2.63	57.89	12.98	2,106.00	0.08	13.26	2.62	39.30
11	2,500	3,000	2,750	139	7,152	1.78	91.66	531.61	5,889.86	4.97	55.08	2	24	5.26	63.16	14.40	2,120.39	0.09	13.35	2.71	36.00
12	3,000	4,000	3,500	151	7,303	1.94	93.59	653.59	6,543.45	6.11	61.20	5	29	13.16	76.32	6,508.05	8,628.44	40.98	54.34	995.74	131.86
13	4,000	5,000	4,500	99	7,402	1.27	94.86	590.89	7,134.34	5.53	66.72	0	29	0.00	76.32	0.00	8,628.44	0.00	54.34	0.00	120.94
14	5,000	7,500	6,250	137	7,539	1.76	96.62	964.87	8,099.21	9.02	75.75	1	30	2.63	78.95	0.00	8,628.44	0.00	54.34	0.00	106.53
15	7,500	10,000	8,750	87	7,626	1.11	97.73	663.13	8,762.34	6.20	81.95	1	31	2.63	81.58	63.73	8,692.17	0.40	54.74	9.61	99.20
16	10,000	20,000	15,000	90	7,716	1.15	98.89	751.79	9,514.13	7.03	88.98	0	31	0.00	81.58	0.00	8,692.17	0.00	54.74	0.00	91.36
17	20,000	50,000	35,000	54	7,770	0.69	99.58	791.88	10,306.01	7.41	96.39	4	35	10.53	92.11	5,473.47	14,165.63	34.47	89.21	691.20	137.45
18	50,000	100,000	75,000	16	7,786	0.21	99.78	182.75	10,488.77	1.71	98.10	2	37	5.26	97.37	1,609.28	15,774.91	10.13	99.34	880.58	150.40
19	100,000	500,000	300,000	17	7,803	0.22	100.00	203.69	10,692.46	1.90	100.00	1	38	2.63	100.00	104.78	15,879.69	0.66	100.00	51.44	148.51
20	500,000	UP		0	7,803	0.00	100.00	0.00	10,692.46	0.00	100.00	0	38	0.00	100.00	0.00	15,879.69	0.00	100.00	0.00	148.51
				7,803				10,692.46				38				15,879.69				148.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,001	2,001	13.80	13.80	324.79	324.79	1.22	1.22	6	6	10.53	10.53	38.02	38.02	0.27	0.27	11.71	11.71
2	50	100	75	835	2,836	5.76	19.56	597.97	922.76	2.25	3.48	1	7	1.75	12.28	71.39	109.41	0.50	0.77	11.94	11.86
3	100	200	150	1,675	4,511	11.55	31.12	919.30	1,842.06	3.46	6.94	6	13	10.53	22.81	399.20	508.61	2.80	3.56	43.42	27.61
4	200	300	250	1,455	5,966	10.04	41.15	750.82	2,592.89	2.83	9.77	3	16	5.26	28.07	43.04	551.65	0.30	3.86	5.73	21.28
5	300	500	400	2,053	8,019	14.16	55.31	1,514.62	4,107.51	5.71	15.48	11	27	19.30	47.37	895.89	1,447.54	6.27	10.14	59.15	35.24
6	500	750	625	1,379	9,398	9.51	64.83	1,465.98	5,573.49	5.52	21.00	5	32	8.77	56.14	2,001.83	3,449.36	14.02	24.16	136.55	61.89
7	750	1,000	875	1,160	10,558	8.00	72.83	1,756.36	7,329.85	6.62	27.62	3	35	5.26	61.40	2,266.33	5,715.69	15.87	40.03	129.04	77.98
8	1,000	1,500	1,250	1,010	11,568	6.97	79.80	2,070.99	9,400.84	7.80	35.42	2	37	3.51	64.91	1,688.88	7,404.57	11.83	51.85	81.55	78.77
9	1,500	2,000	1,750	666	12,234	4.59	84.39	1,954.21	11,355.05	7.36	42.79	3	40	5.26	70.18	2,128.47	9,533.04	14.91	66.76	108.92	83.95
10	2,000	2,500	2,250	387	12,621	2.67	87.06	1,148.16	12,503.21	4.33	47.11	1	41	1.75	71.93	1,651.64	11,184.69	11.57	78.33	143.85	89.45
11	2,500	3,000	2,750	321	12,942	2.21	89.27	1,241.47	13,744.67	4.68	51.79	1	42	1.75	73.68	64.17	11,248.86	0.45	78.78	5.17	81.84
12	3,000	4,000	3,500	319	13,261	2.20	91.47	1,763.31	15,507.99	6.64	58.43	0	42	0.00	73.68	0.00	11,248.86	0.00	78.78	0.00	72.54
13	4,000	5,000	4,500	243	13,504	1.68	93.15	1,403.38	16,911.37	5.29	63.72	0	42	0.00	73.68	0.00	11,248.86	0.00	78.78	0.00	66.52
14	5,000	7,500	6,250	318	13,822	2.19	95.34	2,338.98	19,250.34	8.81	72.54	2	44	3.51	77.19	0.00	11,248.86	0.00	78.78	0.00	58.43
15	7,500	10,000	8,750	144	13,966	0.99	96.34	1,228.41	20,478.75	4.63	77.16	0	44	0.00	77.19	0.00	11,248.86	0.00	78.78	0.00	54.93
16	10,000	20,000	15,000	226	14,192	1.56	97.90	2,256.76	22,735.51	8.50	85.67	1	45	1.75	78.95	0.00	11,248.86	0.00	78.78	0.00	49.48
17	20,000	50,000	35,000	187	14,379	1.29	99.19	1,947.97	24,683.49	7.34	93.01	3	48	5.26	84.21	430.61	11,679.47	3.02	81.79	22.11	47.32
18	50,000	100,000	75,000	61	14,440	0.42	99.61	934.29	25,617.78	3.52	96.53	7	55	12.28	96.49	2,099.07	13,778.53	14.70	96.49	224.67	53.79
19	100,000	500,000	300,000	45	14,485	0.31	99.92	690.64	26,308.41	2.60	99.13	1	56	1.75	98.25	0.88	13,779.41	0.01	96.50	0.13	52.38
20	500,000	UP		12	14,497	0.08	100.00	230.72	26,539.13	0.87	100.00	1	57	1.75	100.00	500.05	14,279.46	3.50	100.00	216.73	53.81
				14,497				26,539.13				57				14,279.46				53.81	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	288	288	12.59	12.59	60.52	60.52	1.51	1.51	1	1	20.00	20.00	6.00	6.00	3.27	3.27	9.91	9.91
2	50	100	75	180	468	7.87	20.46	76.45	136.96	1.90	3.41	0	1	0.00	20.00	0.00	6.00	0.00	3.27	0.00	4.38
3	100	200	150	278	746	12.16	32.62	70.77	207.74	1.76	5.17	1	2	20.00	40.00	100.00	106.00	54.43	57.70	141.29	51.03
4	200	300	250	206	952	9.01	41.63	76.20	283.93	1.90	7.07	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	37.33
5	300	500	400	260	1,212	11.37	53.00	178.90	462.83	4.46	11.53	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	22.90
6	500	750	625	197	1,409	8.61	61.61	151.37	614.21	3.77	15.30	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	17.26
7	750	1,000	875	165	1,574	7.21	68.82	171.37	785.58	4.27	19.57	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	13.49
8	1,000	1,500	1,250	169	1,743	7.39	76.21	303.74	1,089.32	7.57	27.13	1	3	20.00	60.00	52.49	158.49	28.57	86.27	17.28	14.55
9	1,500	2,000	1,750	132	1,875	5.77	81.99	353.48	1,442.79	8.80	35.94	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	10.98
10	2,000	2,500	2,250	46	1,921	2.01	84.00	174.17	1,616.96	4.34	40.28	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	9.80
11	2,500	3,000	2,750	69	1,990	3.02	87.01	242.93	1,859.89	6.05	46.33	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	8.52
12	3,000	4,000	3,500	76	2,066	3.32	90.34	338.25	2,198.14	8.43	54.75	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	7.21
13	4,000	5,000	4,500	64	2,130	2.80	93.14	224.13	2,422.27	5.58	60.33	2	5	40.00	100.00	25.22	183.71	13.73	100.00	11.25	7.58
14	5,000	7,500	6,250	67	2,197	2.93	96.06	456.16	2,878.43	11.36	71.70	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	6.38
15	7,500	10,000	8,750	17	2,214	0.74	96.81	137.08	3,015.51	3.41	75.11	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	6.09
16	10,000	20,000	15,000	27	2,241	1.18	97.99	539.57	3,555.08	13.44	88.55	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	5.17
17	20,000	50,000	35,000	13	2,254	0.57	98.56	237.83	3,792.92	5.92	94.47	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.84
18	50,000	100,000	75,000	20	2,274	0.87	99.43	157.08	3,950.00	3.91	98.39	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.65
19	100,000	500,000	300,000	12	2,286	0.52	99.96	60.02	4,010.02	1.50	99.88	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.58
20	500,000	UP		1	2,287	0.04	100.00	4.73	4,014.75	0.12	100.00	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.58
				2,287				4,014.75				5				183.71				4.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	521	521	9.70	9.70	128.55	128.55	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	334	855	6.22	15.92	146.93	275.48	1.52	2.84	1	1	4.76	4.76	243.54	243.54	7.21	7.21	165.75	88.41
3	100	200	150	762	1,617	14.19	30.11	271.64	547.12	2.80	5.64	1	2	4.76	9.52	9.65	253.19	0.29	7.49	3.55	46.28
4	200	300	250	638	2,255	11.88	41.98	442.42	989.53	4.56	10.21	4	6	19.05	28.57	653.73	906.92	19.34	26.84	147.76	91.65
5	300	500	400	818	3,073	15.23	57.21	552.80	1,542.33	5.70	15.91	1	7	4.76	33.33	12.42	919.34	0.37	27.20	2.25	59.61
6	500	750	625	484	3,557	9.01	66.23	482.41	2,024.74	4.98	20.89	0	7	0.00	33.33	0.00	919.34	0.00	27.20	0.00	45.41
7	750	1,000	875	403	3,960	7.50	73.73	633.82	2,658.56	6.54	27.43	0	7	0.00	33.33	0.00	919.34	0.00	27.20	0.00	34.58
8	1,000	1,500	1,250	391	4,351	7.28	81.01	766.66	3,425.23	7.91	35.33	1	8	4.76	38.10	14.55	933.89	0.43	27.63	1.90	27.26
9	1,500	2,000	1,750	227	4,578	4.23	85.24	624.45	4,049.67	6.44	41.78	1	9	4.76	42.86	569.23	1,503.12	16.84	44.48	91.16	37.12
10	2,000	2,500	2,250	112	4,690	2.09	87.32	362.76	4,412.43	3.74	45.52	1	10	4.76	47.62	255.38	1,758.50	7.56	52.04	70.40	39.85
11	2,500	3,000	2,750	89	4,779	1.66	88.98	241.67	4,654.10	2.49	48.01	0	10	0.00	47.62	0.00	1,758.50	0.00	52.04	0.00	37.78
12	3,000	4,000	3,500	137	4,916	2.55	91.53	595.71	5,249.81	6.15	54.16	1	11	4.76	52.38	0.00	1,758.50	0.00	52.04	0.00	33.50
13	4,000	5,000	4,500	80	4,996	1.49	93.02	439.68	5,689.49	4.54	58.69	0	11	0.00	52.38	0.00	1,758.50	0.00	52.04	0.00	30.91
14	5,000	7,500	6,250	103	5,099	1.92	94.94	791.31	6,480.80	8.16	66.85	2	13	9.52	61.90	745.80	2,504.31	22.07	74.11	94.25	38.64
15	7,500	10,000	8,750	41	5,140	0.76	95.70	504.87	6,985.67	5.21	72.06	1	14	4.76	66.67	28.25	2,532.55	0.84	74.94	5.59	36.25
16	10,000	20,000	15,000	105	5,245	1.95	97.65	1,042.77	8,028.44	10.76	82.82	2	16	9.52	76.19	251.00	2,783.55	7.43	82.37	24.07	34.67
17	20,000	50,000	35,000	67	5,312	1.25	98.90	925.52	8,953.96	9.55	92.37	4	20	19.05	95.24	585.37	3,368.92	17.32	99.69	63.25	37.62
18	50,000	100,000	75,000	15	5,327	0.28	99.18	248.40	9,202.36	2.56	94.93	1	21	4.76	100.00	10.48	3,379.40	0.31	100.00	4.22	36.72
19	100,000	500,000	300,000	40	5,367	0.74	99.93	404.69	9,607.05	4.17	99.10	0	21	0.00	100.00	0.00	3,379.40	0.00	100.00	0.00	35.18
20	500,000	UP		4	5,371	0.07	100.00	86.89	9,693.94	0.90	100.00	0	21	0.00	100.00	0.00	3,379.40	0.00	100.00	0.00	34.86
				5,371				9,693.94				21				3,379.40				34.86	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,870	19,870	16.45	16.45	3,590.55	3,590.55	1.65	1.65	31	31	4.11	4.11	246.27	246.27	0.06	0.06	6.86	6.86
2	50	100	75	8,216	28,086	6.80	23.25	3,605.56	7,196.11	1.66	3.31	13	44	1.72	5.84	299.58	545.85	0.08	0.14	8.31	7.59
3	100	200	150	12,822	40,908	10.62	33.87	6,300.90	13,497.00	2.90	6.21	27	71	3.58	9.42	1,361.29	1,907.14	0.35	0.49	21.60	14.13
4	200	300	250	10,686	51,594	8.85	42.72	6,308.43	19,805.44	2.90	9.11	24	95	3.18	12.60	1,006.28	2,913.42	0.26	0.76	15.95	14.71
5	300	500	400	14,420	66,014	11.94	54.66	6,989.07	26,794.51	3.22	12.33	51	146	6.76	19.36	1,237.58	4,150.99	0.32	1.08	17.71	15.49
6	500	750	625	10,612	76,626	8.79	63.44	7,464.89	34,259.40	3.43	15.76	43	189	5.70	25.07	3,159.72	7,310.72	0.82	1.90	42.33	21.34
7	750	1,000	875	8,815	85,441	7.30	70.74	8,109.67	42,369.08	3.73	19.49	73	262	9.68	34.75	4,238.62	11,549.34	1.10	3.00	52.27	27.26
8	1,000	1,500	1,250	6,947	92,388	5.75	76.49	8,371.50	50,740.58	3.85	23.34	31	293	4.11	38.86	6,320.50	17,869.84	1.64	4.64	75.50	35.22
9	1,500	2,000	1,750	3,790	96,178	3.14	79.63	4,835.78	55,576.36	2.22	25.57	14	307	1.86	40.72	1,665.69	19,535.53	0.43	5.07	34.45	35.15
10	2,000	2,500	2,250	2,410	98,588	2.00	81.63	4,351.04	59,927.40	2.00	27.57	19	326	2.52	43.24	8,909.04	28,444.57	2.31	7.38	204.76	47.47
11	2,500	3,000	2,750	1,911	100,499	1.58	83.21	5,782.84	65,710.23	2.66	30.23	11	337	1.46	44.69	2,825.31	31,269.87	0.73	8.11	48.86	47.59
12	3,000	4,000	3,500	2,267	102,766	1.88	85.09	9,817.48	75,527.72	4.52	34.74	14	351	1.86	46.55	5,817.46	37,087.33	1.51	9.62	59.26	49.10
13	4,000	5,000	4,500	1,920	104,686	1.59	86.68	4,650.82	80,178.54	2.14	36.88	9	360	1.19	47.75	2,062.09	39,149.42	0.54	10.16	44.34	48.83
14	5,000	7,500	6,250	2,630	107,316	2.18	88.85	15,051.38	95,229.92	6.92	43.81	25	385	3.32	51.06	13,735.53	52,884.95	3.56	13.72	91.26	55.53
15	7,500	10,000	8,750	1,921	109,237	1.59	90.44	13,998.56	109,228.48	6.44	50.25	23	408	3.05	54.11	4,375.30	57,260.25	1.14	14.86	31.26	52.42
16	10,000	20,000	15,000	3,376	112,613	2.80	93.24	33,051.43	142,279.91	15.20	65.45	62	470	8.22	62.33	42,321.66	99,581.91	10.98	25.84	128.05	69.99
17	20,000	50,000	35,000	3,149	115,762	2.61	95.85	34,298.85	176,578.77	15.78	81.23	80	550	10.61	72.94	87,420.23	187,002.15	22.68	48.52	254.88	105.90
18	50,000	100,000	75,000	1,898	117,660	1.57	97.42	15,772.13	192,350.89	7.26	88.48	30	580	3.98	76.92	47,109.68	234,111.83	12.22	60.74	298.69	121.71
19	100,000	500,000	300,000	2,271	119,931	1.88	99.30	22,141.89	214,492.78	10.19	98.67	103	683	13.66	90.58	104,664.52	338,776.34	27.16	87.90	472.70	157.94
20	500,000	UP		847	120,778	0.70	100.00	2,895.58	217,388.36	1.33	100.00	71	754	9.42	100.00	46,624.92	385,401.26	12.10	100.00	1610.21	177.29
				120,778				217,388.36				754				385,401.26				177.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,337	1,337	17.49	17.49	269.90	269.90	2.52	2.52	5	5	5.75	5.75	37.09	37.09	0.26	0.26	13.74	13.74
2	50	100	75	503	1,840	6.58	24.07	176.99	446.89	1.66	4.18	3	8	3.45	9.20	74.69	111.77	0.53	0.80	42.20	25.01
3	100	200	150	999	2,839	13.07	37.14	315.66	762.55	2.95	7.13	6	14	6.90	16.09	161.07	272.85	1.15	1.95	51.03	35.78
4	200	300	250	797	3,636	10.43	47.56	277.22	1,039.77	2.59	9.73	3	17	3.45	19.54	12.70	285.55	0.09	2.04	4.58	27.46
5	300	500	400	962	4,598	12.58	60.14	535.03	1,574.80	5.01	14.73	3	20	3.45	22.99	153.68	439.23	1.10	3.13	28.72	27.89
6	500	750	625	696	5,294	9.10	69.25	503.08	2,077.88	4.71	19.44	5	25	5.75	28.74	188.06	627.28	1.34	4.48	37.38	30.19
7	750	1,000	875	449	5,743	5.87	75.12	568.29	2,646.17	5.32	24.75	4	29	4.60	33.33	577.36	1,204.64	4.12	8.60	101.60	45.52
8	1,000	1,500	1,250	452	6,195	5.91	81.03	777.02	3,423.18	7.27	32.02	2	31	2.30	35.63	1,848.45	3,053.09	13.19	21.79	237.89	89.19
9	1,500	2,000	1,750	287	6,482	3.75	84.79	699.98	4,123.17	6.55	38.57	7	38	8.05	43.68	2,093.96	5,147.05	14.94	36.73	299.14	124.83
10	2,000	2,500	2,250	123	6,605	1.61	86.40	359.77	4,482.94	3.37	41.94	1	39	1.15	44.83	27.29	5,174.34	0.19	36.93	7.59	115.42
11	2,500	3,000	2,750	127	6,732	1.66	88.06	529.70	5,012.63	4.96	46.89	5	44	5.75	50.57	2,082.91	7,257.25	14.87	51.79	393.23	144.78
12	3,000	4,000	3,500	177	6,909	2.32	90.37	457.43	5,470.07	4.28	51.17	1	45	1.15	51.72	7.11	7,264.36	0.05	51.84	1.55	132.80
13	4,000	5,000	4,500	81	6,990	1.06	91.43	467.64	5,937.70	4.37	55.55	0	45	0.00	51.72	0.00	7,264.36	0.00	51.84	0.00	122.34
14	5,000	7,500	6,250	127	7,117	1.66	93.09	512.85	6,450.55	4.80	60.34	2	47	2.30	54.02	365.80	7,630.16	2.61	54.46	71.33	118.29
15	7,500	10,000	8,750	77	7,194	1.01	94.10	378.17	6,828.72	3.54	63.88	1	48	1.15	55.17	122.56	7,752.73	0.87	55.33	32.41	113.53
16	10,000	20,000	15,000	178	7,372	2.33	96.43	1,295.10	8,123.82	12.12	76.00	7	55	8.05	63.22	1,022.25	8,774.98	7.30	62.63	78.93	108.02
17	20,000	50,000	35,000	121	7,493	1.58	98.01	1,128.06	9,251.87	10.55	86.55	16	71	18.39	81.61	4,909.24	13,684.22	35.04	97.66	435.19	147.91
18	50,000	100,000	75,000	56	7,549	0.73	98.74	244.83	9,496.71	2.29	88.84	0	71	0.00	81.61	0.00	13,684.22	0.00	97.66	0.00	144.09
19	100,000	500,000	300,000	88	7,637	1.15	99.90	1,154.59	10,651.30	10.80	99.64	14	85	16.09	97.70	325.68	14,009.89	2.32	99.99	28.21	131.53
20	500,000	UP		8	7,645	0.10	100.00	38.39	10,689.69	0.36	100.00	2	87	2.30	100.00	1.83	14,011.72	0.01	100.00	4.76	131.08
				7,645				10,689.69				87				14,011.72				131.08	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	907	907	21.52	21.52	97.42	97.42	2.22	2.22	2	2	14.29	14.29	3.00	3.00	0.12	0.12	3.08	3.08
2	50	100	75	461	1,368	10.94	32.46	84.53	181.95	1.92	4.14	0	2	0.00	14.29	0.00	3.00	0.00	0.12	0.00	1.65
3	100	200	150	521	1,889	12.36	44.82	152.53	334.48	3.47	7.61	1	3	7.14	21.43	120.29	123.29	4.71	4.83	78.86	36.86
4	200	300	250	381	2,270	9.04	53.86	185.25	519.73	4.22	11.83	0	3	0.00	21.43	0.00	123.29	0.00	4.83	0.00	23.72
5	300	500	400	443	2,713	10.51	64.37	248.52	768.25	5.66	17.48	0	3	0.00	21.43	0.00	123.29	0.00	4.83	0.00	16.05
6	500	750	625	296	3,009	7.02	71.39	202.34	970.60	4.60	22.09	3	6	21.43	42.86	74.22	197.51	2.91	7.73	36.68	20.35
7	750	1,000	875	256	3,265	6.07	77.46	238.50	1,209.10	5.43	27.52	1	7	7.14	50.00	39.26	236.77	1.54	9.27	16.46	19.58
8	1,000	1,500	1,250	230	3,495	5.46	82.92	282.52	1,491.62	6.43	33.94	3	10	21.43	71.43	1,047.52	1,284.29	41.01	50.28	370.77	86.10
9	1,500	2,000	1,750	142	3,637	3.37	86.29	266.16	1,757.78	6.06	40.00	0	10	0.00	71.43	0.00	1,284.29	0.00	50.28	0.00	73.06
10	2,000	2,500	2,250	113	3,750	2.68	88.97	317.62	2,075.41	7.23	47.23	0	10	0.00	71.43	0.00	1,284.29	0.00	50.28	0.00	61.88
11	2,500	3,000	2,750	63	3,813	1.49	90.46	214.18	2,289.58	4.87	52.10	0	10	0.00	71.43	0.00	1,284.29	0.00	50.28	0.00	56.09
12	3,000	4,000	3,500	61	3,874	1.45	91.91	181.91	2,471.49	4.14	56.24	2	12	14.29	85.71	3.08	1,287.37	0.12	50.41	1.69	52.09
13	4,000	5,000	4,500	61	3,935	1.45	93.36	191.41	2,662.90	4.36	60.60	2	14	14.29	100.00	1,266.68	2,554.05	49.59	100.00	661.77	95.91
14	5,000	7,500	6,250	68	4,003	1.61	94.97	265.28	2,928.18	6.04	66.64	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	87.22
15	7,500	10,000	8,750	41	4,044	0.97	95.94	330.62	3,258.81	7.52	74.16	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	78.37
16	10,000	20,000	15,000	67	4,111	1.59	97.53	398.35	3,657.15	9.07	83.22	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	69.84
17	20,000	50,000	35,000	59	4,170	1.40	98.93	430.80	4,087.96	9.80	93.03	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	62.48
18	50,000	100,000	75,000	25	4,195	0.59	99.53	121.82	4,209.77	2.77	95.80	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	60.67
19	100,000	500,000	300,000	16	4,211	0.38	99.91	176.63	4,386.40	4.02	99.82	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	58.23
20	500,000	UP		4	4,215	0.09	100.00	7.92	4,394.32	0.18	100.00	0	14	0.00	100.00	0.00	2,554.05	0.00	100.00	0.00	58.12
				4,215				4,394.32				14				2,554.05				58.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,370	4,370	15.03	15.03	1,267.48	1,267.48	2.55	2.55	5	5	2.94	2.94	49.20	49.20	0.09	0.09	3.88	3.88
2	50	100	75	2,245	6,615	7.72	22.75	1,194.88	2,462.36	2.41	4.96	1	6	0.59	3.53	21.96	71.16	0.04	0.14	1.84	2.89
3	100	200	150	3,611	10,226	12.42	35.17	1,876.89	4,339.25	3.78	8.74	5	11	2.94	6.47	275.82	346.98	0.52	0.66	14.70	8.00
4	200	300	250	2,976	13,202	10.24	45.41	1,559.56	5,898.81	3.14	11.88	6	17	3.53	10.00	182.06	529.04	0.35	1.00	11.67	8.97
5	300	500	400	4,232	17,434	14.56	59.97	3,113.22	9,012.04	6.27	18.14	6	23	3.53	13.53	626.40	1,155.44	1.19	2.19	20.12	12.82
6	500	750	625	2,733	20,167	9.40	69.37	2,699.12	11,711.15	5.43	23.58	6	29	3.53	17.06	1,296.13	2,451.57	2.46	4.65	48.02	20.93
7	750	1,000	875	2,162	22,329	7.44	76.80	2,828.58	14,539.73	5.69	29.27	8	37	4.71	21.76	464.18	2,915.75	0.88	5.53	16.41	20.05
8	1,000	1,500	1,250	1,722	24,051	5.92	82.73	2,818.54	17,358.28	5.67	34.95	11	48	6.47	28.24	1,846.42	4,762.17	3.50	9.04	65.51	27.43
9	1,500	2,000	1,750	988	25,039	3.40	86.12	2,673.52	20,031.79	5.38	40.33	4	52	2.35	30.59	424.03	5,186.20	0.80	9.84	15.86	25.89
10	2,000	2,500	2,250	492	25,531	1.69	87.82	1,518.03	21,549.83	3.06	43.39	2	54	1.18	31.76	115.86	5,302.06	0.22	10.06	7.63	24.60
11	2,500	3,000	2,750	462	25,993	1.59	89.41	1,801.63	23,351.46	3.63	47.01	3	57	1.76	33.53	2,951.12	8,253.18	5.60	15.66	163.80	35.34
12	3,000	4,000	3,500	438	26,431	1.51	90.91	2,040.65	25,392.11	4.11	51.12	3	60	1.76	35.29	254.61	8,507.79	0.48	16.14	12.48	33.51
13	4,000	5,000	4,500	332	26,763	1.14	92.05	2,269.52	27,661.63	4.57	55.69	2	62	1.18	36.47	17.88	8,525.66	0.03	16.18	0.79	30.82
14	5,000	7,500	6,250	454	27,217	1.56	93.62	3,007.89	30,669.53	6.06	61.75	9	71	5.29	41.76	243.67	8,769.33	0.46	16.64	8.10	28.59
15	7,500	10,000	8,750	330	27,547	1.14	94.75	2,407.33	33,076.85	4.85	66.59	10	81	5.88	47.65	1,395.31	10,164.64	2.65	19.29	57.96	30.73
16	10,000	20,000	15,000	472	28,019	1.62	96.37	4,161.30	37,238.15	8.38	74.97	2	83	1.18	48.82	111.71	10,276.36	0.21	19.50	2.68	27.60
17	20,000	50,000	35,000	382	28,401	1.31	97.69	4,591.70	41,829.85	9.24	84.22	11	94	6.47	55.29	680.50	10,956.85	1.29	20.79	14.82	26.19
18	50,000	100,000	75,000	226	28,627	0.78	98.47	3,036.06	44,865.91	6.11	90.33	5	99	2.94	58.24	120.19	11,077.05	0.23	21.02	3.96	24.69
19	100,000	500,000	300,000	317	28,944	1.09	99.56	3,418.54	48,284.46	6.88	97.21	43	142	25.29	83.53	1,237.77	12,314.81	2.35	23.37	36.21	25.50
20	500,000	UP		129	29,073	0.44	100.00	1,385.59	49,670.05	2.79	100.00	28	170	16.47	100.00	40,384.72	52,699.54	76.63	100.00	2914.62	106.10
				29,073				49,670.05				170				52,699.54				106.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2015

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	2.58	2.58	8.25	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	0.23	2.81	0.73	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	18.75	31.25	1.97	4.77	6.30	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	6.25	37.50	0.87	5.64	2.78	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	6.25	43.75	3.80	9.44	12.16	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	6.25	50.00	1.16	10.60	3.71	33.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	6.25	56.25	1.82	12.43	5.84	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	6.25	62.50	6.96	19.39	22.27	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	6.25	68.75	1.74	21.13	5.57	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	6.25	75.00	5.43	26.55	17.36	84.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	6.25	81.25	0.85	27.41	2.73	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	6.25	87.50	0.76	28.16	2.43	90.12	1	1	100.00	100.00	382.77	382.77	100.00	100.00	50468.93	1359.01
14	5,000	7,500	6,250	1	15	6.25	93.75	3.39	31.55	10.85	100.96	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1213.03
15	7,500	10,000	8,750	1	16	6.25	100.00	0.30	31.25	0.96	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71
20	500,000	UP		0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71
				16				31.25				1				382.77				1224.71	
GRANT TOTAL				2,094,365				2,939,958.58				14,352				4,174,681.55					

RISK AND LOSS PROFILE 2016

3.1 ALL CLASS OF BUSINESS

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	283,038	283,038	13.93	13.93	15,363.43	15,363.43	0.52	0.52	323	323	2.34	2.34	14,799.30	14,799.30	0.54	0.54	96.33	96.33
2	50	100	75	155,636	438,674	7.66	21.59	25,029.91	40,393.34	0.85	1.37	197	520	1.43	3.77	5,084.68	19,883.98	0.19	0.73	20.31	49.23
3	100	200	150	260,435	699,109	12.82	34.41	59,920.86	100,314.19	2.03	3.39	456	976	3.31	7.08	14,141.01	34,024.99	0.52	1.25	23.60	33.92
4	200	300	250	188,979	888,088	9.30	43.72	64,018.56	164,332.76	2.17	5.56	389	1,365	2.82	9.90	16,535.36	50,560.35	0.61	1.86	25.83	30.77
5	300	500	400	258,676	1,146,764	12.73	56.45	129,794.50	294,127.25	4.39	9.95	850	2,215	6.17	16.07	38,423.43	88,983.79	1.41	3.27	29.60	30.25
6	500	750	625	175,986	1,322,750	8.66	65.11	124,403.59	418,530.84	4.21	14.16	882	3,097	6.40	22.46	36,081.09	125,064.87	1.33	4.60	29.00	29.88
7	750	1,000	875	139,342	1,462,092	6.86	71.97	142,767.08	561,297.92	4.83	18.99	674	3,771	4.89	27.35	38,873.83	163,938.70	1.43	6.03	27.23	29.21
8	1,000	1,500	1,250	124,225	1,586,317	6.11	78.09	172,550.21	733,848.13	5.84	24.83	675	4,446	4.90	32.25	46,109.96	210,048.66	1.70	7.73	26.72	28.62
9	1,500	2,000	1,750	75,212	1,661,529	3.70	81.79	147,428.24	881,276.37	4.99	29.82	364	4,810	2.64	34.89	40,743.71	250,792.37	1.50	9.23	27.64	28.46
10	2,000	2,500	2,250	45,955	1,707,484	2.26	84.05	110,361.24	991,637.61	3.73	33.55	274	5,084	1.99	36.88	38,949.60	289,741.97	1.43	10.66	35.29	29.22
11	2,500	3,000	2,750	39,231	1,746,715	1.93	85.98	105,670.61	1,097,308.22	3.58	37.13	265	5,349	1.92	38.80	45,429.84	335,171.81	1.67	12.33	42.99	30.54
12	3,000	4,000	3,500	43,162	1,789,877	2.12	88.11	149,705.43	1,247,013.65	5.07	42.19	340	5,689	2.47	41.26	48,873.56	384,045.37	1.80	14.13	32.65	30.80
13	4,000	5,000	4,500	29,936	1,819,813	1.47	89.58	132,101.41	1,379,115.05	4.47	46.66	318	6,007	2.31	43.57	50,233.16	434,278.54	1.85	15.98	38.03	31.49
14	5,000	7,500	6,250	42,053	1,861,866	2.07	91.65	222,381.53	1,601,496.58	7.52	54.19	453	6,460	3.29	46.86	72,118.94	506,397.48	2.65	18.63	32.43	31.62
15	7,500	10,000	8,750	26,450	1,888,316	1.30	92.95	179,392.82	1,780,889.40	6.07	60.26	386	6,846	2.80	49.66	75,145.35	581,542.83	2.76	21.39	41.89	32.65
16	10,000	20,000	15,000	45,759	1,934,075	2.25	95.20	383,431.89	2,164,321.30	12.97	73.23	933	7,779	6.77	56.42	283,347.73	864,890.56	10.42	31.82	73.90	39.96
17	20,000	50,000	35,000	40,914	1,974,989	2.01	97.22	377,375.57	2,541,696.87	12.77	86.00	1224	9,003	8.88	65.30	285,357.67	1,150,248.24	10.50	42.32	75.62	45.26
18	50,000	100,000	75,000	20,922	1,995,911	1.03	98.25	173,901.68	2,715,598.55	5.88	91.89	1048	10,051	7.60	72.90	315,598.25	1,465,846.48	11.61	53.93	181.48	53.98
19	100,000	500,000	300,000	24,734	2,020,645	1.22	99.46	172,712.42	2,888,310.97	5.84	97.73	1996	12,047	14.48	87.38	493,182.31	1,959,028.79	18.14	72.07	285.55	67.83
20	500,000	UP		10,880	2,031,525	0.54	100.00	67,069.82	2,955,380.78	2.27	100.00	1740	13,787	12.62	100.00	759,216.45	2,718,245.24	27.93	100.00	1131.98	91.98
TOTAL				2,031,525				2,955,380.80				13,787				2,718,245.23				91.98	

3.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47,026	47,026	15.91	15.91	2,147.79	2,147.79	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14,353	61,379	4.86	20.77	2,408.73	4,556.52	0.50	0.95	2	2	2.67	2.67	5.44	5.44	0.06	0.06	0.23	0.12
3	100	200	150	23,068	84,447	7.81	28.57	4,909.85	9,466.37	1.02	1.97	2	4	2.67	5.33	5.00	10.44	0.05	0.11	0.10	0.11
4	200	300	250	19,843	104,290	6.71	35.29	5,879.00	15,345.38	1.22	3.19	1	5	1.33	6.67	2.81	13.25	0.03	0.14	0.05	0.09
5	300	500	400	30,742	135,032	10.40	45.69	11,785.05	27,130.43	2.45	5.64	7	12	9.33	16.00	247.64	260.90	2.67	2.81	2.10	0.96
6	500	750	625	25,440	160,472	8.61	54.30	12,346.24	39,476.67	2.57	8.21	9	21	12.00	28.00	990.92	1,251.81	10.68	13.49	8.03	3.17
7	750	1,000	875	20,248	180,720	6.85	61.15	15,394.69	54,871.35	3.20	11.41	1	22	1.33	29.33	0.00	1,251.81	0.00	13.49	0.00	2.28
8	1,000	1,500	1,250	19,676	200,396	6.66	67.81	19,731.45	74,602.80	4.10	15.51	7	29	9.33	38.67	601.66	1,853.48	6.48	19.98	3.05	2.48
9	1,500	2,000	1,750	12,268	212,664	4.15	71.96	16,578.92	91,181.72	3.45	18.96	5	34	6.67	45.33	66.12	1,919.59	0.71	20.69	0.40	2.11
10	2,000	2,500	2,250	8,694	221,358	2.94	74.90	14,605.05	105,786.77	3.04	21.99	2	36	2.67	48.00	1,517.61	3,437.20	16.36	37.04	10.39	3.25
11	2,500	3,000	2,750	7,874	229,232	2.66	77.56	13,741.96	119,528.73	2.86	24.85	4	40	5.33	53.33	219.17	3,656.37	2.36	39.41	1.59	3.06
12	3,000	4,000	3,500	8,402	237,634	2.84	80.41	20,234.80	139,763.53	4.21	29.06	2	42	2.67	56.00	26.38	3,682.75	0.28	39.69	0.13	2.63
13	4,000	5,000	4,500	6,004	243,638	2.03	82.44	19,529.15	159,292.68	4.06	33.12	2	44	2.67	58.67	73.26	3,756.01	0.79	40.48	0.38	2.36
14	5,000	7,500	6,250	8,992	252,630	3.04	85.48	34,494.21	193,786.88	7.17	40.29	1	45	1.33	60.00	150.00	3,906.01	1.62	42.10	0.43	2.02
15	7,500	10,000	8,750	5,691	258,321	1.93	87.41	29,200.32	222,987.21	6.07	46.36	1	46	1.33	61.33	72.98	3,978.98	0.79	42.88	0.25	1.78
16	10,000	20,000	15,000	10,692	269,013	3.62	91.02	68,449.25	291,436.46	14.23	60.59	4	50	5.33	66.67	88.57	4,067.55	0.95	43.84	0.13	1.40
17	20,000	50,000	35,000	10,156	279,169	3.44	94.46	76,406.75	367,843.20	15.89	76.48	5	55	6.67	73.33	197.81	4,265.37	2.13	45.97	0.26	1.16
18	50,000	100,000	75,000	5,587	284,756	1.89	96.35	44,854.88	412,698.08	9.33	85.80	6	61	8.00	81.33	688.57	4,953.93	7.42	53.39	1.54	1.20
19	100,000	500,000	300,000	7,093	291,849	2.40	98.75	45,985.31	458,683.39	9.56	95.36	11	72	14.67	96.00	3,075.05	8,028.98	33.14	86.53	6.69	1.75
20	500,000	UP		3,692	295,541	1.25	100.00	22,296.89	480,980.28	4.64	100.00	3	75	4.00	100.00	1,249.73	9,278.71	13.47	100.00	5.60	1.93
				295,541				480,980.28				75				9,278.71				1.93	

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	170,442	170,442	13.96	13.96	12,144.31	12,144.31	1.01	1.01	57	57	3.38	3.38	1,473.45	1,473.45	0.31	0.31	12.13	12.13
2	50	100	75	119,199	289,641	9.77	23.73	18,924.23	31,068.54	1.57	2.58	69	126	4.09	7.47	2,706.65	4,180.10	0.57	0.88	14.30	13.45
3	100	200	150	202,475	492,116	16.59	40.32	47,228.90	78,297.44	3.92	6.49	131	257	7.77	15.24	9,544.73	13,724.83	2.02	2.90	20.21	17.53
4	200	300	250	139,747	631,863	11.45	51.77	49,726.26	128,023.70	4.12	10.62	114	371	6.76	22.00	10,676.12	24,400.94	2.26	5.16	21.47	19.06
5	300	500	400	179,240	811,103	14.68	66.45	97,196.55	225,220.25	8.06	18.67	203	574	12.04	34.05	22,583.11	46,984.05	4.78	9.94	23.23	20.86
6	500	750	625	110,832	921,935	9.08	75.53	88,496.56	313,716.81	7.34	26.01	108	682	6.41	40.45	16,174.61	63,158.66	3.42	13.37	18.28	20.13
7	750	1,000	875	83,507	1,005,442	6.84	82.37	92,629.44	406,346.25	7.68	33.69	92	774	5.46	45.91	18,491.47	81,650.13	3.91	17.28	19.96	20.09
8	1,000	1,500	1,250	67,746	1,073,188	5.55	87.92	103,162.99	509,509.23	8.55	42.25	96	870	5.69	51.60	17,506.35	99,156.49	3.71	20.99	16.97	19.46
9	1,500	2,000	1,750	37,900	1,111,088	3.11	91.03	82,515.51	592,024.74	6.84	49.09	71	941	4.21	55.81	16,856.21	116,012.69	3.57	24.55	20.43	19.60
10	2,000	2,500	2,250	20,049	1,131,137	1.64	92.67	55,493.26	647,518.00	4.60	53.69	61	1,002	3.62	59.43	22,698.42	138,711.11	4.80	29.36	40.90	21.42
11	2,500	3,000	2,750	15,367	1,146,504	1.26	93.93	51,635.48	699,153.49	4.28	57.97	49	1,051	2.91	62.34	22,802.16	161,513.27	4.83	34.18	44.16	23.10
12	3,000	4,000	3,500	16,581	1,163,085	1.36	95.29	68,211.78	767,365.27	5.66	63.63	72	1,123	4.27	66.61	13,211.89	174,725.16	2.80	36.98	19.37	22.77
13	4,000	5,000	4,500	10,803	1,173,888	0.89	96.17	55,988.48	823,353.74	4.64	68.27	46	1,169	2.73	69.34	30,239.14	204,964.31	6.40	43.38	54.01	24.89
14	5,000	7,500	6,250	12,999	1,186,887	1.06	97.24	83,164.77	906,518.51	6.90	75.16	79	1,248	4.69	74.02	32,370.17	237,334.47	6.85	50.23	38.92	26.18
15	7,500	10,000	8,750	7,510	1,194,397	0.62	97.85	60,271.25	966,789.77	5.00	80.16	62	1,310	3.68	77.70	39,506.02	276,840.49	8.36	58.59	65.55	28.64
16	10,000	20,000	15,000	10,739	1,205,136	0.88	98.73	107,690.03	1,074,479.80	8.93	89.09	106	1,416	6.29	83.99	85,510.99	362,351.48	18.10	76.69	79.40	33.72
17	20,000	50,000	35,000	7,765	1,212,901	0.64	99.37	84,432.11	1,158,911.91	7.00	96.09	103	1,519	6.11	90.09	33,175.65	395,527.14	7.02	83.71	39.29	34.13
18	50,000	100,000	75,000	3,247	1,216,148	0.27	99.64	23,827.10	1,182,739.01	1.98	98.07	56	1,575	3.32	93.42	29,250.70	424,777.84	6.19	89.90	122.76	35.91
19	100,000	500,000	300,000	3,109	1,219,257	0.25	99.89	21,123.15	1,203,862.16	1.75	99.82	72	1,647	4.27	97.69	43,290.65	468,068.49	9.16	99.06	204.94	38.88
20	500,000	UP		1,330	1,220,587	0.11	100.00	2,193.24	1,206,055.40	0.18	100.00	39	1,686	2.31	100.00	4,420.05	472,488.53	0.94	100.00	201.53	39.18
				1,220,587				1,206,055.40				1,686				472,488.53				39.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65,569	65,569	12.72	12.72	1,071.33	1,071.33	0.08	0.08	266	266	2.21	2.21	13,325.85	13,325.85	0.60	0.60	1243.86	1243.86
2	50	100	75	22,084	87,653	4.28	17.01	3,696.95	4,768.28	0.29	0.38	126	392	1.05	3.26	2,372.59	15,698.44	0.11	0.70	64.18	329.23
3	100	200	150	34,891	122,544	6.77	23.78	7,782.04	12,550.32	0.61	0.99	323	715	2.69	5.95	4,591.28	20,289.72	0.21	0.91	59.00	161.67
4	200	300	250	29,389	151,933	5.70	29.48	8,413.30	20,963.62	0.66	1.65	274	989	2.28	8.22	5,856.44	26,146.16	0.26	1.17	69.61	124.72
5	300	500	400	48,693	200,626	9.45	38.93	20,812.78	41,776.40	1.64	3.29	640	1,629	5.32	13.55	15,592.68	41,738.84	0.70	1.87	74.92	99.91
6	500	750	625	39,713	240,339	7.71	46.63	23,560.36	65,336.77	1.86	5.15	765	2,394	6.36	19.91	18,915.57	60,654.40	0.85	2.71	80.29	92.83
7	750	1,000	875	35,586	275,925	6.90	53.54	34,742.42	100,079.19	2.74	7.89	581	2,975	4.83	24.74	20,382.35	81,036.75	0.91	3.62	58.67	80.97
8	1,000	1,500	1,250	36,802	312,727	7.14	60.68	49,654.18	149,733.37	3.92	11.81	572	3,547	4.76	29.49	28,001.95	109,038.70	1.25	4.88	56.39	72.82
9	1,500	2,000	1,750	25,044	337,771	4.86	65.54	48,333.81	198,067.17	3.81	15.62	288	3,835	2.39	31.89	23,821.38	132,860.09	1.07	5.94	49.29	67.08
10	2,000	2,500	2,250	17,212	354,983	3.34	68.88	40,262.93	238,330.10	3.17	18.79	211	4,046	1.75	33.64	14,733.57	147,593.65	0.66	6.60	36.59	61.93
11	2,500	3,000	2,750	15,987	370,970	3.10	71.98	40,282.65	278,612.75	3.18	21.97	212	4,258	1.76	35.41	22,408.52	170,002.17	1.00	7.60	55.63	61.02
12	3,000	4,000	3,500	18,176	389,146	3.53	75.51	61,255.16	339,867.91	4.83	26.80	266	4,524	2.21	37.62	35,635.29	205,637.46	1.59	9.19	58.18	60.51
13	4,000	5,000	4,500	13,129	402,275	2.55	78.05	56,583.79	396,451.70	4.46	31.26	270	4,794	2.25	39.86	19,920.76	225,558.22	0.89	10.09	35.21	56.89
14	5,000	7,500	6,250	20,060	422,335	3.89	81.95	104,706.97	501,158.67	8.26	39.51	373	5,167	3.10	42.97	39,598.78	265,157.00	1.77	11.86	37.82	52.91
15	7,500	10,000	8,750	13,249	435,584	2.57	84.52	89,921.24	591,079.92	7.09	46.61	323	5,490	2.69	45.65	35,566.35	300,723.35	1.59	13.45	39.55	50.88
16	10,000	20,000	15,000	24,328	459,912	4.72	89.24	207,292.61	798,372.53	16.34	62.95	823	6,313	6.84	52.49	197,748.17	498,471.53	8.84	22.29	95.40	62.44
17	20,000	50,000	35,000	22,992	482,904	4.46	93.70	216,499.19	1,014,871.71	17.07	80.02	1,116	7,429	9.28	61.77	251,984.20	750,455.73	11.27	33.56	116.39	73.95
18	50,000	100,000	75,000	12,088	494,992	2.35	96.04	105,219.70	1,120,091.41	8.30	88.32	986	8,415	8.20	69.97	285,658.98	1,036,114.71	12.77	46.33	271.49	92.50
19	100,000	500,000	300,000	14,532	509,524	2.82	98.86	105,603.97	1,225,695.38	8.33	96.64	1,913	10,328	15.91	85.88	446,816.61	1,482,931.32	19.98	66.31	423.11	120.99
20	500,000	UP		5,858	515,382	1.14	100.00	42,579.68	1,268,275.06	3.36	100.00	1,698	12,026	14.12	100.00	753,546.68	2,236,477.99	33.69	100.00	1769.73	176.34
				515,382				1,268,275.06				12,026				2,236,477.99				176.34	

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	0.06	0.06	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	0.11	0.17	0.16	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	0.43	0.60	0.62	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	0.53	1.13	0.76	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	1.60	2.73	2.29	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	6.05	8.79	8.64	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	2.66	11.45	3.80	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	1.80	13.25	2.57	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	0.86	14.11	1.23	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	1.91	16.02	2.73	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	0.91	16.94	1.30	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	9.87	26.81	14.09	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	5.71	32.51	8.15	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	87,500	1	15	6.67	100.00	37.53	70.04	53.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	750,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				70.04				0				0.00				0.00	
GRANT TOTAL				2,031,525				2,955,380.78				13,787				2,718,245.26					

3.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	412	412	10.76	10.76	40.92	40.92	0.22	0.22	2	2	1.79	1.79	130.00	130.00	0.36	0.36	317.69	317.69
2	50	100	75	102	514	2.66	13.43	45.36	86.29	0.25	0.47	4	6	3.57	5.36	63.57	193.57	0.18	0.54	140.13	224.34
3	100	200	150	83	597	2.17	15.60	25.03	111.31	0.14	0.61	4	10	3.57	8.93	243.40	436.97	0.68	1.22	972.51	392.56
4	200	300	250	52	649	1.36	16.95	18.55	129.86	0.10	0.71	0	10	0.00	8.93	0.00	436.97	0.00	1.22	0.00	336.49
5	300	500	400	76	725	1.99	18.94	34.72	164.59	0.19	0.90	0	10	0.00	8.93	0.00	436.97	0.00	1.22	0.00	265.50
6	500	750	625	62	787	1.62	20.56	45.92	210.51	0.25	1.15	1	11	0.89	9.82	12.50	449.47	0.03	1.25	27.22	213.51
7	750	1,000	875	77	864	2.01	22.57	113.78	324.29	0.62	1.78	0	11	0.00	9.82	0.00	449.47	0.00	1.25	0.00	138.60
8	1,000	1,500	1,250	108	972	2.82	25.39	145.72	470.02	0.80	2.58	0	11	0.00	9.82	0.00	449.47	0.00	1.25	0.00	95.63
9	1,500	2,000	1,750	82	1,054	2.14	27.53	320.10	790.12	1.76	4.33	1	12	0.89	10.71	65.05	514.52	0.18	1.43	20.32	65.12
10	2,000	2,500	2,250	72	1,126	1.88	29.41	166.99	957.11	0.92	5.25	2	14	1.79	12.50	87.55	602.07	0.24	1.68	52.43	62.91
11	2,500	3,000	2,750	44	1,170	1.15	30.56	132.14	1,089.25	0.72	5.97	0	14	0.00	12.50	0.00	602.07	0.00	1.68	0.00	55.27
12	3,000	4,000	3,500	80	1,250	2.09	32.65	412.90	1,502.15	2.26	8.24	4	18	3.57	16.07	81.38	683.45	0.23	1.91	19.71	45.50
13	4,000	5,000	4,500	85	1,335	2.22	34.87	325.24	1,827.40	1.78	10.02	1	19	0.89	16.96	15.00	698.45	0.04	1.95	4.61	38.22
14	5,000	7,500	6,250	136	1,471	3.55	38.43	627.83	2,455.22	3.44	13.46	0	19	0.00	16.96	0.00	698.45	0.00	1.95	0.00	28.45
15	7,500	10,000	8,750	111	1,582	2.90	41.33	635.97	3,091.19	3.49	16.95	1	20	0.89	17.86	43.32	741.78	0.12	2.07	6.81	24.00
16	10,000	20,000	15,000	360	1,942	9.40	50.73	2,143.56	5,234.75	11.76	28.71	4	24	3.57	21.43	155.84	897.62	0.43	2.50	7.27	17.15
17	20,000	50,000	35,000	434	2,376	11.34	62.07	3,221.81	8,456.56	17.67	46.38	8	32	7.14	28.57	310.40	1,208.01	0.87	3.37	9.63	14.28
18	50,000	100,000	75,000	294	2,670	7.68	69.75	2,050.89	10,507.45	11.25	57.62	9	41	8.04	36.61	675.94	1,883.95	1.88	5.25	32.96	17.93
19	100,000	500,000	300,000	600	3,270	15.67	85.42	4,114.72	14,622.17	22.57	80.19	29	70	25.89	62.50	2,628.31	4,512.26	7.33	12.58	63.88	30.86
20	500,000	UP		558	3,828	14.58	100.00	3,612.52	18,234.69	19.81	100.00	42	112	37.50	100.00	31,363.82	35,876.09	87.42	100.00	868.20	196.75
				3,828				18,234.69				112				35,876.09				196.75	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	635	635	12.87	12.87	82.72	82.72	0.43	0.43	1	1	0.89	0.89	19.82	19.82	0.10	0.10	23.96	23.96
2	50	100	75	90	725	1.82	14.70	48.09	130.81	0.25	0.68	0	1	0.00	0.89	0.00	19.82	0.00	0.10	0.00	15.15
3	100	200	150	145	870	2.94	17.64	54.67	185.48	0.28	0.96	1	2	0.89	1.79	11.08	30.90	0.06	0.15	20.27	16.66
4	200	300	250	104	974	2.11	19.74	81.47	266.95	0.42	1.38	0	2	0.00	1.79	0.00	30.90	0.00	0.15	0.00	11.58
5	300	500	400	225	1,199	4.56	24.31	117.77	384.72	0.61	1.99	0	2	0.00	1.79	0.00	30.90	0.00	0.15	0.00	8.03
6	500	750	625	192	1,391	3.89	28.20	142.01	526.73	0.74	2.73	0	2	0.00	1.79	0.00	30.90	0.00	0.15	0.00	5.87
7	750	1,000	875	171	1,562	3.47	31.66	181.07	707.80	0.94	3.67	1	3	0.89	2.68	114.41	145.31	0.57	0.73	63.19	20.53
8	1,000	1,500	1,250	223	1,785	4.52	36.18	329.64	1,037.44	1.71	5.38	1	4	0.89	3.57	2.32	147.63	0.01	0.74	0.70	14.23
9	1,500	2,000	1,750	158	1,943	3.20	39.39	328.35	1,365.78	1.70	7.08	0	4	0.00	3.57	0.00	147.63	0.00	0.74	0.00	10.81
10	2,000	2,500	2,250	117	2,060	2.37	41.76	345.01	1,710.79	1.79	8.87	0	4	0.00	3.57	0.00	147.63	0.00	0.74	0.00	8.63
11	2,500	3,000	2,750	92	2,152	1.86	43.62	336.72	2,047.51	1.75	10.61	0	4	0.00	3.57	0.00	147.63	0.00	0.74	0.00	7.21
12	3,000	4,000	3,500	201	2,353	4.07	47.70	808.63	2,856.14	4.19	14.81	0	4	0.00	3.57	0.00	147.63	0.00	0.74	0.00	5.17
13	4,000	5,000	4,500	120	2,473	2.43	50.13	510.72	3,366.86	2.65	17.45	0	4	0.00	3.57	0.00	147.63	0.00	0.74	0.00	4.38
14	5,000	7,500	6,250	379	2,852	7.68	57.81	1,199.15	4,566.01	6.22	23.67	1	5	0.89	4.46	1.12	148.75	0.01	0.74	0.09	3.26
15	7,500	10,000	8,750	208	3,060	4.22	62.03	1,076.64	5,642.65	5.58	29.25	0	5	0.00	4.46	0.00	148.75	0.00	0.74	0.00	2.64
16	10,000	20,000	15,000	355	3,415	7.20	69.23	2,668.66	8,311.31	13.83	43.09	5	10	4.46	8.93	636.74	785.49	3.18	3.93	23.86	9.45
17	20,000	50,000	35,000	484	3,899	9.81	79.04	4,536.11	12,847.42	23.52	66.60	38	48	33.93	42.86	5,846.12	6,631.61	29.23	33.15	128.88	51.62
18	50,000	100,000	75,000	314	4,213	6.37	85.40	2,478.21	15,325.63	12.85	79.45	8	56	7.14	50.00	255.80	6,887.41	1.28	34.43	10.32	44.94
19	100,000	500,000	300,000	418	4,631	8.47	93.88	2,854.59	18,180.22	14.80	94.25	17	73	15.18	65.18	1,409.22	8,296.63	7.05	41.48	49.37	45.64
20	500,000	UP		302	4,933	6.12	100.00	1,109.46	19,289.68	5.75	100.00	39	112	34.82	100.00	11,705.87	20,002.50	58.52	100.00	1055.09	103.70
				4,933				19,289.68				112				20,002.50				103.70	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,863	3,863	17.30	17.30	1,245.52	1,245.52	1.52	1.52	6	6	1.57	1.57	9,020.46	9,020.46	5.02	5.02	724.24	724.24
2	50	100	75	398	4,261	1.78	19.09	234.69	1,010.83	0.29	1.24	2	8	0.52	2.09	83.43	9,103.89	0.05	5.06	35.55	900.64
3	100	200	150	580	4,841	2.60	21.68	435.72	575.11	0.53	0.70	1	9	0.26	2.35	199.47	9,303.36	0.11	5.18	45.78	1617.67
4	200	300	250	652	5,493	2.92	24.60	299.36	275.75	0.37	0.34	1	10	0.26	2.61	0.52	9,303.88	0.00	5.18	0.17	3374.08
5	300	500	400	1,249	6,742	5.59	30.20	619.49	343.74	0.76	0.42	1	11	0.26	2.87	144.98	9,448.85	0.08	5.26	23.40	2748.85
6	500	750	625	921	7,663	4.13	34.32	598.10	941.83	0.73	1.15	1	12	0.26	3.13	475.62	9,924.47	0.26	5.52	79.52	1053.74
7	750	1,000	875	801	8,464	3.59	37.91	742.99	1,684.82	0.91	2.06	1	13	0.26	3.39	568.93	10,493.40	0.32	5.84	76.57	622.82
8	1,000	1,500	1,250	963	9,427	4.31	42.23	1,189.71	2,874.53	1.45	3.51	3	16	0.78	4.18	1,346.98	11,840.38	0.75	6.59	113.22	411.91
9	1,500	2,000	1,750	774	10,201	3.47	45.69	1,219.47	4,094.00	1.49	5.00	6	22	1.57	5.74	1,697.44	13,537.82	0.94	7.53	139.19	330.67
10	2,000	2,500	2,250	621	10,822	2.78	48.47	1,196.17	5,290.17	1.46	6.46	5	27	1.31	7.05	6,791.71	20,329.53	3.78	11.31	567.79	384.29
11	2,500	3,000	2,750	514	11,336	2.30	50.78	982.58	6,272.75	1.20	7.66	4	31	1.04	8.09	84.60	20,414.12	0.05	11.36	8.61	325.44
12	3,000	4,000	3,500	851	12,187	3.81	54.59	2,517.67	8,790.42	3.08	10.74	7	38	1.83	9.92	4,528.96	24,943.08	2.52	13.88	179.89	283.75
13	4,000	5,000	4,500	687	12,874	3.08	57.67	2,861.89	11,652.30	3.50	14.24	5	43	1.31	11.23	8,280.28	33,223.36	4.61	18.48	289.33	285.12
14	5,000	7,500	6,250	1,082	13,956	4.85	62.51	4,672.84	16,325.15	5.71	19.95	3	46	0.78	12.01	1,842.25	35,065.62	1.02	19.51	39.42	214.80
15	7,500	10,000	8,750	815	14,771	3.65	66.16	5,142.73	21,467.87	6.28	26.23	10	56	2.61	14.62	771.63	35,837.25	0.43	19.94	15.00	166.93
16	10,000	20,000	15,000	1,667	16,438	7.47	73.63	13,299.15	34,767.03	16.25	42.48	26	82	6.79	21.41	21,437.07	57,274.32	11.93	31.86	161.19	164.74
17	20,000	50,000	35,000	1,940	18,378	8.69	82.32	17,121.85	51,888.88	20.92	63.40	17	99	4.44	25.85	47,151.28	104,425.61	26.23	58.09	275.39	201.25
18	50,000	100,000	75,000	1,196	19,574	5.36	87.68	10,001.29	61,890.16	12.22	75.62	62	161	16.19	42.04	36,766.97	141,192.58	20.45	78.55	367.62	228.13
19	100,000	500,000	300,000	1,755	21,329	7.86	95.54	13,753.92	75,644.08	16.81	92.43	138	299	36.03	78.07	26,131.57	167,324.15	14.54	93.09	189.99	221.20
20	500,000	UP		996	22,325	4.46	100.00	6,196.21	81,840.29	7.57	100.00	84	383	21.93	100.00	12,426.14	179,750.29	6.91	100.00	200.54	219.64
				22,325				81,840.29				383				179,750.29				219.64	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,102	3,102	9.52	9.52	475.56	475.56	0.23	0.23	14	14	2.64	2.64	498.42	498.42	0.15	0.15	104.81	104.81
2	50	100	75	271	3,373	0.83	10.35	391.72	83.84	0.19	0.04	6	20	1.13	3.77	228.59	727.00	0.07	0.22	58.35	867.14
3	100	200	150	498	3,871	1.53	11.87	879.64	795.80	0.42	0.38	5	25	0.94	4.71	323.62	1,050.62	0.10	0.32	36.79	132.02
4	200	300	250	512	4,383	1.57	13.44	703.32	1,499.12	0.33	0.71	6	31	1.13	5.84	882.85	1,933.47	0.27	0.59	125.53	128.97
5	300	500	400	1,044	5,427	3.20	16.65	1,048.86	2,547.98	0.50	1.21	5	36	0.94	6.78	651.48	2,584.96	0.20	0.78	62.11	101.45
6	500	750	625	1,042	6,469	3.20	19.84	1,717.31	4,265.29	0.82	2.03	11	47	2.07	8.85	2,389.01	4,973.97	0.72	1.51	139.11	116.62
7	750	1,000	875	1,101	7,570	3.38	23.22	1,818.99	6,084.27	0.86	2.89	5	52	0.94	9.79	119.11	5,093.08	0.04	1.54	6.55	83.71
8	1,000	1,500	1,250	1,470	9,040	4.51	27.73	3,063.21	9,147.48	1.46	4.35	12	64	2.26	12.05	4,356.55	9,449.63	1.32	2.87	142.22	103.30
9	1,500	2,000	1,750	1,444	10,484	4.43	32.16	4,284.00	13,431.47	2.04	6.38	5	69	0.94	12.99	2,119.72	11,569.35	0.64	3.51	49.48	86.14
10	2,000	2,500	2,250	1,232	11,716	3.78	35.94	4,386.86	17,818.33	2.08	8.47	13	82	2.45	15.44	6,091.58	17,660.93	1.85	5.36	138.86	99.12
11	2,500	3,000	2,750	1,189	12,905	3.65	39.59	4,816.60	22,634.94	2.29	10.75	18	100	3.39	18.83	8,668.33	26,329.26	2.63	7.98	179.97	116.32
12	3,000	4,000	3,500	1,444	14,349	4.43	44.02	7,270.29	29,905.23	3.45	14.21	6	106	1.13	19.96	487.20	26,816.45	0.15	8.13	6.70	89.67
13	4,000	5,000	4,500	1,276	15,625	3.91	47.93	7,106.26	37,011.49	3.38	17.59	21	127	3.95	23.92	10,941.74	37,758.19	3.32	11.45	153.97	102.02
14	5,000	7,500	6,250	2,299	17,924	7.05	54.98	16,444.07	53,455.56	7.81	25.40	14	141	2.64	26.55	7,149.50	44,907.69	2.17	13.62	43.48	84.01
15	7,500	10,000	8,750	1,793	19,717	5.50	60.48	16,256.95	69,712.51	7.72	33.12	20	161	3.77	30.32	15,257.84	60,165.53	4.63	18.24	93.85	86.31
16	10,000	20,000	15,000	3,634	23,351	11.15	71.63	40,538.55	110,251.07	19.26	52.38	70	231	13.18	43.50	41,427.79	101,593.32	12.56	30.81	102.19	92.15
17	20,000	50,000	35,000	3,744	27,095	11.48	83.11	46,503.61	156,754.67	22.10	74.48	87	318	16.38	59.89	33,378.18	134,971.50	10.12	40.93	71.78	86.10
18	50,000	100,000	75,000	2,210	29,305	6.78	89.89	21,689.84	178,444.51	10.31	84.79	59	377	11.11	71.00	113,483.82	248,455.33	34.41	75.34	523.21	139.23
19	100,000	500,000	300,000	2,264	31,569	6.94	96.84	21,729.33	200,173.84	10.32	95.11	97	474	18.27	89.27	60,989.91	309,445.24	18.49	93.84	280.68	154.59
20	500,000	UP		1,031	32,600	3.16	100.00	10,289.26	210,463.11	4.89	100.00	57	531	10.73	100.00	20,320.34	329,765.57	6.16	100.00	197.49	156.69
				32,600				210,463.11				531				329,765.57				156.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,401	2,401	8.27	8.27	304.22	304.22	0.25	0.25	9	9	1.79	1.79	1,476.12	1,476.12	0.28	0.28	485.21	485.21
2	50	100	75	600	3,001	2.07	10.33	530.54	834.76	0.43	0.68	1	10	0.20	1.98	5.06	1,481.18	0.00	0.28	0.95	177.44
3	100	200	150	1,185	4,186	4.08	14.41	843.69	1,678.46	0.69	1.37	1	11	0.20	2.18	3.33	1,484.50	0.00	0.28	0.39	88.44
4	200	300	250	1,158	5,344	3.99	18.40	902.88	2,581.34	0.74	2.11	0	11	0.00	2.18	0.00	1,484.50	0.00	0.28	0.00	57.51
5	300	500	400	1,683	7,027	5.79	24.19	1,681.03	4,262.37	1.38	3.49	2	13	0.40	2.58	97.26	1,581.76	0.02	0.30	5.79	37.11
6	500	750	625	1,505	8,532	5.18	29.38	1,978.89	6,241.27	1.62	5.11	4	17	0.79	3.37	927.65	2,509.42	0.17	0.47	46.88	40.21
7	750	1,000	875	1,481	10,013	5.10	34.48	2,812.34	9,053.60	2.30	7.41	5	22	0.99	4.37	293.28	2,802.69	0.05	0.52	10.43	30.96
8	1,000	1,500	1,250	1,784	11,797	6.14	40.62	4,049.00	13,102.60	3.32	10.73	5	27	0.99	5.36	448.47	3,251.16	0.08	0.61	11.08	24.81
9	1,500	2,000	1,750	1,225	13,022	4.22	44.84	3,963.29	17,065.89	3.25	13.97	4	31	0.79	6.15	533.18	3,784.35	0.10	0.71	13.45	22.17
10	2,000	2,500	2,250	858	13,880	2.95	47.79	3,074.34	20,140.24	2.52	16.49	6	37	1.19	7.34	392.10	4,176.45	0.07	0.78	12.75	20.74
11	2,500	3,000	2,750	731	14,611	2.52	50.31	2,975.09	23,115.32	2.44	18.93	3	40	0.60	7.94	299.20	4,475.65	0.06	0.84	10.06	19.36
12	3,000	4,000	3,500	1,048	15,659	3.61	53.91	4,857.87	27,973.19	3.98	22.91	5	45	0.99	8.93	181.39	4,657.04	0.03	0.87	3.73	16.65
13	4,000	5,000	4,500	838	16,497	2.89	56.80	4,380.58	32,353.77	3.59	26.49	9	54	1.79	10.71	47.89	4,704.93	0.01	0.88	1.09	14.54
14	5,000	7,500	6,250	1,310	17,807	4.51	61.31	8,478.11	40,831.88	6.94	33.44	16	70	3.17	13.89	6,698.13	11,403.06	1.25	2.13	79.01	27.93
15	7,500	10,000	8,750	981	18,788	3.38	64.69	7,644.47	48,476.35	6.26	39.69	18	88	3.57	17.46	13,308.27	24,711.33	2.49	4.62	174.09	50.98
16	10,000	20,000	15,000	2,156	20,944	7.42	72.11	19,171.73	67,648.08	15.70	55.39	49	137	9.72	27.18	15,113.60	39,824.93	2.83	7.45	78.83	58.87
17	20,000	50,000	35,000	2,759	23,703	9.50	81.61	23,498.84	91,146.92	19.24	74.64	68	205	13.49	40.67	37,267.40	77,092.32	6.97	14.43	158.59	84.58
18	50,000	100,000	75,000	1,652	25,355	5.69	87.30	13,568.07	104,714.99	11.11	85.75	87	292	17.26	57.94	54,933.26	132,025.58	10.28	24.70	404.87	126.08
19	100,000	500,000	300,000	2,396	27,751	8.25	95.55	13,883.68	118,598.68	11.37	97.11	132	424	26.19	84.13	40,758.62	172,784.20	7.63	32.33	293.57	145.69
20	500,000	UP		1,293	29,044	4.45	100.00	3,524.17	122,122.84	2.89	100.00	80	504	15.87	100.00	361,636.60	534,420.80	67.67	100.00	10261.62	437.61
				29,044				122,122.84				504				534,420.80				437.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,869	1,869	8.03	8.03	330.00	330.00	0.29	0.29	4	4	0.95	0.95	4.91	4.91	0.00	0.00	1.49	1.49
2	50	100	75	415	2,284	1.78	9.81	375.93	705.93	0.33	0.61	0	4	0.00	0.95	0.00	4.91	0.00	0.00	0.00	0.70
3	100	200	150	712	2,996	3.06	12.87	567.74	1,273.67	0.49	1.11	0	4	0.00	0.95	0.00	4.91	0.00	0.00	0.00	0.39
4	200	300	250	843	3,839	3.62	16.49	635.22	1,908.90	0.55	1.66	2	6	0.48	1.43	269.68	274.59	0.17	0.18	42.45	14.38
5	300	500	400	1,270	5,109	5.46	21.95	1,374.20	3,283.10	1.20	2.86	3	9	0.71	2.14	851.60	1,126.19	0.55	0.73	61.97	34.30
6	500	750	625	1,126	6,235	4.84	26.78	1,814.03	5,097.13	1.58	4.44	3	12	0.71	2.85	550.50	1,676.68	0.36	1.09	30.35	32.89
7	750	1,000	875	1,099	7,334	4.72	31.50	1,913.59	7,010.72	1.67	6.10	3	15	0.71	3.56	328.16	2,004.85	0.21	1.30	17.15	28.60
8	1,000	1,500	1,250	1,402	8,736	6.02	37.53	3,407.17	10,417.89	2.96	9.06	8	23	1.90	5.46	1,014.13	3,018.98	0.66	1.95	29.76	28.98
9	1,500	2,000	1,750	1,077	9,813	4.63	42.15	2,986.91	13,404.81	2.60	11.66	5	28	1.19	6.65	1,224.51	4,243.48	0.79	2.75	41.00	31.66
10	2,000	2,500	2,250	840	10,653	3.61	45.76	3,145.37	16,550.17	2.74	14.40	4	32	0.95	7.60	2,776.62	7,020.10	1.80	4.54	88.28	42.42
11	2,500	3,000	2,750	673	11,326	2.89	48.65	2,799.33	19,349.50	2.44	16.84	7	39	1.66	9.26	1,676.72	8,696.82	1.09	5.63	59.90	44.95
12	3,000	4,000	3,500	1,043	12,369	4.48	53.13	5,023.52	24,373.02	4.37	21.21	15	54	3.56	12.83	5,092.17	13,788.99	3.30	8.93	101.37	56.57
13	4,000	5,000	4,500	792	13,161	3.40	56.53	4,107.43	28,480.45	3.57	24.78	5	59	1.19	14.01	1,559.02	15,348.01	1.01	9.94	37.96	53.89
14	5,000	7,500	6,250	1,362	14,523	5.85	62.38	8,944.80	37,425.25	7.78	32.56	19	78	4.51	18.53	4,191.13	19,539.14	2.71	12.65	46.86	52.21
15	7,500	10,000	8,750	1,008	15,531	4.33	66.71	7,627.65	45,052.90	6.64	39.20	17	95	4.04	22.57	4,420.90	23,960.04	2.86	15.51	57.96	53.18
16	10,000	20,000	15,000	2,084	17,615	8.95	75.67	20,608.40	65,661.31	17.93	57.13	67	162	15.91	38.48	35,096.73	59,056.77	22.72	38.23	170.30	89.94
17	20,000	50,000	35,000	2,392	20,007	10.27	85.94	24,280.54	89,941.84	21.13	78.26	67	229	15.91	54.39	34,401.41	93,458.17	22.27	60.50	141.68	103.91
18	50,000	100,000	75,000	1,319	21,326	5.67	91.61	10,789.05	100,730.90	9.39	87.65	62	291	14.73	69.12	3,447.90	96,906.07	2.23	62.73	31.96	96.20
19	100,000	500,000	300,000	1,320	22,646	5.67	97.28	10,649.19	111,380.09	9.27	96.91	82	373	19.48	88.60	40,900.77	137,806.84	26.48	89.21	384.07	123.73
20	500,000	UP		634	23,280	2.72	100.00	3,546.17	114,926.25	3.09	100.00	48	421	11.40	100.00	16,662.72	154,469.56	10.79	100.00	469.88	134.41
				23,280				114,926.25				421				154,469.56				134.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,247	1,247	9.24	9.24	74.95	74.95	0.08	0.08	2	2	0.64	0.64	77.69	77.69	0.08	0.08	103.65	103.65
2	50	100	75	355	1,602	2.63	11.87	400.34	325.39	0.43	0.35	1	3	0.32	0.96	40.25	117.94	0.04	0.12	10.05	36.25
3	100	200	150	480	2,082	3.56	15.43	553.98	879.36	0.59	0.94	0	3	0.00	0.96	0.00	117.94	0.00	0.12	0.00	13.41
4	200	300	250	425	2,507	3.15	18.58	659.02	1,538.38	0.71	1.65	2	5	0.64	1.60	414.03	531.97	0.42	0.55	62.83	34.58
5	300	500	400	576	3,083	4.27	22.85	1,025.16	2,563.54	1.10	2.75	4	9	1.28	2.88	844.71	1,376.67	0.87	1.41	82.40	53.70
6	500	750	625	570	3,653	4.22	27.07	1,532.62	4,096.16	1.64	4.40	2	11	0.64	3.51	273.54	1,650.22	0.28	1.69	17.85	40.29
7	750	1,000	875	521	4,174	3.86	30.93	1,461.61	5,557.77	1.57	5.96	3	14	0.96	4.47	152.63	1,802.85	0.16	1.85	10.44	32.44
8	1,000	1,500	1,250	726	4,900	5.38	36.32	3,015.99	8,573.76	3.24	9.20	8	22	2.56	7.03	3,252.49	5,055.33	3.33	5.18	107.84	58.96
9	1,500	2,000	1,750	580	5,480	4.30	40.61	2,826.08	11,399.84	3.03	12.23	15	37	4.79	11.82	2,019.61	7,074.94	2.07	7.25	71.46	62.06
10	2,000	2,500	2,250	433	5,913	3.21	43.82	2,551.69	13,951.53	2.74	14.97	4	41	1.28	13.10	597.58	7,672.52	0.61	7.87	23.42	54.99
11	2,500	3,000	2,750	435	6,348	3.22	47.05	2,446.08	16,397.61	2.62	17.60	6	47	1.92	15.02	740.33	8,412.85	0.76	8.63	30.27	51.31
12	3,000	4,000	3,500	594	6,942	4.40	51.45	3,821.38	20,218.99	4.10	21.70	10	57	3.19	18.21	2,396.71	10,809.57	2.46	11.08	62.72	53.46
13	4,000	5,000	4,500	541	7,483	4.01	55.46	4,115.70	24,334.69	4.42	26.11	7	64	2.24	20.45	458.92	11,268.49	0.47	11.55	11.15	46.31
14	5,000	7,500	6,250	822	8,305	6.09	61.55	7,521.06	31,855.75	8.07	34.18	19	83	6.07	26.52	6,619.34	17,887.83	6.79	18.34	88.01	56.15
15	7,500	10,000	8,750	624	8,929	4.62	66.18	6,266.03	38,121.78	6.72	40.91	23	106	7.35	33.87	1,969.27	19,857.10	2.02	20.36	31.43	52.09
16	10,000	20,000	15,000	1,506	10,435	11.16	77.34	18,962.01	57,083.79	20.35	61.26	46	152	14.70	48.56	18,247.59	38,104.69	18.71	39.07	96.23	66.75
17	20,000	50,000	35,000	1,518	11,953	11.25	88.59	20,679.52	77,763.31	22.19	83.45	61	213	19.49	68.05	19,655.58	57,760.27	20.15	59.22	95.05	74.28
18	50,000	100,000	75,000	692	12,645	5.13	93.72	7,748.15	85,511.46	8.31	91.76	57	270	18.21	86.26	22,104.79	79,865.06	22.66	81.88	285.29	93.40
19	100,000	500,000	300,000	701	13,346	5.20	98.91	6,651.80	92,163.26	7.14	98.90	40	310	12.78	99.04	16,537.78	96,402.84	16.96	98.84	248.62	104.60
20	500,000	UP		147	13,493	1.09	100.00	1,024.93	93,188.19	1.10	100.00	3	313	0.96	100.00	1,131.49	97,534.33	1.16	100.00	110.40	104.66
				13,493				93,188.19				313				97,534.33				104.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,936	8,936	9.62	9.62	1,019.96	1,019.96	0.72	0.72	72	72	4.38	4.38	822.08	822.08	0.20	0.20	80.60	80.60
2	50	100	75	4,921	13,857	5.30	14.92	999.47	2,019.43	0.70	1.42	33	105	2.01	6.38	916.02	1,738.10	0.22	0.42	91.65	86.07
3	100	200	150	6,365	20,222	6.85	21.77	1,502.35	3,521.78	1.06	2.48	34	139	2.07	8.45	1,100.43	2,838.54	0.27	0.69	73.25	80.60
4	200	300	250	4,344	24,566	4.68	26.45	1,320.20	4,841.98	0.93	3.41	21	160	1.28	9.73	965.43	3,803.96	0.24	0.93	73.13	78.56
5	300	500	400	5,593	30,159	6.02	32.47	3,269.77	8,111.74	2.30	5.71	63	223	3.83	13.56	1,251.66	5,055.62	0.31	1.23	38.28	62.32
6	500	750	625	5,565	35,724	5.99	38.46	3,160.71	11,272.45	2.22	7.93	36	259	2.19	15.74	925.27	5,980.89	0.23	1.46	29.27	53.06
7	750	1,000	875	4,527	40,251	4.87	43.33	2,315.56	13,588.02	1.63	9.56	12	271	0.73	16.47	76.22	6,057.11	0.02	1.48	3.29	44.58
8	1,000	1,500	1,250	5,030	45,281	5.41	48.75	3,289.98	16,878.00	2.31	11.88	30	301	1.82	18.30	2,380.26	8,437.37	0.58	2.06	72.35	49.99
9	1,500	2,000	1,750	3,820	49,101	4.11	52.86	3,316.36	20,194.35	2.33	14.21	22	323	1.34	19.64	2,459.88	10,897.25	0.60	2.66	74.17	53.96
10	2,000	2,500	2,250	3,326	52,427	3.58	56.44	3,486.10	23,680.46	2.45	16.66	24	347	1.46	21.09	877.67	11,774.92	0.21	2.87	25.18	49.72
11	2,500	3,000	2,750	5,851	58,278	6.30	62.74	3,152.63	26,833.09	2.22	18.88	11	358	0.67	21.76	894.73	12,669.65	0.22	3.09	28.38	47.22
12	3,000	4,000	3,500	4,143	62,421	4.46	67.20	5,194.40	32,027.49	3.65	22.53	46	404	2.80	24.56	1,023.95	13,693.60	0.25	3.34	19.71	42.76
13	4,000	5,000	4,500	2,143	64,564	2.31	69.51	4,286.52	36,314.01	3.02	25.55	31	435	1.88	26.44	1,271.57	14,965.17	0.31	3.65	29.66	41.21
14	5,000	7,500	6,250	4,198	68,762	4.52	74.02	9,878.41	46,192.42	6.95	32.50	54	489	3.28	29.73	4,064.47	19,029.64	0.99	4.64	41.14	41.20
15	7,500	10,000	8,750	2,191	70,953	2.36	76.38	7,956.29	54,148.71	5.60	38.10	52	541	3.16	32.89	2,880.18	21,909.81	0.70	5.34	36.20	40.46
16	10,000	20,000	15,000	5,051	76,004	5.44	81.82	20,437.06	74,585.76	14.38	52.48	118	659	7.17	40.06	29,586.29	51,496.10	7.22	12.56	144.77	69.04
17	20,000	50,000	35,000	5,686	81,690	6.12	87.94	25,185.49	99,771.26	17.72	70.20	247	906	15.02	55.08	26,447.05	77,943.15	6.45	19.01	105.01	78.12
18	50,000	100,000	75,000	3,598	85,288	3.87	91.82	16,957.19	116,728.44	11.93	82.13	159	1,065	9.67	64.74	42,588.89	120,532.05	10.39	29.40	251.16	103.26
19	100,000	500,000	300,000	5,334	90,622	5.74	97.56	19,244.80	135,973.25	13.54	95.67	419	1,484	25.47	90.21	151,921.97	272,454.02	37.06	66.46	789.42	200.37
20	500,000	UP		2,269	92,891	2.44	100.00	6,152.00	142,125.24	4.33	100.00	161	1,645	9.79	100.00	137,492.64	409,946.66	33.54	100.00	2234.93	288.44
					92,891				142,125.24				1,645				409,946.66				288.44

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,040	1,040	17.65	17.65	179.52	179.52	0.71	0.71	1	1	0.57	0.57	7.89	7.89	0.01	0.01	4.40	4.40
2	50	100	75	238	1,278	4.04	21.69	248.89	428.41	0.99	1.70	0	1	0.00	0.57	0.00	7.89	0.00	0.01	0.00	1.84
3	100	200	150	206	1,484	3.50	25.18	241.96	670.36	0.96	2.66	0	1	0.00	0.57	0.00	7.89	0.00	0.01	0.00	1.18
4	200	300	250	93	1,577	1.58	26.76	167.27	837.63	0.66	3.32	2	3	1.15	1.72	6.96	14.86	0.01	0.02	4.16	1.77
5	300	500	400	140	1,717	2.38	29.14	144.38	982.02	0.57	3.89	0	3	0.00	1.72	0.00	14.86	0.00	0.02	0.00	1.51
6	500	750	625	76	1,793	1.29	30.43	85.59	1,067.61	0.34	4.23	0	3	0.00	1.72	0.00	14.86	0.00	0.02	0.00	1.39
7	750	1,000	875	92	1,885	1.56	31.99	78.06	1,145.67	0.31	4.54	0	3	0.00	1.72	0.00	14.86	0.00	0.02	0.00	1.30
8	1,000	1,500	1,250	210	2,095	3.56	35.55	331.47	1,477.14	1.31	5.85	0	3	0.00	1.72	0.00	14.86	0.00	0.02	0.00	1.01
9	1,500	2,000	1,750	128	2,223	2.17	37.72	471.81	1,948.94	1.87	7.72	1	4	0.57	2.30	40.86	55.72	0.05	0.06	8.66	2.86
10	2,000	2,500	2,250	119	2,342	2.02	39.74	242.24	2,191.19	0.96	8.68	0	4	0.00	2.30	0.00	55.72	0.00	0.06	0.00	2.54
11	2,500	3,000	2,750	89	2,431	1.51	41.25	390.12	2,581.30	1.55	10.23	0	4	0.00	2.30	0.00	55.72	0.00	0.06	0.00	2.16
12	3,000	4,000	3,500	146	2,577	2.48	43.73	450.83	3,032.14	1.79	12.02	1	5	0.57	2.87	0.00	55.72	0.00	0.06	0.00	1.84
13	4,000	5,000	4,500	98	2,675	1.66	45.39	357.52	3,389.66	1.42	13.43	5	10	2.87	5.75	441.56	497.28	0.51	0.58	123.51	14.67
14	5,000	7,500	6,250	162	2,837	2.75	48.14	702.21	4,091.86	2.78	16.22	1	11	0.57	6.32	0.00	497.28	0.00	0.58	0.00	12.15
15	7,500	10,000	8,750	133	2,970	2.26	50.40	790.43	4,882.29	3.13	19.35	0	11	0.00	6.32	0.00	497.28	0.00	0.58	0.00	10.19
16	10,000	20,000	15,000	399	3,369	6.77	57.17	3,335.88	8,218.17	13.22	32.57	6	17	3.45	9.77	3,058.50	3,555.78	3.54	4.11	91.69	43.27
17	20,000	50,000	35,000	649	4,018	11.01	68.18	7,032.07	15,250.24	27.87	60.44	31	48	17.82	27.59	2,296.52	5,852.30	2.66	6.77	32.66	38.38
18	50,000	100,000	75,000	448	4,466	7.60	75.78	3,200.83	18,451.07	12.69	73.12	30	78	17.24	44.83	10,898.38	16,750.69	12.60	19.37	340.49	90.78
19	100,000	500,000	300,000	931	5,397	15.80	91.58	4,641.14	23,092.21	18.39	91.52	72	150	41.38	86.21	8,427.10	25,177.79	9.74	29.11	181.57	109.03
20	500,000	UP		496	5,893	8.42	100.00	2,140.50	25,232.72	8.48	100.00	24	174	13.79	100.00	61,299.58	86,477.37	70.89	100.00	2863.79	342.72
				5,893				25,232.72				174				86,477.37				342.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	256,264	256,264	14.29	14.29	14,842.41	14,842.41	0.70	0.70	209	209	2.21	2.21	2,559.37	2,559.37	0.30	0.30	17.24	17.24
2	50	100	75	147,099	403,363	8.20	22.49	21,374.38	36,216.79	1.01	1.72	150	359	1.58	3.79	3,747.76	6,307.13	0.44	0.73	17.53	17.41
3	100	200	150	249,704	653,067	13.93	36.42	54,560.17	90,776.96	2.59	4.31	410	769	4.33	8.12	12,259.68	18,566.81	1.42	2.16	22.47	20.45
4	200	300	250	180,606	833,673	10.07	46.49	59,094.38	149,871.34	2.81	7.11	355	1,124	3.75	11.87	13,995.90	32,562.71	1.63	3.78	23.68	21.73
5	300	500	400	246,601	1,080,274	13.75	60.24	120,332.47	270,203.81	5.71	12.83	772	1,896	8.16	20.03	34,581.75	67,144.45	4.02	7.80	28.74	24.85
6	500	750	625	164,729	1,245,003	9.19	69.43	113,094.09	383,297.89	5.37	18.20	824	2,720	8.70	28.73	30,527.00	97,671.46	3.55	11.35	26.99	25.48
7	750	1,000	875	129,313	1,374,316	7.21	76.64	131,172.99	514,470.88	6.23	24.42	644	3,364	6.80	35.54	37,221.09	134,892.55	4.32	15.67	28.38	26.22
8	1,000	1,500	1,250	112,084	1,486,400	6.25	82.89	153,399.98	667,870.86	7.28	31.71	604	3,968	6.38	41.92	32,553.18	167,445.73	3.78	19.45	21.22	25.07
9	1,500	2,000	1,750	65,737	1,552,137	3.67	86.56	127,351.43	795,222.30	6.05	37.75	302	4,270	3.19	45.11	30,530.45	197,976.17	3.55	23.00	23.97	24.90
10	2,000	2,500	2,250	38,181	1,590,318	2.13	88.69	91,545.30	886,767.60	4.35	42.10	213	4,483	2.25	47.36	21,288.82	219,264.99	2.47	25.47	23.25	24.73
11	2,500	3,000	2,750	29,486	1,619,804	1.64	90.33	87,441.71	974,209.31	4.15	46.25	215	4,698	2.27	49.63	33,065.49	252,330.48	3.84	29.31	37.81	25.90
12	3,000	4,000	3,500	33,404	1,653,208	1.86	92.19	119,051.66	1,093,260.97	5.65	51.90	243	4,941	2.57	52.20	34,891.57	287,222.05	4.05	33.37	29.31	26.27
13	4,000	5,000	4,500	23,153	1,676,361	1.29	93.48	103,726.85	1,196,987.82	4.92	56.82	230	5,171	2.43	54.63	27,067.75	314,289.81	3.14	36.51	26.10	26.26
14	5,000	7,500	6,250	30,036	1,706,397	1.67	95.16	163,288.31	1,360,276.13	7.75	64.58	320	5,491	3.38	58.01	41,197.34	355,487.15	4.79	41.30	25.23	26.13
15	7,500	10,000	8,750	18,353	1,724,750	1.02	96.18	124,922.25	1,485,198.38	5.93	70.51	238	5,729	2.51	60.52	36,457.05	391,944.20	4.24	45.53	29.18	26.39
16	10,000	20,000	15,000	28,000	1,752,750	1.56	97.74	239,679.60	1,724,877.98	11.38	81.89	517	6,246	5.46	65.98	117,747.39	509,691.59	13.68	59.21	49.13	29.55
17	20,000	50,000	35,000	20,453	1,773,203	1.14	98.88	201,177.91	1,926,055.89	9.55	91.44	580	6,826	6.13	72.11	77,291.29	586,982.88	8.98	68.19	38.42	30.48
18	50,000	100,000	75,000	8,419	1,781,622	0.47	99.35	81,392.97	2,007,448.86	3.86	95.30	480	7,306	5.07	77.18	27,305.15	614,288.03	3.17	71.36	33.55	30.60
19	100,000	500,000	300,000	8,462	1,790,084	0.47	99.83	69,879.97	2,077,328.84	3.32	98.62	958	8,264	10.12	87.30	141,321.56	755,609.60	16.42	87.78	202.23	36.37
20	500,000	UP		3,120	1,793,204	0.17	100.00	29,130.56	2,106,459.40	1.38	100.00	1,202	9,466	12.70	100.00	105,177.25	860,786.85	12.22	100.00	361.05	40.86
				1,793,204				2,106,459.40				9,466				860,786.85				40.86	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	190	190	12.83	12.83	21.18	21.18	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	82	272	5.54	18.37	25.02	46.20	0.71	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	112	384	7.56	25.93	54.90	101.10	1.57	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	54	438	3.65	29.57	52.80	153.90	1.51	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	70	508	4.73	34.30	61.56	215.46	1.76	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	86	594	5.81	40.11	107.00	322.46	3.06	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	73	667	4.93	45.04	42.72	365.18	1.22	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	57	724	3.85	48.89	102.04	467.23	2.92	13.35	3	3	13.04	13.04	755.59	755.59	61.18	61.18	740.45	161.72
9	1,500	2,000	1,750	42	766	2.84	51.72	97.10	564.33	2.77	16.12	1	4	4.35	17.39	0.50	756.09	0.04	61.22	0.51	133.98
10	2,000	2,500	2,250	36	802	2.43	54.15	126.22	690.55	3.61	19.73	3	7	13.04	30.43	45.97	802.05	3.72	64.94	36.42	116.15
11	2,500	3,000	2,750	35	837	2.36	56.52	51.83	742.38	1.48	21.21	1	8	4.35	34.78	0.45	802.51	0.04	64.98	0.87	108.10
12	3,000	4,000	3,500	55	892	3.71	60.23	126.77	869.15	3.62	24.83	0	8	0.00	34.78	0.00	802.51	0.00	64.98	0.00	92.33
13	4,000	5,000	4,500	67	959	4.52	64.75	122.90	992.05	3.51	28.34	0	8	0.00	34.78	0.00	802.51	0.00	64.98	0.00	80.89
14	5,000	7,500	6,250	69	1,028	4.66	69.41	193.20	1,185.25	5.52	33.87	3	11	13.04	47.83	11.25	813.76	0.91	65.89	5.82	68.66
15	7,500	10,000	8,750	64	1,092	4.32	73.73	224.65	1,409.90	6.42	40.28	2	13	8.70	56.52	1.53	815.29	0.12	66.02	0.68	57.83
16	10,000	20,000	15,000	232	1,324	15.67	89.40	833.59	2,243.50	23.82	64.10	2	15	8.70	65.22	15.82	831.11	1.28	67.30	1.90	37.05
17	20,000	50,000	35,000	105	1,429	7.09	96.49	657.32	2,900.82	18.78	82.88	0	15	0.00	65.22	0.00	831.11	0.00	67.30	0.00	28.65
18	50,000	100,000	75,000	29	1,458	1.96	98.45	392.58	3,293.40	11.22	94.10	8	23	34.78	100.00	403.88	1,234.99	32.70	100.00	102.88	37.50
19	100,000	500,000	300,000	23	1,481	1.55	100.00	206.51	3,499.91	5.90	100.00	0	23	0.00	100.00	0.00	1,234.99	0.00	100.00	0.00	35.29
20	500,000	UP		0	1,481	0.00	100.00	0.00	3,499.91	0.00	100.00	0	23	0.00	100.00	0.00	1,234.99	0.00	100.00	0.00	35.29
				1,481				3,499.91				23				1,234.99				35.29	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	461	461	15.26	15.26	20.61	20.61	0.21	0.21	3	3	3.80	3.80	182.54	182.54	2.53	2.53	885.55	885.55
2	50	100	75	88	549	2.91	18.18	31.05	51.67	0.32	0.53	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	353.30
3	100	200	150	83	632	2.75	20.93	22.56	74.23	0.23	0.77	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	245.92
4	200	300	250	86	718	2.85	23.77	21.51	95.74	0.22	0.99	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	190.66
5	300	500	400	111	829	3.68	27.45	36.03	131.77	0.37	1.36	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	138.53
6	500	750	625	97	926	3.21	30.66	107.48	239.25	1.11	2.47	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	76.30
7	750	1,000	875	66	992	2.19	32.85	80.19	319.45	0.83	3.30	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	57.14
8	1,000	1,500	1,250	132	1,124	4.37	37.22	161.46	480.91	1.67	4.97	0	3	0.00	3.80	0.00	182.54	0.00	2.53	0.00	37.96
9	1,500	2,000	1,750	119	1,243	3.94	41.16	105.87	586.78	1.09	6.06	1	4	1.27	5.06	52.51	235.05	0.73	3.26	49.60	40.06
10	2,000	2,500	2,250	108	1,351	3.58	44.74	66.30	653.08	0.69	6.75	0	4	0.00	5.06	0.00	235.05	0.00	3.26	0.00	35.99
11	2,500	3,000	2,750	68	1,419	2.25	46.99	66.85	719.92	0.69	7.44	0	4	0.00	5.06	0.00	235.05	0.00	3.26	0.00	32.65
12	3,000	4,000	3,500	104	1,523	3.44	50.43	145.79	865.71	1.51	8.94	3	7	3.80	8.86	190.22	425.27	2.64	5.89	130.47	49.12
13	4,000	5,000	4,500	66	1,589	2.19	52.62	153.19	1,018.90	1.58	10.53	3	10	3.80	12.66	141.01	566.28	1.95	7.85	92.05	55.58
14	5,000	7,500	6,250	125	1,714	4.14	56.75	310.41	1,329.31	3.21	13.73	2	12	2.53	15.19	305.88	872.16	4.24	12.09	98.54	65.61
15	7,500	10,000	8,750	125	1,839	4.14	60.89	624.88	1,954.19	6.46	20.19	1	13	1.27	16.46	12.56	884.72	0.17	12.26	2.01	45.27
16	10,000	20,000	15,000	197	2,036	6.52	67.42	1,123.62	3,077.81	11.61	31.80	22	35	27.85	44.30	819.44	1,704.16	11.36	23.62	72.93	55.37
17	20,000	50,000	35,000	326	2,362	10.79	78.21	1,554.72	4,632.53	16.06	47.86	8	43	10.13	54.43	880.41	2,584.57	12.20	35.82	56.63	55.79
18	50,000	100,000	75,000	312	2,674	10.33	88.54	2,283.99	6,916.52	23.60	71.46	26	69	32.91	87.34	2,527.36	5,111.93	35.03	70.85	110.66	73.91
19	100,000	500,000	300,000	330	3,004	10.93	99.47	2,670.61	9,587.13	27.59	99.06	10	79	12.66	100.00	2,103.57	7,215.50	29.15	100.00	78.77	75.26
20	500,000	UP		16	3,020	0.53	100.00	91.31	9,678.44	0.94	100.00	0	79	0.00	100.00	0.00	7,215.50	0.00	100.00	0.00	74.55
				3,020				9,678.44				79				7,215.50				74.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.14	0.14	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	18	60.71	64.29	1.90	2.04	2.14	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	3.57	67.86	3.33	5.38	3.75	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	3.57	71.43	16.67	22.04	18.77	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	3.57	75.00	3.33	25.38	3.75	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	3.57	78.57	16.67	42.04	18.77	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	3.57	82.14	16.67	58.71	18.77	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	3.57	85.71	3.33	62.04	3.75	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	3.57	89.29	16.67	78.71	18.77	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	3.57	92.86	3.33	82.04	3.75	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	3.57	96.43	1.49	83.53	1.68	94.07	1	1	100.00	100.00	6.43	6.43	100.00	100.00	431.93	7.70
13	4,000	5,000	4,500	1	28	3.57	100.00	5.26	88.80	5.93	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
20	500,000	UP		0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	7.24
				28				88.80				1				6.43				7.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,618	2,618	47.56	47.56	317.90	317.90	3.86	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	976	3,594	17.73	65.29	324.29	642.19	3.94	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	265	3,859	4.81	70.10	176.55	818.73	2.14	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	50	3,909	0.91	71.01	62.58	881.32	0.76	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	3,947	0.69	71.70	49.06	930.38	0.60	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	3,962	0.27	71.97	19.82	950.20	0.24	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	3,982	0.36	72.33	33.20	983.40	0.40	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	4,018	0.65	72.99	64.83	1,048.23	0.79	12.73	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	26	4,044	0.47	73.46	157.48	1,205.71	1.91	14.65	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	4,056	0.22	73.68	28.64	1,234.35	0.35	15.00	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	4,080	0.44	74.11	78.93	1,313.28	0.96	15.95	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	49	4,129	0.89	75.00	23.71	1,336.99	0.29	16.24	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	70	4,199	1.27	76.28	46.62	1,383.61	0.57	16.81	1	3	4.35	13.04	8.43	8.43	1.11	1.11	18.09	0.61
14	5,000	7,500	6,250	73	4,272	1.33	77.60	121.14	1,504.75	1.47	18.28	1	4	4.35	17.39	38.52	46.96	5.08	6.19	31.80	3.12
15	7,500	10,000	8,750	44	4,316	0.80	78.40	223.88	1,728.63	2.72	21.00	4	8	17.39	34.78	22.80	69.76	3.01	9.20	10.18	4.04
16	10,000	20,000	15,000	118	4,434	2.14	80.54	630.07	2,358.71	7.65	28.66	1	9	4.35	39.13	4.93	74.69	0.65	9.85	0.78	3.17
17	20,000	50,000	35,000	418	4,852	7.59	88.14	1,865.77	4,224.48	22.67	51.32	12	21	52.17	91.30	432.03	506.72	56.97	66.82	23.16	11.99
18	50,000	100,000	75,000	437	5,289	7.94	96.08	1,328.62	5,553.10	16.14	67.46	1	22	4.35	95.65	206.08	712.80	27.18	94.00	15.51	12.84
19	100,000	500,000	300,000	198	5,487	3.60	99.67	2,425.40	7,978.50	29.47	96.93	1	23	4.35	100.00	45.50	758.30	6.00	100.00	1.88	9.50
20	500,000	UP		18	5,505	0.33	100.00	252.73	8,231.23	3.07	100.00	0	23	0.00	100.00	0.00	758.30	0.00	100.00	0.00	9.21
				5,505				8,231.23				23				758.30				9.21	
	GRANT TOTAL			2,031,525.0				2,955,380.7				13,787.0				2,718,245.23					

3.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	16.22	16.22	0.50	0.50	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	18	8.11	24.32	0.48	0.98	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	1.35	25.68	0.02	1.00	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	1.35	27.03	1.19	2.19	0.29	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	1.35	28.38	1.07	3.27	0.26	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	1.35	29.73	8.17	11.44	1.98	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	1.35	31.08	1.24	12.67	0.30	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	28	6.76	37.84	13.41	26.08	3.25	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	1.35	39.19	1.51	27.59	0.37	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	1.35	40.54	0.49	28.08	0.12	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	1.35	41.89	2.49	30.57	0.60	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	1.35	43.24	4.70	35.27	1.14	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	1.35	44.59	0.65	35.92	0.16	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	36	4.05	48.65	12.46	48.38	3.02	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	1.35	50.00	8.77	57.15	2.13	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	40	4.05	54.05	0.08	57.22	0.02	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	54	18.92	72.97	49.32	106.55	11.96	25.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	59	6.76	79.73	56.07	162.62	13.60	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	73	18.92	98.65	249.45	412.07	60.50	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	74	1.35	100.00	0.25	412.32	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				412.32				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	175	175	42.27	42.27	8.01	8.01	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	58	233	14.01	56.28	3.99	12.00	0.92	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	263	7.25	63.53	4.10	16.11	0.95	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	272	2.17	65.70	2.14	18.25	0.49	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	277	1.21	66.91	1.34	19.58	0.31	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	278	0.24	67.15	0.07	19.66	0.02	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	280	0.48	67.63	1.03	20.69	0.24	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	282	0.48	68.12	0.24	20.93	0.06	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	284	0.48	68.60	0.21	21.14	0.05	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	285	0.24	68.84	0.26	21.40	0.06	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	286	0.24	69.08	3.66	25.06	0.84	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	287	0.24	69.32	2.24	27.30	0.52	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	290	0.72	70.05	15.85	43.15	3.66	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	292	0.48	70.53	6.95	50.10	1.60	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	295	0.72	71.26	4.45	54.55	1.03	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	307	2.90	74.15	26.32	80.87	6.08	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	336	7.00	81.16	139.38	220.24	32.18	50.85	1	1	14.29	14.29	28.30	28.30	0.72	0.72	20.30	12.85
18	50,000	100,000	75,000	11	347	2.66	83.82	34.04	254.28	7.86	58.71	0	1	0.00	14.29	0.00	28.30	0.00	0.72	0.00	11.13
19	100,000	500,000	300,000	19	366	4.59	88.41	30.88	285.17	7.13	65.84	0	1	0.00	14.29	0.00	28.30	0.00	0.72	0.00	9.92
20	500,000	UP		48	414	11.59	100.00	147.93	433.10	34.16	100.00	6	7	85.71	100.00	3,923.88	3,952.18	99.28	100.00	2652.52	912.54
				414				433.10				7				3,952.18				912.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	3.14	3.14	2.01	2.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	19	0.84	3.98	18.04	20.04	0.66	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	28	1.89	5.87	1.41	21.45	0.05	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	33	1.05	6.92	3.18	24.63	0.12	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	49	3.35	10.27	2.98	27.61	0.11	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	60	2.31	12.58	6.50	34.11	0.24	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	75	3.14	15.72	24.96	59.07	0.92	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	95	4.19	19.92	25.32	84.39	0.93	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	110	3.14	23.06	214.61	299.00	7.89	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	123	2.73	25.79	29.50	328.50	1.08	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	135	2.52	28.30	33.53	362.03	1.23	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	153	3.77	32.08	55.62	417.66	2.04	15.35	3	3	37.50	37.50	63.84	63.84	13.56	13.56	114.77	15.29
13	4,000	5,000	4,500	10	163	2.10	34.17	57.50	475.16	2.11	17.46	0	3	0.00	37.50	0.00	63.84	0.00	13.56	0.00	13.44
14	5,000	7,500	6,250	37	200	7.76	41.93	186.65	661.81	6.86	24.32	0	3	0.00	37.50	0.00	63.84	0.00	13.56	0.00	9.65
15	7,500	10,000	8,750	37	237	7.76	49.69	264.64	926.45	9.72	34.04	1	4	12.50	50.00	43.32	107.16	9.20	22.76	16.37	11.57
16	10,000	20,000	15,000	31	268	6.50	56.18	372.95	1,299.39	13.70	47.74	1	5	12.50	62.50	46.33	153.50	9.84	32.60	12.42	11.81
17	20,000	50,000	35,000	38	306	7.97	64.15	495.90	1,795.30	18.22	65.96	1	6	12.50	75.00	73.74	227.23	15.66	48.27	14.87	12.66
18	50,000	100,000	75,000	35	341	7.34	71.49	297.74	2,093.04	10.94	76.90	0	6	0.00	75.00	0.00	227.23	0.00	48.27	0.00	10.86
19	100,000	500,000	300,000	78	419	16.35	87.84	490.62	2,583.66	18.03	94.93	1	7	12.50	87.50	234.00	461.23	49.70	97.97	47.69	17.85
20	500,000	UP		58	477	12.16	100.00	137.96	2,721.62	5.07	100.00	1	8	12.50	100.00	9.54	470.78	2.03	100.00	6.92	17.30
				477				2,721.62				8				470.78				17.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.65	5.65	4.71	4.71	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	20	1.41	7.07	0.37	5.08	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	30	3.53	10.60	2.01	7.09	0.15	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	34	1.41	12.01	0.64	7.73	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	42	2.83	14.84	4.35	12.08	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	51	3.18	18.02	6.22	18.29	0.46	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	61	3.53	21.55	8.52	26.81	0.62	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	72	3.89	25.44	11.58	38.39	0.85	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	80	2.83	28.27	4.42	42.81	0.32	3.14	1	1	14.29	14.29	65.05	65.05	33.97	33.97	1471.62	151.95
10	2,000	2,500	2,250	4	84	1.41	29.68	7.83	50.64	0.57	3.71	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	128.45
11	2,500	3,000	2,750	4	88	1.41	31.10	14.15	64.79	1.04	4.75	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	100.40
12	3,000	4,000	3,500	4	92	1.41	32.51	10.15	74.95	0.74	5.49	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	86.80
13	4,000	5,000	4,500	6	98	2.12	34.63	24.14	99.09	1.77	7.26	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	65.65
14	5,000	7,500	6,250	10	108	3.53	38.16	52.83	151.92	3.87	11.13	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	42.82
15	7,500	10,000	8,750	8	116	2.83	40.99	58.75	210.66	4.31	15.44	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	30.88
16	10,000	20,000	15,000	25	141	8.83	49.82	244.13	454.79	17.89	33.33	0	1	0.00	14.29	0.00	65.05	0.00	33.97	0.00	14.30
17	20,000	50,000	35,000	25	166	8.83	58.66	207.19	661.98	15.19	48.52	4	5	57.14	71.43	79.96	145.02	41.75	75.72	38.60	21.91
18	50,000	100,000	75,000	29	195	10.25	68.90	222.48	884.45	16.31	64.82	1	6	14.29	85.71	37.50	182.52	19.58	95.30	16.86	20.64
19	100,000	500,000	300,000	56	251	19.79	88.69	402.99	1,287.44	29.54	94.36	1	7	14.29	100.00	9.00	191.52	4.70	100.00	2.23	14.88
20	500,000	UP		32	283	11.31	100.00	76.97	1,364.41	5.64	100.00	0	7	0.00	100.00	0.00	191.52	0.00	100.00	0.00	14.04
				283				1,364.41				7				191.52				14.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.51	0.51	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.70	1.21	1.63	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.86	3.07	4.32	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	11.24	14.31	26.10	33.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	8.75	23.06	20.33	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	11.24	34.29	26.10	79.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	8.75	43.04	20.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				43.04				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	0.23	0.23	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	0.14	0.37	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	8.00	16.00	0.38	0.75	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	8.00	24.00	0.61	1.36	0.26	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.00	28.00	0.00	1.36	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.00	32.00	2.22	3.58	0.93	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.00	36.00	2.46	6.04	1.04	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.00	40.00	4.37	10.41	1.84	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.00	44.00	7.33	17.74	3.09	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.00	48.00	3.55	21.30	1.50	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.00	52.00	7.11	28.41	2.99	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.00	56.00	2.88	31.29	1.21	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.00	60.00	15.83	47.11	6.67	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.00	64.00	15.83	62.94	6.67	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.00	68.00	9.30	72.24	3.92	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	19	8.00	76.00	48.01	120.25	20.22	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	24	20.00	96.00	103.36	223.61	43.53	94.17	1	1	100.00	100.00	23.58	23.58	100.00	100.00	22.82	10.55
19	100,000	500,000	300,000	1	25	4.00	100.00	13.83	237.44	5.83	100.00	0	1	0.00	100.00	0.00	23.58	0.00	100.00	0.00	9.93
20	500,000	**UP**		0	25	0.00	100.00	0.00	237.44	0.00	100.00	0	1	0.00	100.00	0.00	23.58	0.00	100.00	0.00	9.93
				25				237.44				1				23.58				9.93	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	0.89	0.89	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	0.43	1.32	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	4.43	5.74	0.56	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	3.95	9.69	0.50	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	3.95	5.74	0.50	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	14.00	19.74	1.78	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	6.98	26.72	0.89	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	14.00	40.72	1.78	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	0.69	41.41	0.09	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	11.44	52.85	1.45	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	726.28	779.13	92.35	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	0.69	779.81	0.09	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	0.00	779.81	0.00	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	0.87	780.68	0.11	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.56	94.44	0.76	781.45	0.10	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.56	100.00	5.00	786.45	0.64	100.00	4	4	100.00	100.00	6,640.43	6,640.43	100.00	100.00	132777.55	844.36
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	786.45	0.00	100.00	0	4	0.00	100.00	0.00	6,640.43	0.00	100.00	0.00	844.36
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	786.45	0.00	100.00	0	4	0.00	100.00	0.00	6,640.43	0.00	100.00	0.00	844.36
20	500,000	UP		0	18	0.00	100.00	0.00	786.45	0.00	100.00	0	4	0.00	100.00	0.00	6,640.43	0.00	100.00	0.00	844.36
					18				786.45				4				6,640.43				844.36

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	5.44	5.44	0.50	0.50	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	22	1.21	6.65	0.75	1.26	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	39	5.14	11.78	11.73	12.98	0.64	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	49	3.02	14.80	4.45	17.43	0.24	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	63	4.23	19.03	7.38	24.81	0.41	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	78	4.53	23.56	11.26	36.07	0.62	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	97	5.74	29.31	32.65	68.72	1.79	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	110	3.93	33.23	19.89	88.61	1.09	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	127	5.14	38.37	37.65	126.27	2.07	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	138	3.32	41.69	22.18	148.45	1.22	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	144	1.81	43.50	15.02	163.47	0.83	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	156	3.63	47.13	54.73	218.20	3.01	12.00	1	1	33.33	33.33	17.54	17.54	14.79	14.79	32.05	8.04
13	4,000	5,000	4,500	20	176	6.04	53.17	97.84	316.04	5.38	17.38	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	5.55
14	5,000	7,500	6,250	17	193	5.14	58.31	131.64	447.68	7.24	24.61	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	3.92
15	7,500	10,000	8,750	13	206	3.93	62.24	92.65	540.33	5.09	29.71	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	3.25
16	10,000	20,000	15,000	21	227	6.34	68.58	221.03	761.35	12.15	41.86	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	2.30
17	20,000	50,000	35,000	30	257	9.06	77.64	411.75	1,173.10	22.64	64.50	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	1.50
18	50,000	100,000	75,000	19	276	5.74	83.38	281.64	1,454.74	15.48	79.98	1	2	33.33	66.67	94.28	111.82	79.47	94.26	33.48	7.69
19	100,000	500,000	300,000	29	305	8.76	92.15	225.63	1,680.37	12.40	92.38	0	2	0.00	66.67	0.00	111.82	0.00	94.26	0.00	6.65
20	500,000	UP		26	331	7.85	100.00	138.54	1,818.90	7.62	100.00	1	3	33.33	100.00	6.81	118.64	5.74	100.00	4.92	6.52
				331				1,818.90				3				118.64				6.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 204 EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.45	6.45	7.74	7.74	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.61	8.06	0.64	8.38	0.07	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.61	9.68	0.67	9.05	0.07	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.61	11.29	0.01	9.06	0.00	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	3.23	14.52	0.77	9.83	0.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.61	16.13	0.48	10.32	0.05	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.61	17.74	1.87	12.19	0.21	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.61	19.35	4.44	16.63	0.49	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.61	20.97	4.50	21.13	0.50	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.61	22.58	1.50	22.63	0.17	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.61	24.19	1.71	24.34	0.19	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.61	25.81	1.91	26.26	0.21	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.61	27.42	7.10	33.36	0.79	3.70	1	1	33.33	33.33	15.00	15.00	5.12	5.12	211.27	44.97
14	5,000	7,500	6,250	3	20	4.84	32.26	31.15	64.51	3.46	7.16	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	23.25
15	7,500	10,000	8,750	1	21	1.61	33.87	4.19	68.71	0.47	7.63	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	21.83
16	10,000	20,000	15,000	6	27	9.68	43.55	43.59	112.29	4.84	12.47	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	13.36
17	20,000	50,000	35,000	2	29	3.23	46.77	66.17	178.46	7.35	19.81	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	8.41
18	50,000	100,000	75,000	3	32	4.84	51.61	58.60	237.06	6.51	26.32	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	6.33
19	100,000	500,000	300,000	21	53	33.87	85.48	529.03	766.09	58.73	85.05	2	3	66.67	100.00	277.93	292.93	94.88	100.00	52.54	38.24
20	500,000	UP		9	62	14.52	100.00	134.65	900.74	14.95	100.00	0	3	0.00	100.00	0.00	292.93	0.00	100.00	0.00	32.52
				62				900.74				3				292.93				32.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2041 DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.01	0.01	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.00	0.01	0.00	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.69	0.70	99.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				0.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	45.45	45.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	4.55	50.00	3.36	3.36	7.01	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	4.55	54.55	3.36	6.71	7.01	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	4.55	59.09	5.13	11.84	10.72	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	4.55	63.64	3.36	15.20	7.01	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	4.55	68.18	10.06	25.26	21.03	52.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	4.55	72.73	1.54	26.80	3.22	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	4.55	77.27	10.06	36.86	21.03	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	4.55	81.82	5.13	41.99	10.72	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	4.55	86.36	1.54	40.45	3.22	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	4.55	90.91	2.51	42.96	5.24	89.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	4.55	95.45	1.54	44.50	3.22	92.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	4.55	100.00	3.36	47.86	7.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				47.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2043 DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.47	2.47	47.26	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.72	5.18	52.11	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.02	5.21	0.42	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.01	5.21	0.11	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.01	5.22	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				5.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2044 TRANSPORT INSTALLASTIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.98	0.98	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.72	1.69	0.63	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	0.98	2.67	0.86	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	0.72	3.38	0.63	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	13.33	40.00	2.51	5.89	2.21	5.19	1	1	50.00	50.00	12.50	12.50	8.85	8.85	497.59	212.15
7	750	1,000	875	1	7	6.67	46.67	24.80	30.69	21.83	27.02	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	40.73
8	1,000	1,500	1,250	1	8	6.67	53.33	24.80	55.48	21.83	48.85	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	22.53
9	1,500	2,000	1,750	1	9	6.67	60.00	23.14	78.63	20.38	69.23	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	15.90
10	2,000	2,500	2,250	1	10	6.67	66.67	23.14	101.77	20.38	89.61	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	12.28
11	2,500	3,000	2,750	1	11	6.67	73.33	0.00	101.77	0.00	89.61	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	12.28
12	3,000	4,000	3,500	1	12	6.67	80.00	4.10	105.88	3.61	93.23	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	11.81
13	4,000	5,000	4,500	1	13	6.67	86.67	6.15	112.03	5.42	98.64	1	2	50.00	100.00	128.80	141.30	91.15	100.00	2093.22	126.13
14	5,000	7,500	6,250	1	14	6.67	93.33	0.96	112.99	0.85	99.49	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	125.05
15	7,500	10,000	8,750	1	15	6.67	100.00	0.58	113.57	0.51	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42
20	500,000	UP		0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42
				15				113.57				2				141.30				124.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	27.25	27.25	57.67	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.00	47.25	42.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				47.25				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	2.61	2.61	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	7.45	10.07	3.06	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	7.82	17.88	3.21	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	8.19	26.07	3.37	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	6.11	32.18	2.51	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	9.58	41.76	3.94	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	11.17	52.93	4.59	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	10.77	63.69	4.43	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	11.67	75.37	4.80	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	15.49	90.86	6.37	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	13.08	103.94	5.38	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	8.87	112.81	3.64	46.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	56.96	169.77	23.42	69.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	28.53	198.30	11.73	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	8.21	206.51	3.38	84.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	206.51	0.00	84.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	28.53	235.05	11.73	96.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	8.21	243.26	3.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	243.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				243.26				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.70	5.41	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.70	8.11	0.02	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.70	10.81	0.02	0.05	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.70	13.51	0.08	0.13	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.70	16.22	0.10	0.24	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.70	18.92	0.07	0.30	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.70	21.62	0.11	0.19	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.70	24.32	0.22	0.41	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.70	27.03	0.08	0.49	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.70	29.73	0.08	0.58	0.04	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.70	32.43	0.12	0.70	0.06	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.70	35.14	0.12	0.82	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.70	37.84	0.38	1.20	0.18	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.70	40.54	0.19	1.01	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	30	40.54	81.08	10.70	11.71	5.13	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.70	83.78	0.33	12.03	0.16	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	37	16.22	100.00	196.54	208.57	94.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	208.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				208.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.17	4.17	1.37	1.37	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	25	7.41	11.57	1.13	2.50	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	27	0.93	12.50	0.52	3.03	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	30	1.39	13.89	1.03	4.06	0.06	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	36	2.78	16.67	3.03	7.08	0.17	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	39	1.39	18.06	2.04	9.12	0.12	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	42	1.39	19.44	3.40	12.52	0.20	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	52	4.63	24.07	10.55	23.07	0.61	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	56	1.85	25.93	3.35	26.42	0.19	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	57	0.46	26.39	6.16	32.58	0.35	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	58	0.46	26.85	0.08	32.66	0.00	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	63	2.31	29.17	7.46	40.12	0.43	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	67	1.85	31.02	20.10	60.21	1.16	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	70	1.39	32.41	16.95	77.16	0.98	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	71	0.46	32.87	3.87	81.03	0.22	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	81	4.63	37.50	40.37	121.41	2.33	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	114	15.28	52.78	215.23	336.64	12.40	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	128	6.48	59.26	167.56	504.20	9.66	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	49	177	22.69	81.94	553.66	1,057.86	31.91	60.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		39	216	18.06	100.00	677.27	1,735.13	39.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				216				1,735.13				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.48	0.48	6.98	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.82	2.34	40.75	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.00	1.34	14.38	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.48	0.86	6.95	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	3.74	2.88	53.94	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.67	4.54	24.05	65.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.39	6.93	34.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				6.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.04	0.04	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.03	0.07	0.50	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.66	2.73	44.46	45.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.26	5.99	54.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				5.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.71	1.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.79	3.79	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.76	4.55	5.10	5.17	0.68	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.76	5.30	0.14	5.30	0.02	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.76	6.06	0.20	5.50	0.03	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	1.52	7.58	0.41	5.91	0.05	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	1.52	9.09	1.35	7.26	0.18	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.76	9.85	0.07	7.32	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	0.76	10.61	2.38	9.70	0.32	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	17	2.27	12.88	7.18	16.89	0.95	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	25	6.06	18.94	12.92	29.81	1.71	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	28	2.27	21.21	12.80	42.61	1.70	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	0.76	21.97	3.26	45.87	0.43	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	31	1.52	23.48	10.93	56.81	1.45	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	35	3.03	26.52	27.89	84.70	3.70	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	0.76	27.27	8.93	93.63	1.18	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	59	17.42	44.70	198.50	292.13	26.32	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	88	21.97	66.67	129.53	421.66	17.18	55.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	106	13.64	80.30	198.12	619.78	26.27	82.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	119	9.85	90.15	75.74	695.52	10.04	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		13	132	9.85	100.00	58.55	754.07	7.76	100.00	2	2	100.00	100.00	8,865.35	8,865.35	100.00	100.00	15141.79	1175.67
				132				754.07				2				8,865.35				1175.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	130	130	9.97	9.97	14.06	14.06	0.27	0.27	2	2	3.33	3.33	130.00	130.00	0.96	0.96	924.34	924.34
2	50	100	75	5	135	0.38	10.35	15.03	29.10	0.29	0.56	4	6	6.67	10.00	63.57	193.57	0.47	1.43	422.85	665.24
3	100	200	150	8	143	0.61	10.97	3.79	32.89	0.07	0.63	4	10	6.67	16.67	243.40	436.97	1.80	3.23	6426.41	1328.76
4	200	300	250	10	153	0.77	11.73	4.67	37.56	0.09	0.72	0	10	0.00	16.67	0.00	436.97	0.00	3.23	0.00	1163.38
5	300	500	400	8	161	0.61	12.35	4.62	42.18	0.09	0.81	0	10	0.00	16.67	0.00	436.97	0.00	3.23	0.00	1036.03
6	500	750	625	10	171	0.77	13.11	6.84	49.02	0.13	0.94	0	10	0.00	16.67	0.00	436.97	0.00	3.23	0.00	891.47
7	750	1,000	875	14	185	1.07	14.19	13.81	62.83	0.26	1.20	0	10	0.00	16.67	0.00	436.97	0.00	3.23	0.00	695.49
8	1,000	1,500	1,250	34	219	2.61	16.79	46.98	109.81	0.90	2.10	0	10	0.00	16.67	0.00	436.97	0.00	3.23	0.00	397.93
9	1,500	2,000	1,750	27	246	2.07	18.87	46.84	156.65	0.90	3.00	0	10	0.00	16.67	0.00	436.97	0.00	3.23	0.00	278.95
10	2,000	2,500	2,250	22	268	1.69	20.55	50.42	207.07	0.96	3.96	2	12	3.33	20.00	87.55	524.52	0.65	3.87	173.64	253.31
11	2,500	3,000	2,750	9	277	0.69	21.24	33.08	240.15	0.63	4.60	0	12	0.00	20.00	0.00	524.52	0.00	3.87	0.00	218.42
12	3,000	4,000	3,500	24	301	1.84	23.08	191.82	431.97	3.67	8.27	0	12	0.00	20.00	0.00	524.52	0.00	3.87	0.00	121.43
13	4,000	5,000	4,500	25	326	1.92	25.00	52.95	484.93	1.01	9.28	0	12	0.00	20.00	0.00	524.52	0.00	3.87	0.00	108.17
14	5,000	7,500	6,250	45	371	3.45	28.45	109.19	594.12	2.09	11.37	0	12	0.00	20.00	0.00	524.52	0.00	3.87	0.00	88.29
15	7,500	10,000	8,750	34	405	2.61	31.06	162.70	756.82	3.11	14.48	0	12	0.00	20.00	0.00	524.52	0.00	3.87	0.00	69.31
16	10,000	20,000	15,000	170	575	13.04	44.10	729.31	1,486.12	13.95	28.44	2	14	3.33	23.33	1.68	526.20	0.01	3.88	0.23	35.41
17	20,000	50,000	35,000	153	728	11.73	55.83	1,059.70	2,545.82	20.28	48.71	1	15	1.67	25.00	0.40	525.80	0.00	3.88	0.04	20.65
18	50,000	100,000	75,000	113	841	8.67	64.49	410.26	2,956.08	7.85	56.56	5	20	8.33	33.33	515.59	1,041.39	3.81	7.69	125.67	35.23
19	100,000	500,000	300,000	224	1,065	17.18	81.67	916.56	3,872.64	17.54	74.10	19	39	31.67	65.00	1,653.47	2,694.87	12.21	19.89	180.40	69.59
20	500,000	UP		239	1,304	18.33	100.00	1,353.49	5,226.12	25.90	100.00	21	60	35.00	100.00	10,851.55	13,546.41	80.11	100.00	801.75	259.21
				1,304				5,226.12				60				13,546.41				259.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.20	2.20	1.77	1.77	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	0.88	3.08	0.07	1.84	0.01	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.44	3.52	0.23	2.07	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	0.88	4.41	0.13	2.19	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.44	4.85	1.55	3.74	0.21	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.44	5.29	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.44	5.73	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	0.44	6.17	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	18	1.76	7.93	3.96	7.71	0.54	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	0.88	8.81	4.98	12.69	0.68	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	23	1.32	10.13	2.50	15.19	0.34	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	0.44	10.57	6.20	21.39	0.84	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	28	1.76	12.33	12.70	34.09	1.73	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	35	3.08	15.42	20.41	54.49	2.78	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	0.44	15.86	19.96	74.45	2.72	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	52	7.05	22.91	67.36	141.81	9.17	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	79	11.89	34.80	177.78	319.59	24.20	43.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	109	13.22	48.02	185.27	504.86	25.22	68.72	1	1	7.69	7.69	4.98	4.98	0.39	0.39	2.69	0.99
19	100,000	500,000	300,000	44	153	19.38	67.40	158.33	663.19	21.55	90.27	5	6	38.46	46.15	219.75	224.74	17.02	17.41	138.79	33.89
20	500,000	UP		74	227	32.60	100.00	71.51	734.71	9.73	100.00	7	13	53.85	100.00	1,066.25	1,290.99	82.59	100.00	1490.97	175.71
				227				734.71				13				1,290.99				175.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.47	1.47	0.96	0.96	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.47	2.94	2.10	3.06	1.36	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.47	4.41	0.00	3.06	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.47	5.88	0.01	3.08	0.01	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.47	7.35	0.01	3.09	0.01	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.47	8.82	0.01	3.10	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.47	10.29	0.01	3.11	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.47	11.76	2.79	5.90	1.81	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.47	13.24	0.02	5.92	0.01	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.47	14.71	0.02	5.93	0.01	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.47	16.18	0.02	5.95	0.01	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.47	17.65	0.02	5.97	0.01	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.47	19.12	0.00	5.97	0.00	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.47	20.59	0.02	5.98	0.01	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	18	5.88	26.47	0.05	6.03	0.03	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	39	30.88	57.35	16.64	22.67	10.78	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	44	7.35	64.71	0.47	23.14	0.30	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	63	27.94	92.65	76.09	99.22	49.29	64.27	1	1	100.00	100.00	234.15	234.15	100.00	100.00	307.73	235.98
20	500,000	UP		5	68	7.35	100.00	55.15	154.38	35.73	100.00	0	1	0.00	100.00	0.00	234.15	0.00	100.00	0.00	151.67
				68				154.38				1				234.15				151.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.47	1.47	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.01	0.01	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.01	0.01	0.83	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.01	0.02	0.83	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	0.01	0.03	1.67	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.07	0.10	10.83	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	0.07	0.17	10.83	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	0.13	0.30	20.00	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	0.36	0.66	54.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				0.66				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.17	0.17	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	6.21	6.38	5.92	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	48.88	55.26	46.56	52.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	49.71	104.97	47.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	104.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				104.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.15	0.15	6.16	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.77	0.92	32.29	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.47	2.38	61.56	100.00	1	1	100.00	100.00	107.83	107.83	100.00	100.00	7346.67	4522.32
5	300	500	400	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
6	500	750	625	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
7	750	1,000	875	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
20	500,000	UP		0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32
				3				2.38				1				107.83				4522.32	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	4.55	4.55	0.40	0.40	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.27	6.82	0.16	0.56	0.16	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	6.82	13.64	1.01	1.57	1.02	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	12	13.64	27.27	4.23	5.80	4.28	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	9.09	36.36	5.47	11.27	5.54	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	21	11.36	47.73	9.93	21.20	10.05	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	26	11.36	59.09	9.29	30.50	9.40	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	2.27	61.36	1.81	32.31	1.84	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	31	9.09	70.45	6.06	38.37	6.14	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.27	72.73	4.03	42.40	4.07	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.27	75.00	1.63	44.03	1.65	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.27	77.27	12.25	56.28	12.40	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.27	79.55	5.20	61.48	5.26	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.27	81.82	1.03	62.51	1.04	63.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	44	18.18	100.00	36.33	98.83	36.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					44				98.83				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.54	2.54	11.12	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.18	5.72	13.92	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	17.11	22.82	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				22.82				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2098 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	15.38	15.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.69	23.08	0.44	0.44	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.69	30.77	0.52	0.96	2.09	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.69	38.46	0.32	1.28	1.31	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.69	46.15	0.35	1.63	1.41	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.69	53.85	1.58	3.21	6.40	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.69	61.54	2.11	5.31	8.56	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.69	69.23	1.94	7.26	7.89	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.69	76.92	2.55	9.81	10.34	39.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.69	84.62	2.22	12.03	9.01	48.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.69	92.31	5.88	17.91	23.86	72.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.69	100.00	6.73	24.64	27.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				24.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	8.45	8.45	0.46	0.46	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	35	1.75	10.20	0.44	0.02	0.03	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	38	0.87	11.08	13.91	13.89	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	45	2.04	13.12	2.22	16.12	0.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	63	5.25	18.37	6.91	23.02	0.50	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	81	5.25	23.62	15.18	38.21	1.10	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	95	4.08	27.70	10.86	49.07	0.78	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	114	5.54	33.24	22.30	71.37	1.61	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	135	6.12	39.36	32.38	103.75	2.34	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	151	4.66	44.02	33.22	136.97	2.40	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	165	4.08	48.10	36.71	173.68	2.65	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	199	9.91	58.02	96.85	270.53	6.99	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	218	5.54	63.56	50.95	321.48	3.68	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	252	9.91	73.47	140.56	462.04	10.15	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	274	6.41	79.88	129.89	591.93	9.38	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	297	6.71	86.59	223.85	815.78	16.16	58.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	323	7.58	94.17	335.91	1,151.69	24.25	83.13	1	1	100.00	100.00	2,864.23	2,864.23	100.00	100.00	852.68	248.70
18	50,000	100,000	75,000	14	337	4.08	98.25	119.41	1,271.10	8.62	91.75	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	225.33
19	100,000	500,000	300,000	6	343	1.75	100.00	114.31	1,385.41	8.25	100.00	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	206.74
20	500,000	UP		0	343	0.00	100.00	0.00	1,385.41	0.00	100.00	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	206.74
				343				1,385.41				1				2,864.23				206.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	113	113	12.61	12.61	29.12	29.12	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	120	0.78	13.39	9.22	38.35	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	139	2.12	15.51	5.77	32.58	0.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	152	1.45	16.96	50.05	82.63	1.85	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	173	2.34	19.31	8.41	91.04	0.31	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	191	2.01	21.32	8.94	99.98	0.33	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	207	1.79	23.10	16.86	116.84	0.62	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	235	3.13	26.23	29.65	146.49	1.10	5.42	1	1	2.56	2.56	2.32	2.32	0.03	0.03	7.81	1.58
9	1,500	2,000	1,750	19	254	2.12	28.35	19.20	165.69	0.71	6.13	0	1	0.00	2.56	0.00	2.32	0.00	0.03	0.00	1.40
10	2,000	2,500	2,250	19	273	2.12	30.47	60.51	226.20	2.24	8.37	0	1	0.00	2.56	0.00	2.32	0.00	0.03	0.00	1.02
11	2,500	3,000	2,750	11	284	1.23	31.70	11.91	238.11	0.44	8.81	0	1	0.00	2.56	0.00	2.32	0.00	0.03	0.00	0.97
12	3,000	4,000	3,500	18	302	2.01	33.71	34.96	273.07	1.29	10.11	0	1	0.00	2.56	0.00	2.32	0.00	0.03	0.00	0.85
13	4,000	5,000	4,500	18	320	2.01	35.71	22.59	295.66	0.84	10.94	0	1	0.00	2.56	0.00	2.32	0.00	0.03	0.00	0.78
14	5,000	7,500	6,250	87	407	9.71	45.42	167.63	463.29	6.20	17.14	1	2	2.56	5.13	1.12	3.44	0.02	0.05	0.67	0.74
15	7,500	10,000	8,750	34	441	3.79	49.22	101.00	564.30	3.74	20.88	0	2	0.00	5.13	0.00	3.44	0.00	0.05	0.00	0.61
16	10,000	20,000	15,000	57	498	6.36	55.58	254.68	818.97	9.42	30.31	1	3	2.56	7.69	206.20	209.64	2.77	2.81	80.97	25.60
17	20,000	50,000	35,000	59	557	6.58	62.17	283.87	1,102.84	10.51	40.81	3	6	7.69	15.38	2.23	211.87	0.03	2.84	0.78	19.21
18	50,000	100,000	75,000	55	612	6.14	68.30	415.34	1,518.18	15.37	56.18	0	6	0.00	15.38	0.00	211.87	0.00	2.84	0.00	13.96
19	100,000	500,000	300,000	129	741	14.40	82.70	678.46	2,196.64	25.11	81.29	7	13	17.95	33.33	35.74	247.60	0.48	3.32	5.27	11.27
20	500,000	UP		155	896	17.30	100.00	505.56	2,702.21	18.71	100.00	26	39	66.67	100.00	7,202.19	7,449.79	96.68	100.00	1424.59	275.69
				896				2,702.21				39				7,449.79				275.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	4.35	6.52	5.19	5.19	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.17	8.70	13.28	18.47	5.65	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.17	10.87	0.25	18.72	0.11	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	4.35	15.22	0.52	19.24	0.22	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.17	17.39	0.27	19.50	0.11	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.17	19.57	1.62	21.12	0.69	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	6.52	26.09	0.74	21.87	0.32	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.17	28.26	7.64	29.50	3.25	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.17	30.43	9.02	38.52	3.84	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.17	32.61	9.02	47.55	3.84	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.17	34.78	0.24	47.79	0.10	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.17	36.96	0.24	48.03	0.10	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.17	39.13	0.23	48.26	0.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.17	41.30	0.23	48.49	0.10	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	25	13.04	54.35	39.61	88.09	16.84	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	39	30.43	84.78	30.71	118.81	13.06	50.52	2	2	66.67	66.67	0.23	0.23	8.37	8.37	0.73	0.19
18	50,000	100,000	75,000	2	41	4.35	89.13	28.12	146.93	11.96	62.48	0	2	0.00	66.67	0.00	0.23	0.00	8.37	0.00	0.15
19	100,000	500,000	300,000	1	42	2.17	91.30	44.26	191.18	18.82	81.30	0	2	0.00	66.67	0.00	0.23	0.00	8.37	0.00	0.12
20	500,000	UP		4	46	8.70	100.00	43.96	235.15	18.70	100.00	1	3	33.33	100.00	2.47	2.69	91.63	100.00	5.61	1.14
				46				235.15				3				2.69				1.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102	102	17.06	17.06	1.85	1.85	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	107	0.84	17.89	6.53	8.39	0.85	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	111	0.67	18.56	0.23	8.62	0.03	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	113	0.33	18.90	0.20	8.82	0.03	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	147	5.69	24.58	14.62	23.43	1.90	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	179	5.35	29.93	4.30	27.73	0.56	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	189	1.67	31.61	1.25	26.48	0.16	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	201	2.01	33.61	7.47	33.94	0.97	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	208	1.17	34.78	11.11	45.06	1.44	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	212	0.67	35.45	9.38	54.44	1.22	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	213	0.17	35.62	2.66	57.10	0.35	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	214	0.17	35.79	0.29	57.38	0.04	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	220	1.00	36.79	14.71	72.09	1.91	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	99	319	16.56	53.34	31.01	103.11	4.03	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	49	368	8.19	61.54	20.16	123.27	2.62	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	48	416	8.03	69.57	151.27	274.54	19.65	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	459	7.19	76.76	153.83	428.37	19.98	55.65	2	2	20.00	20.00	374.61	374.61	10.12	10.12	243.53	87.45
18	50,000	100,000	75,000	31	490	5.18	81.94	96.02	524.38	12.47	68.12	0	2	0.00	20.00	0.00	374.61	0.00	10.12	0.00	71.44
19	100,000	500,000	300,000	48	538	8.03	89.97	86.82	611.20	11.28	79.40	1	3	10.00	30.00	111.72	486.34	3.02	13.14	128.69	79.57
20	500,000	UP		60	598	10.03	100.00	158.55	769.75	20.60	100.00	7	10	70.00	100.00	3,214.82	3,701.16	86.86	100.00	2027.60	480.82
				598				769.75				10				3,701.16				480.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.17	3.17	5.89	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	61.87	58.70	114.77	108.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.70	60.40	3.16	112.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	6.49	53.91	12.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				53.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.51	0.51	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	13	6.15	6.67	1.08	1.08	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	41	54	21.03	27.69	6.95	8.03	2.35	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	61	3.59	31.28	1.56	9.59	0.53	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	85	12.31	43.59	23.36	32.94	7.91	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	95	5.13	48.72	7.34	40.29	2.49	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	133	19.49	68.21	42.60	82.89	14.43	28.07	1	1	100.00	100.00	114.41	114.41	100.00	100.00	268.55	138.03
8	1,000	1,500	1,250	28	161	14.36	82.56	46.80	129.69	15.85	43.93	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	88.21
9	1,500	2,000	1,750	7	168	3.59	86.15	11.99	141.68	4.06	47.99	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	80.75
10	2,000	2,500	2,250	2	170	1.03	87.18	5.07	146.75	1.72	49.70	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	77.96
11	2,500	3,000	2,750	5	175	2.56	89.74	12.99	159.74	4.40	54.11	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	71.62
12	3,000	4,000	3,500	5	180	2.56	92.31	15.66	175.40	5.30	59.41	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	65.23
13	4,000	5,000	4,500	1	181	0.51	92.82	5.45	180.85	1.85	61.26	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	63.26
14	5,000	7,500	6,250	4	185	2.05	94.87	23.21	204.06	7.86	69.12	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	56.07
15	7,500	10,000	8,750	3	188	1.54	96.41	24.23	228.29	8.21	77.32	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	50.11
16	10,000	20,000	15,000	5	193	2.56	98.97	27.95	256.24	9.47	86.79	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	44.65
17	20,000	50,000	35,000	2	195	1.03	100.00	39.00	295.24	13.21	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75
18	50,000	100,000	75,000	0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75
19	100,000	500,000	300,000	0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75
20	500,000	UP		0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75
				195				295.24				1				114.41				38.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.23	0.23	18.71	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.22	0.45	17.80	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.79	1.24	63.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	12.00	12.00	0.31	0.31	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.00	14.00	0.08	0.39	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.00	16.00	0.16	0.55	0.19	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	16	16.00	32.00	2.41	2.95	2.86	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	27	22.00	54.00	4.69	7.65	5.57	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	39	24.00	78.00	6.11	13.76	7.26	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	40	2.00	80.00	0.64	14.40	0.76	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	41	2.00	82.00	0.19	14.59	0.23	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	42	2.00	84.00	1.44	16.03	1.71	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	43	2.00	86.00	7.25	8.78	8.61	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	2.00	88.00	5.00	13.78	5.94	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	45	2.00	90.00	5.00	8.78	5.94	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	46	2.00	92.00	7.25	16.03	8.61	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	47	2.00	94.00	4.26	20.29	5.05	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	48	2.00	96.00	18.02	38.30	21.39	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	49	2.00	98.00	18.66	56.97	22.16	67.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	50	2.00	100.00	27.26	84.22	32.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				84.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	5.87	5.87	0.68	0.68	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	42	0.98	6.85	1.09	1.76	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	51	1.47	8.32	2.74	4.50	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	64	2.12	10.44	5.35	9.85	0.14	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	79	2.45	12.89	12.28	22.13	0.32	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	111	5.22	18.11	37.90	60.03	0.99	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	124	2.12	20.23	20.17	80.20	0.53	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	44	168	7.18	27.41	75.73	155.92	1.98	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	208	6.53	33.93	92.03	247.96	2.41	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	234	4.24	38.17	60.91	308.87	1.60	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	250	2.61	40.78	68.35	377.22	1.79	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	73	323	11.91	52.69	355.23	732.44	9.31	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	337	2.28	54.98	72.95	805.39	1.91	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	45	382	7.34	62.32	259.13	1,064.52	6.79	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	407	4.08	66.39	268.17	1,332.69	7.03	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	444	6.04	72.43	421.11	1,753.79	11.04	45.96	2	2	50.00	50.00	37.89	37.89	8.09	8.09	9.00	2.16
17	20,000	50,000	35,000	86	530	14.03	86.46	1,088.19	2,841.98	28.52	74.48	0	2	0.00	50.00	0.00	37.89	0.00	8.09	0.00	1.33
18	50,000	100,000	75,000	29	559	4.73	91.19	395.89	3,237.88	10.37	84.85	0	2	0.00	50.00	0.00	37.89	0.00	8.09	0.00	1.17
19	100,000	500,000	300,000	50	609	8.16	99.35	558.40	3,796.27	14.63	99.48	2	4	50.00	100.00	430.22	468.11	91.91	100.00	77.05	12.33
20	500,000	UP		4	613	0.65	100.00	19.69	3,815.97	0.52	100.00	0	4	0.00	100.00	0.00	468.11	0.00	100.00	0.00	12.27
				613				3,815.97				4				468.11				12.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	8.09	8.09	1.50	1.50	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.58	8.67	1.25	2.75	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	18	1.73	10.40	0.89	3.64	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.58	10.98	0.20	3.84	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	22	1.73	12.72	1.75	5.59	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	33	6.36	19.08	10.04	15.63	1.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	57	13.87	32.95	29.88	45.51	2.98	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	72	8.67	41.62	30.29	75.80	3.02	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	75	1.73	43.35	26.07	101.86	2.60	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	81	3.47	46.82	17.65	119.52	1.76	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	83	1.16	47.98	9.06	128.58	0.90	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	91	4.62	52.60	32.91	161.49	3.29	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	98	4.05	56.65	44.06	205.55	4.40	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	105	4.05	60.69	73.00	278.55	7.29	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	116	6.36	67.05	80.61	359.16	8.05	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	131	8.67	75.72	165.56	524.72	16.53	52.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	149	10.40	86.13	239.39	764.11	23.91	76.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	163	8.09	94.22	182.33	946.44	18.21	94.52	2	2	100.00	100.00	65.05	65.05	100.00	100.00	35.68	6.87
19	100,000	500,000	300,000	7	170	4.05	98.27	37.79	984.23	3.77	98.29	0	2	0.00	100.00	0.00	65.05	0.00	100.00	0.00	6.61
20	500,000	UP		3	173	1.73	100.00	17.11	1,001.34	1.71	100.00	0	2	0.00	100.00	0.00	65.05	0.00	100.00	0.00	6.50
				173				1,001.34				2				65.05				6.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.35	1.35	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.26	0.26	27.94	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.67	0.92	72.06	100.00	1	1	100.00	100.00	2.54	2.54	100.00	100.00	380.94	274.50
4	200	300	250	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
5	300	500	400	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
6	500	750	625	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
7	750	1,000	875	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
20	500,000	UP		0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
				2				0.92				1				2.54				274.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.89	1.89	17.69	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.32	3.22	12.36	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	4.41	7.63	41.18	71.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.08	10.71	28.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				10.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	106	106	20.08	20.08	4.54	4.54	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	133	5.11	25.19	2.27	6.82	0.15	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	155	4.17	29.36	4.19	11.01	0.28	0.72	1	1	50.00	50.00	11.08	11.08	5.44	5.44	264.23	100.65
4	200	300	250	15	170	2.84	32.20	3.41	14.42	0.22	0.95	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	76.82
5	300	500	400	33	203	6.25	38.45	6.04	20.46	0.40	1.35	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	54.16
6	500	750	625	19	222	3.60	42.05	7.43	27.89	0.49	1.84	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	39.73
7	750	1,000	875	19	241	3.60	45.64	11.80	39.70	0.78	2.61	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	27.92
8	1,000	1,500	1,250	17	258	3.22	48.86	12.75	52.45	0.84	3.45	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	21.13
9	1,500	2,000	1,750	19	277	3.60	52.46	13.97	66.42	0.92	4.37	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	16.69
10	2,000	2,500	2,250	7	284	1.33	53.79	8.91	75.33	0.59	4.96	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	14.71
11	2,500	3,000	2,750	9	293	1.70	55.49	10.85	86.18	0.71	5.67	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	12.86
12	3,000	4,000	3,500	12	305	2.27	57.77	26.61	112.79	1.75	7.42	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	9.82
13	4,000	5,000	4,500	9	314	1.70	59.47	30.73	143.52	2.02	9.44	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	7.72
14	5,000	7,500	6,250	16	330	3.03	62.50	45.23	188.75	2.98	12.42	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	5.87
15	7,500	10,000	8,750	11	341	2.08	64.58	27.21	215.96	1.79	14.21	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	5.13
16	10,000	20,000	15,000	45	386	8.52	73.11	346.04	562.00	22.77	36.98	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	1.97
17	20,000	50,000	35,000	62	448	11.74	84.85	481.43	1,043.43	31.68	68.66	1	2	50.00	100.00	192.77	203.85	94.56	100.00	40.04	19.54
18	50,000	100,000	75,000	53	501	10.04	94.89	358.54	1,401.97	23.59	92.26	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	14.54
19	100,000	500,000	300,000	22	523	4.17	99.05	104.57	1,506.54	6.88	99.14	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	13.53
20	500,000	UP		5	528	0.95	100.00	13.08	1,519.62	0.86	100.00	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	13.41
				528				1,519.62				2				203.85				13.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	3.44	3.44	3.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	10.00	15.00	3.92	7.36	4.19	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.00	20.00	1.36	8.72	1.46	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	10.00	30.00	0.86	9.58	0.92	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.00	35.00	1.21	10.79	1.29	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.00	40.00	1.31	12.10	1.40	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	15.00	55.00	3.00	15.10	3.20	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.00	60.00	4.21	19.31	4.49	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.00	65.00	0.92	20.23	0.99	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.00	70.00	1.78	22.01	1.90	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.00	75.00	7.23	29.24	7.71	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.00	80.00	15.19	44.42	16.20	47.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.00	85.00	5.62	50.04	6.00	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.00	90.00	24.05	74.09	25.66	79.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	11.34	85.42	12.10	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	8.29	93.71	8.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	93.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	93.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	93.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				93.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2132 FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	20.00	20.00	0.03	0.03	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.67	26.67	0.49	0.52	1.45	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	6.67	33.33	0.54	1.06	1.60	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	6.67	40.00	0.18	1.24	0.55	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	6.67	46.67	2.30	3.54	6.84	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	6.67	53.33	7.52	11.06	22.37	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	6.67	60.00	1.10	12.16	3.27	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	6.67	66.67	1.21	13.37	3.61	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	6.67	73.33	2.64	16.01	7.87	47.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	6.67	80.00	4.76	20.77	14.16	61.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	6.67	86.67	12.83	33.60	38.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	6.67	93.33	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	6.67	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				33.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2133 MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.05	0.05	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.78	2.83	81.31	82.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.59	3.42	17.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.44	0.44	9.92	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	4.01	4.45	90.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				4.45				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	8.70	8.70	10.79	10.79	0.49	0.49	1	1	6.67	6.67	19.82	19.82	1.59	1.59	183.76	183.76
2	50	100	75	8	56	1.45	10.14	9.03	19.82	0.41	0.90	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	100.03
3	100	200	150	12	68	2.17	12.32	1.73	21.55	0.08	0.98	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	91.99
4	200	300	250	7	75	1.27	13.59	2.13	23.67	0.10	1.08	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	83.73
5	300	500	400	13	88	2.36	15.94	4.18	27.85	0.19	1.27	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	71.17
6	500	750	625	6	94	1.09	17.03	2.41	30.26	0.11	1.37	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	65.51
7	750	1,000	875	3	97	0.54	17.57	2.48	32.74	0.11	1.49	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	60.54
8	1,000	1,500	1,250	20	117	3.62	21.20	21.63	54.37	0.98	2.47	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	36.46
9	1,500	2,000	1,750	9	126	1.63	22.83	13.41	67.78	0.61	3.08	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	29.25
10	2,000	2,500	2,250	5	131	0.91	23.73	7.85	75.63	0.36	3.44	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	26.21
11	2,500	3,000	2,750	11	142	1.99	25.72	29.45	105.08	1.34	4.77	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	18.86
12	3,000	4,000	3,500	15	157	2.72	28.44	51.42	156.51	2.34	7.11	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	12.67
13	4,000	5,000	4,500	16	173	2.90	31.34	62.15	218.66	2.82	9.93	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	9.07
14	5,000	7,500	6,250	29	202	5.25	36.59	57.39	276.05	2.61	12.54	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	7.18
15	7,500	10,000	8,750	20	222	3.62	40.22	124.18	400.23	5.64	18.18	0	1	0.00	6.67	0.00	19.82	0.00	1.59	0.00	4.95
16	10,000	20,000	15,000	51	273	9.24	49.46	300.07	700.30	13.63	31.81	1	2	6.67	13.33	202.71	222.54	16.25	17.84	67.56	31.78
17	20,000	50,000	35,000	84	357	15.22	64.67	519.66	1,219.97	23.60	55.41	0	2	0.00	13.33	0.00	222.54	0.00	17.84	0.00	18.24
18	50,000	100,000	75,000	46	403	8.33	73.01	285.23	1,505.20	12.96	68.37	5	7	33.33	46.67	188.22	410.75	15.09	32.93	65.99	27.29
19	100,000	500,000	300,000	106	509	19.20	92.21	609.18	2,114.38	27.67	96.04	7	14	46.67	93.33	831.54	1,242.29	66.66	99.59	136.50	58.75
20	500,000	UP		43	552	7.79	100.00	87.28	2,201.67	3.96	100.00	1	15	6.67	100.00	5.10	1,247.39	0.41	100.00	5.84	56.66
				552				2,201.67				15				1,247.39				56.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.80	5.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.45	7.25	0.33	0.33	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.45	8.70	0.40	0.72	0.16	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.45	10.14	0.46	1.18	0.19	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.45	11.59	0.61	1.80	0.25	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.45	13.04	0.49	2.28	0.20	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.45	14.49	0.86	3.14	0.36	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.45	15.94	0.11	3.25	0.05	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	15	5.80	21.74	3.77	7.02	1.56	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.45	23.19	1.63	8.65	0.67	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.45	24.64	2.86	11.51	1.19	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.45	26.09	0.05	11.56	0.02	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	21	4.35	30.43	16.10	27.66	6.68	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	26	7.25	37.68	15.90	43.56	6.60	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	31	7.25	44.93	1.95	45.51	0.81	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	36	7.25	52.17	26.30	71.81	10.91	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	49	18.84	71.01	32.24	104.06	13.38	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	63	20.29	91.30	66.53	170.59	27.60	70.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	66	4.35	95.65	34.45	205.04	14.29	85.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	69	4.35	100.00	36.02	241.06	14.94	100.00	2	2	100.00	100.00	1,137.29	1,137.29	100.00	100.00	3157.73	471.79
				69				241.06				2				1,137.29				471.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	18.18	18.18	5.70	5.70	4.91	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	4.55	22.73	1.06	6.76	0.91	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.55	27.27	1.35	8.11	1.16	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.55	31.82	0.23	8.34	0.20	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.55	36.36	0.23	8.57	0.20	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.55	40.91	14.16	22.73	12.22	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.55	45.45	1.64	24.38	1.42	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.55	50.00	2.31	26.68	1.99	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.55	54.55	2.33	29.01	2.01	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.55	59.09	1.48	30.49	1.28	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	4.55	63.64	1.00	31.49	0.86	27.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.55	68.18	8.79	40.28	7.58	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	4.55	72.73	1.96	42.24	1.69	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	4.55	77.27	2.20	44.44	1.90	38.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.55	81.82	2.71	47.16	2.34	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.55	86.36	21.71	68.87	18.73	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.55	90.91	22.25	91.12	19.20	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.55	95.45	2.76	93.88	2.38	80.98	2	2	100.00	100.00	144.00	144.00	100.00	100.00	5225.68	153.39
19	100,000	500,000	300,000	1	22	4.55	100.00	22.04	115.92	19.02	100.00	0	2	0.00	100.00	0.00	144.00	0.00	100.00	0.00	124.22
20	500,000	UP		0	22	0.00	100.00	0.00	115.92	0.00	100.00	0	2	0.00	100.00	0.00	144.00	0.00	100.00	0.00	124.22
				22				115.92				2				144.00				124.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.11	0.11	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.65	0.76	0.75	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	3.83	4.59	4.39	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	3.45	8.04	3.96	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	7.63	15.66	8.76	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	6.16	21.83	7.08	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	12.19	34.02	14.00	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	7.55	41.57	8.68	47.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	0.57	42.15	0.66	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	14.78	56.93	16.98	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	1.39	58.32	1.60	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.90	59.21	1.03	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	17.17	76.39	19.73	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	10.67	87.06	12.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				87.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.19	4.19	0.22	0.22	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.47	4.65	9.14	9.36	0.59	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	2.79	7.44	1.85	11.21	0.12	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	21	2.33	9.77	1.70	12.91	0.11	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	28	3.26	13.02	4.67	17.58	0.30	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	2.33	15.35	7.47	25.05	0.48	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	37	1.86	17.21	5.35	30.40	0.34	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	47	4.65	21.86	16.30	46.70	1.05	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	54	3.26	25.12	20.44	67.14	1.31	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	61	3.26	28.37	27.43	94.58	1.76	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	0.47	28.84	4.03	98.60	0.26	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	70	3.72	32.56	43.71	142.31	2.80	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	76	2.79	35.35	49.45	191.76	3.17	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	95	8.84	44.19	99.67	291.43	6.39	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	101	2.79	46.98	53.73	345.16	3.45	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	119	8.37	55.35	199.43	544.59	12.79	34.94	1	1	33.33	33.33	189.94	189.94	53.03	53.03	95.24	34.88
17	20,000	50,000	35,000	20	139	9.30	64.65	260.28	804.87	16.70	51.64	2	3	66.67	100.00	168.25	358.19	46.97	100.00	64.64	44.50
18	50,000	100,000	75,000	31	170	14.42	79.07	252.99	1,057.86	16.23	67.87	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	33.86
19	100,000	500,000	300,000	25	195	11.63	90.70	327.21	1,385.07	20.99	88.86	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	25.86
20	500,000	UP		20	215	9.30	100.00	173.66	1,558.73	11.14	100.00	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	22.98
				215				1,558.73				3				358.19				22.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	18.75	18.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.25	25.00	0.29	0.29	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	6.25	31.25	0.70	0.99	0.48	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	6.25	37.50	0.01	1.00	0.01	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	6.25	43.75	4.54	5.53	3.11	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	6.25	50.00	4.29	9.83	2.94	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	6.25	56.25	2.86	12.69	1.96	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	6.25	62.50	31.90	44.59	21.86	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	6.25	68.75	3.19	47.78	2.19	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	6.25	75.00	29.33	77.11	20.10	52.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	6.25	81.25	40.52	117.63	27.77	80.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	6.25	87.50	21.01	138.64	14.40	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	6.25	93.75	4.34	142.98	2.97	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	6.25	100.00	2.94	145.92	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				145.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	75.71	75.71	26.37	26.37	16.91	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	54	1.43	77.14	0.15	26.52	0.09	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	55	1.43	78.57	0.57	27.09	0.37	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	56	1.43	80.00	0.84	27.93	0.54	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	57	1.43	81.43	1.19	29.13	0.77	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	58	1.43	82.86	1.39	30.52	0.89	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	59	1.43	84.29	1.94	32.46	1.25	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	60	1.43	85.71	3.52	35.98	2.25	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	61	1.43	87.14	4.68	40.67	3.00	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	62	1.43	88.57	7.70	48.37	4.94	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	63	1.43	90.00	4.68	53.05	3.00	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	64	1.43	91.43	7.70	60.76	4.94	38.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	65	1.43	92.86	24.85	85.61	15.93	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	66	1.43	94.29	13.40	99.01	8.59	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	67	1.43	95.71	23.18	122.19	14.86	78.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	68	1.43	97.14	33.75	155.94	21.64	99.97	1	1	100.00	100.00	290.61	290.61	100.00	100.00	861.01	186.36
17	20,000	50,000	35,000	1	69	1.43	98.57	0.03	155.97	0.02	99.99	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.33
18	50,000	100,000	75,000	1	70	1.43	100.00	0.01	155.98	0.01	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	155.98	0.00	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32
20	500,000	UP		0	70	0.00	100.00	0.00	155.98	0.00	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32
					70				155.98				1				290.61				186.32

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	12.41	12.41	0.12	0.12	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	4.38	16.79	1.15	1.27	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	0.73	17.52	0.41	1.67	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	34	7.30	24.82	3.68	5.35	0.31	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	40	4.38	29.20	7.24	12.59	0.61	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	46	4.38	33.58	9.17	21.76	0.77	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	51	3.65	37.23	12.12	33.88	1.02	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	58	5.11	42.34	18.49	52.36	1.56	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	64	4.38	46.72	25.46	77.82	2.14	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	69	3.65	50.36	16.49	94.30	1.39	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	70	0.73	51.09	5.98	100.28	0.50	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	75	3.65	54.74	23.46	123.74	1.98	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	76	0.73	55.47	9.47	133.21	0.80	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	79	2.19	57.66	38.12	171.33	3.21	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	83	2.92	60.58	73.14	244.47	6.16	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	99	11.68	72.26	224.06	468.53	18.88	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	123	17.52	89.78	442.34	910.87	37.27	76.74	26	26	100.00	100.00	1,953.19	1,953.19	100.00	100.00	441.56	214.43
18	50,000	100,000	75,000	12	135	8.76	98.54	190.24	1,101.10	16.03	92.76	0	26	0.00	100.00	0.00	1,953.19	0.00	100.00	0.00	177.39
19	100,000	500,000	300,000	2	137	1.46	100.00	85.90	1,187.01	7.24	100.00	0	26	0.00	100.00	0.00	1,953.19	0.00	100.00	0.00	164.55
20	500,000	UP		0	137	0.00	100.00	0.00	1,187.01	0.00	100.00	0	26	0.00	100.00	0.00	1,953.19	0.00	100.00	0.00	164.55
				137				1,187.01				26				1,953.19				164.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	15.52	15.52	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	13	6.90	22.41	0.14	0.16	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	15	3.45	25.86	0.63	0.78	0.86	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	18	5.17	31.03	0.52	1.30	0.71	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	12.07	43.10	2.16	0.85	2.97	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	28	5.17	48.28	3.81	2.96	5.26	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	35	12.07	60.34	1.91	4.87	2.63	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	38	5.17	65.52	4.51	9.38	6.22	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	41	5.17	70.69	4.58	13.96	6.32	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	48	12.07	82.76	18.69	32.65	25.80	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	1.72	84.48	3.60	36.25	4.96	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	55	10.34	94.83	12.33	48.58	17.01	67.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	56	1.72	96.55	3.52	52.10	4.86	71.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	57	1.72	98.28	12.87	64.97	17.75	89.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	58	1.72	100.00	7.50	72.47	10.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	58	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				72.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.03	3.03	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.03	6.06	0.08	0.22	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.03	9.09	0.41	0.63	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	9.09	18.18	0.96	1.59	0.18	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.03	21.21	1.94	3.52	0.36	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	6.06	27.27	3.00	6.52	0.55	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.03	30.30	7.68	14.21	1.42	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.03	33.33	15.58	29.79	2.88	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.03	36.36	13.17	42.96	2.43	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.03	39.39	11.89	54.85	2.20	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.03	42.42	23.43	78.28	4.33	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.03	45.45	10.19	88.47	1.88	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.03	48.48	10.19	98.66	1.88	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.03	51.52	25.91	124.57	4.79	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	3.03	54.55	1.15	123.42	0.21	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	28	30.30	84.85	269.18	392.60	49.71	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	30	6.06	90.91	76.72	469.32	14.17	86.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	33	9.09	100.00	72.17	541.50	13.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	541.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				541.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	33.04	33.04	1.93	1.93	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	79	1.76	34.80	1.06	2.99	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	87	3.52	38.33	3.96	6.96	0.39	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	96	3.96	42.29	6.68	13.63	0.65	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	112	7.05	49.34	17.45	31.08	1.71	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	122	4.41	53.74	14.59	45.68	1.43	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	127	2.20	55.95	13.63	59.30	1.33	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	134	3.08	59.03	27.66	86.96	2.71	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	140	2.64	61.67	30.99	117.95	3.03	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	148	3.52	65.20	48.94	166.90	4.79	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	164	7.05	72.25	133.74	300.63	13.09	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	173	3.96	76.21	68.57	369.20	6.71	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	183	4.41	80.62	109.97	479.18	10.76	46.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	202	8.37	88.99	169.49	648.67	16.58	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	210	3.52	92.51	103.23	751.90	10.10	73.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	222	5.29	97.80	160.96	912.86	15.75	89.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	226	1.76	99.56	70.51	983.38	6.90	96.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	227	0.44	100.00	38.64	1,022.02	3.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	227	0.00	100.00	0.00	1,022.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	227	0.00	100.00	0.00	1,022.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				227				1,022.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.65	0.65	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.74	1.39	2.39	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.43	1.82	1.40	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	2.72	4.55	8.79	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	1.41	5.96	4.55	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	2.85	8.81	9.19	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	5.60	14.41	18.08	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	8.19	22.60	26.41	72.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	3.01	25.61	9.72	82.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	5.39	31.00	17.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				31.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	9.76	9.76	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.81	10.57	0.61	0.68	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.81	11.38	0.29	0.96	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	2.44	13.82	1.13	2.09	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	3.25	17.07	1.39	3.49	0.19	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	24	2.44	19.51	1.87	5.36	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	34	8.13	27.64	19.83	25.19	2.68	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	39	4.07	31.71	12.19	37.38	1.65	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	48	7.32	39.02	23.50	60.87	3.17	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	0.81	39.84	6.55	67.42	0.88	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	57	6.50	46.34	37.53	104.95	5.07	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	68	8.94	55.28	57.59	162.55	7.77	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	73	4.07	59.35	24.17	186.71	3.26	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	82	7.32	66.67	72.23	258.94	9.75	34.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	88	4.88	71.54	42.88	301.82	5.79	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	113	20.33	91.87	296.59	598.41	40.04	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	123	8.13	100.00	142.37	740.78	19.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				123				740.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.75	0.75	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	20.02	20.77	38.83	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	15.75	36.52	30.54	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	15.00	51.52	29.08	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.05	51.57	0.10	100.00	1	1	100.00	100.00	43.85	43.85	100.00	100.00	87980.70	85.04
7	750	1,000	875	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
20	500,000	UP		0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	85.04
				5				51.57				1				43.85				85.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2201 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	175	175	8.10	8.10	7.12	7.12	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	190	0.69	8.79	21.44	28.56	0.25	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	222	1.48	10.27	19.68	48.24	0.23	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	249	1.25	11.52	7.36	55.59	0.08	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	62	311	2.87	14.39	22.92	78.51	0.26	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	84	395	3.89	18.28	37.06	115.56	0.42	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	89	484	4.12	22.40	61.32	176.88	0.70	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	83	567	3.84	26.24	92.43	269.31	1.06	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	66	633	3.05	29.29	113.16	382.48	1.29	4.38	1	1	2.00	2.00	150.00	150.00	3.31	3.31	132.55	39.22
10	2,000	2,500	2,250	38	671	1.76	31.05	71.45	453.93	0.82	5.19	0	1	0.00	2.00	0.00	150.00	0.00	3.31	0.00	33.04
11	2,500	3,000	2,750	49	720	2.27	33.32	114.18	568.11	1.31	6.50	0	1	0.00	2.00	0.00	150.00	0.00	3.31	0.00	26.40
12	3,000	4,000	3,500	90	810	4.16	37.48	231.64	799.74	2.65	9.15	0	1	0.00	2.00	0.00	150.00	0.00	3.31	0.00	18.76
13	4,000	5,000	4,500	83	893	3.84	41.32	257.64	1,057.38	2.95	12.10	0	1	0.00	2.00	0.00	150.00	0.00	3.31	0.00	14.19
14	5,000	7,500	6,250	112	1,005	5.18	46.51	399.30	1,456.68	4.57	16.67	0	1	0.00	2.00	0.00	150.00	0.00	3.31	0.00	10.30
15	7,500	10,000	8,750	94	1,099	4.35	50.86	467.33	1,924.01	5.35	22.02	1	2	2.00	4.00	130.67	280.67	2.88	6.20	27.96	14.59
16	10,000	20,000	15,000	214	1,313	9.90	60.76	1,180.70	3,104.71	13.51	35.53	5	7	10.00	14.00	66.33	347.00	1.46	7.66	5.62	11.18
17	20,000	50,000	35,000	262	1,575	12.12	72.88	2,251.03	5,355.75	25.76	61.28	1	8	2.00	16.00	0.00	347.00	0.00	7.66	0.00	6.48
18	50,000	100,000	75,000	212	1,787	9.81	82.69	1,177.48	6,533.22	13.47	74.76	17	25	34.00	50.00	383.37	730.37	8.46	16.12	32.56	11.18
19	100,000	500,000	300,000	266	2,053	12.31	95.00	1,901.81	8,435.04	21.76	96.52	13	38	26.00	76.00	1,363.06	2,093.43	30.09	46.21	71.67	24.82
20	500,000	UP		108	2,161	5.00	100.00	304.08	8,739.12	3.48	100.00	12	50	24.00	100.00	2,437.08	4,530.51	53.79	100.00	801.46	51.84
				2,161				8,739.12				50				4,530.51				51.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.54	0.54	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	2.29	2.83	0.50	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.23	12.90	0.90	1.93	0.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.23	16.13	0.70	2.63	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.23	19.35	0.00	2.63	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.23	22.58	3.10	5.73	0.68	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.23	25.81	4.75	10.49	1.04	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.23	29.03	6.67	17.16	1.45	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.23	32.26	5.94	23.09	1.29	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.23	35.48	7.20	30.30	1.57	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.23	38.71	16.30	46.60	3.55	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.23	41.94	6.83	53.43	1.49	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.23	45.16	6.63	60.06	1.44	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	17	9.68	54.84	58.30	118.35	12.70	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	22	16.13	70.97	140.87	259.22	30.69	56.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	24	6.45	77.42	39.33	298.55	8.57	65.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.23	80.65	37.15	335.69	8.09	73.15	1	1	100.00	100.00	5.33	5.33	100.00	100.00	14.35	1.59
19	100,000	500,000	300,000	4	29	12.90	93.55	110.37	446.07	24.05	97.20	0	1	0.00	100.00	0.00	5.33	0.00	100.00	0.00	1.19
20	500,000	UP		2	31	6.45	100.00	12.87	458.93	2.80	100.00	0	1	0.00	100.00	0.00	5.33	0.00	100.00	0.00	1.16
				31				458.93				1				5.33				1.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.38	5.38	0.21	0.21	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.54	6.92	0.32	0.11	0.06	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.77	7.69	0.20	0.31	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	3.85	11.54	1.71	2.02	0.32	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	35	15.38	26.92	15.78	17.80	2.96	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	47	9.23	36.15	11.79	29.59	2.22	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	59	9.23	45.38	25.40	54.99	4.77	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	74	11.54	56.92	24.50	79.49	4.60	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	81	5.38	62.31	19.18	98.67	3.60	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	89	6.15	68.46	23.54	122.21	4.42	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	94	3.85	72.31	17.29	139.50	3.25	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	106	9.23	81.54	49.29	188.78	9.26	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	110	3.08	84.62	29.00	217.78	5.45	40.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	113	2.31	86.92	32.48	250.26	6.10	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	123	7.69	94.62	113.23	363.49	21.27	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	127	3.08	97.69	68.25	431.75	12.82	81.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	129	1.54	99.23	64.60	496.35	12.14	93.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	130	0.77	100.00	35.92	532.27	6.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	130	0.00	100.00	0.00	532.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	130	0.00	100.00	0.00	532.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					130				532.27				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,627	2,627	28.09	28.09	1,616.25	1,616.25	6.85	6.85	1	1	0.72	0.72	431.88	431.88	0.71	0.71	26.72	26.72
2	50	100	75	179	2,806	1.91	30.01	48.27	1,567.98	0.20	6.64	1	2	0.72	1.44	83.43	515.31	0.14	0.84	172.84	32.86
3	100	200	150	278	3,084	2.97	32.98	163.83	1,404.15	0.69	5.95	0	2	0.00	1.44	0.00	515.31	0.00	0.84	0.00	36.70
4	200	300	250	288	3,372	3.08	36.06	75.49	1,328.66	0.32	5.63	1	3	0.72	2.16	0.52	515.83	0.00	0.84	0.68	38.82
5	300	500	400	405	3,777	4.33	40.39	178.89	1,149.77	0.76	4.87	0	3	0.00	2.16	0.00	515.83	0.00	0.84	0.00	44.86
6	500	750	625	383	4,160	4.10	44.49	259.15	890.62	1.10	3.77	0	3	0.00	2.16	0.00	515.83	0.00	0.84	0.00	57.92
7	750	1,000	875	299	4,459	3.20	47.68	260.29	630.33	1.10	2.67	0	3	0.00	2.16	0.00	515.83	0.00	0.84	0.00	81.84
8	1,000	1,500	1,250	401	4,860	4.29	51.97	442.34	187.98	1.87	0.80	2	5	1.44	3.60	1,342.83	1,858.66	2.19	3.04	303.57	988.73
9	1,500	2,000	1,750	258	5,118	2.76	54.73	326.93	138.94	1.38	0.59	3	8	2.16	5.76	0.00	1,858.66	0.00	3.04	0.00	1337.73
10	2,000	2,500	2,250	202	5,320	2.16	56.89	300.74	439.68	1.27	1.86	1	9	0.72	6.47	162.88	2,021.54	0.27	3.30	54.16	459.77
11	2,500	3,000	2,750	166	5,486	1.78	58.67	26.10	465.78	0.11	1.97	3	12	2.16	8.63	80.58	2,102.12	0.13	3.44	308.76	451.31
12	3,000	4,000	3,500	310	5,796	3.32	61.98	669.79	1,135.57	2.84	4.81	1	13	0.72	9.35	0.00	2,102.12	0.00	3.44	0.00	185.12
13	4,000	5,000	4,500	210	6,006	2.25	64.23	566.78	1,702.36	2.40	7.21	1	14	0.72	10.07	0.00	2,102.12	0.00	3.44	0.00	123.48
14	5,000	7,500	6,250	385	6,391	4.12	68.35	1,344.06	3,046.41	5.69	12.90	0	14	0.00	10.07	0.00	2,102.12	0.00	3.44	0.00	69.00
15	7,500	10,000	8,750	275	6,666	2.94	71.29	1,292.37	4,338.79	5.47	18.38	3	17	2.16	12.23	154.15	2,256.27	0.25	3.69	11.93	52.00
16	10,000	20,000	15,000	595	7,261	6.36	77.65	3,368.15	7,706.94	14.27	32.64	5	22	3.60	15.83	511.43	2,767.70	0.84	4.52	15.18	35.91
17	20,000	50,000	35,000	759	8,020	8.12	85.77	4,992.67	12,699.61	21.15	53.79	2	24	1.44	17.27	1,845.20	4,612.90	3.02	7.54	36.96	36.32
18	50,000	100,000	75,000	397	8,417	4.25	90.01	2,816.43	15,516.04	11.93	65.72	17	41	12.23	29.50	32,508.16	37,121.06	53.12	60.66	1154.23	239.24
19	100,000	500,000	300,000	682	9,099	7.29	97.31	6,546.17	22,062.21	27.73	93.44	65	106	46.76	76.26	21,953.94	59,075.00	35.88	96.54	335.37	267.77
20	500,000	UP		252	9,351	2.69	100.00	1,547.96	23,610.18	6.56	100.00	33	139	23.74	100.00	2,118.69	61,193.69	3.46	100.00	136.87	259.18
				9,351				23,610.18				139				61,193.69				259.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	7.18	7.18	8.34	8.34	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	108	2.63	9.81	17.08	25.42	0.43	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	140	2.91	12.72	22.82	48.24	0.58	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	184	4.00	16.71	55.82	104.06	1.41	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	72	256	6.54	23.25	117.66	221.72	2.97	5.60	1	1	5.00	5.00	144.98	144.98	7.51	7.51	123.21	65.39
6	500	750	625	44	300	4.00	27.25	45.64	267.36	1.15	6.76	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	54.22
7	750	1,000	875	47	347	4.27	31.52	34.73	302.09	0.88	7.63	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	47.99
8	1,000	1,500	1,250	45	392	4.09	35.60	42.28	344.38	1.07	8.70	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	42.10
9	1,500	2,000	1,750	47	439	4.27	39.87	59.30	403.68	1.50	10.20	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	35.91
10	2,000	2,500	2,250	35	474	3.18	43.05	60.47	464.15	1.53	11.73	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	31.23
11	2,500	3,000	2,750	19	493	1.73	44.78	28.51	492.66	0.72	12.45	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	29.43
12	3,000	4,000	3,500	53	546	4.81	49.59	135.97	628.64	3.44	15.88	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	23.06
13	4,000	5,000	4,500	52	598	4.72	54.31	182.70	811.34	4.62	20.50	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	17.87
14	5,000	7,500	6,250	53	651	4.81	59.13	189.86	1,001.19	4.80	25.30	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	14.48
15	7,500	10,000	8,750	52	703	4.72	63.85	288.39	1,289.58	7.29	32.58	0	1	0.00	5.00	0.00	144.98	0.00	7.51	0.00	11.24
16	10,000	20,000	15,000	88	791	7.99	71.84	656.36	1,945.94	16.58	49.17	5	6	25.00	30.00	223.90	368.88	11.59	19.10	34.11	18.96
17	20,000	50,000	35,000	117	908	10.63	82.47	824.37	2,770.31	20.83	70.00	1	7	5.00	35.00	15.76	384.64	0.82	19.91	1.91	13.88
18	50,000	100,000	75,000	67	975	6.09	88.56	463.62	3,233.93	11.71	81.71	7	14	35.00	70.00	1,442.08	1,826.72	74.66	94.58	311.05	56.49
19	100,000	500,000	300,000	85	1,060	7.72	96.28	500.79	3,734.72	12.65	94.36	5	19	25.00	95.00	103.44	1,930.16	5.36	99.93	20.66	51.68
20	500,000	UP		41	1,101	3.72	100.00	223.12	3,957.85	5.64	100.00	1	20	5.00	100.00	1.31	1,931.47	0.07	100.00	0.59	48.80
				1,101				3,957.85				20				1,931.47				48.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.99	2.99	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.49	4.48	0.18	0.18	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	9	8.96	13.43	17.85	18.03	7.53	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	2.99	16.42	0.70	18.73	0.30	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	2.99	19.40	0.91	19.64	0.38	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	18	7.46	26.87	2.32	21.96	0.98	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	24	8.96	35.82	7.65	29.62	3.23	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	1.49	37.31	1.24	30.86	0.52	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	30	7.46	44.78	16.28	47.14	6.87	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	32	2.99	47.76	6.18	53.32	2.61	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	42	14.93	62.69	12.94	66.26	5.46	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	44	2.99	65.67	4.86	71.12	2.05	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	1.49	67.16	2.15	73.26	0.90	30.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	53	11.94	79.10	39.91	113.17	16.83	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	56	4.48	83.58	7.80	120.97	3.29	51.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	60	5.97	89.55	32.98	153.95	13.90	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	61	1.49	91.04	9.02	162.97	3.80	68.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	62	1.49	92.54	24.87	187.84	10.49	79.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	65	4.48	97.01	47.28	235.12	19.94	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	67	2.99	100.00	2.03	237.15	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				237.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.02	6.02	0.82	0.82	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	3.61	9.64	0.81	1.63	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.20	10.84	1.71	3.33	0.20	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	13	4.82	15.66	5.20	8.54	0.62	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	4.82	20.48	5.22	13.76	0.62	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	1.20	21.69	2.06	15.82	0.25	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	26	9.64	31.33	14.00	29.81	1.67	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	32	7.23	38.55	17.06	46.88	2.04	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	37	6.02	44.58	23.73	70.61	2.84	8.44	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	40	3.61	48.19	23.52	94.13	2.81	11.25	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	41	1.20	49.40	9.18	103.31	1.10	12.35	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	43	2.41	51.81	0.58	103.88	0.07	12.42	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	51	9.64	61.45	70.97	174.85	8.48	20.90	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	54	3.61	65.06	57.44	232.30	6.87	27.77	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	62	9.64	74.70	184.87	417.17	22.10	49.87	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	67	6.02	80.72	106.37	523.54	12.72	62.59	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	72	6.02	86.75	87.32	610.86	10.44	73.02	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	81	10.84	97.59	162.78	773.64	19.46	92.48	2	3	66.67	100.00	48.78	48.78	100.00	100.00	29.97	6.30
19	100,000	500,000	300,000	2	83	2.41	100.00	62.88	836.52	7.52	100.00	0	3	0.00	100.00	0.00	48.78	0.00	100.00	0.00	5.83
20	500,000	UP		0	83	0.00	100.00	0.00	836.52	0.00	100.00	0	3	0.00	100.00	0.00	48.78	0.00	100.00	0.00	5.83
				83				836.52				3				48.78				5.83	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	7.55	7.55	15.51	15.51	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	24	1.08	8.63	0.23	15.75	0.01	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	27	1.08	9.71	1.96	17.71	0.10	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	33	2.16	11.87	1.81	19.52	0.09	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	43	3.60	15.47	7.86	27.37	0.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	54	3.96	19.42	9.25	36.62	0.48	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	63	3.24	22.66	8.92	45.55	0.46	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	77	5.04	27.70	25.12	70.66	1.30	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	86	3.24	30.94	22.78	93.45	1.18	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	99	4.68	35.61	37.97	131.42	1.96	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	106	2.52	38.13	25.72	157.14	1.33	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	110	1.44	39.57	5.52	162.66	0.29	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	114	1.44	41.01	23.15	185.81	1.20	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	135	7.55	48.56	105.84	291.65	5.47	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	158	8.27	56.83	175.68	467.32	9.08	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	197	14.03	70.86	383.65	850.97	19.83	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	226	10.43	81.29	413.20	1,264.17	21.35	65.33	1	1	14.29	14.29	14.64	14.64	2.78	2.78	3.54	1.16
18	50,000	100,000	75,000	28	254	10.07	91.37	275.37	1,539.54	14.23	79.56	1	2	14.29	28.57	124.25	138.89	23.58	26.36	45.12	9.02
19	100,000	500,000	300,000	19	273	6.83	98.20	300.54	1,840.08	15.53	95.09	5	7	71.43	100.00	388.06	526.95	73.64	100.00	129.12	28.64
20	500,000	UP		5	278	1.80	100.00	95.02	1,935.10	4.91	100.00	0	7	0.00	100.00	0.00	526.95	0.00	100.00	0.00	27.23
				278				1,935.10				7				526.95				27.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	7.07	7.07	27.25	27.25	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	40	0.57	7.65	1.11	28.36	0.02	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	50	1.91	9.56	11.02	39.38	0.25	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	65	2.87	12.43	6.32	45.69	0.14	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	85	3.82	16.25	19.58	65.27	0.44	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	114	5.54	21.80	37.01	102.28	0.83	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	143	5.54	27.34	52.05	154.33	1.17	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	169	4.97	32.31	55.92	210.25	1.26	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	26	195	4.97	37.28	87.90	298.16	1.98	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	32	227	6.12	43.40	100.29	398.45	2.25	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	252	4.78	48.18	94.74	493.19	2.13	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	279	5.16	53.35	238.94	732.13	5.37	16.45	1	1	7.69	7.69	50.43	50.43	23.20	23.20	21.11	6.89
13	4,000	5,000	4,500	22	301	4.21	57.55	149.97	882.10	3.37	19.82	1	2	7.69	15.38	0.97	51.40	0.45	23.64	0.65	5.83
14	5,000	7,500	6,250	46	347	8.80	66.35	402.86	1,284.95	9.05	28.87	2	4	15.38	30.77	0.55	51.94	0.25	23.89	0.14	4.04
15	7,500	10,000	8,750	34	381	6.50	72.85	371.81	1,656.76	8.35	37.23	0	4	0.00	30.77	0.00	51.94	0.00	23.89	0.00	3.14
16	10,000	20,000	15,000	60	441	11.47	84.32	985.55	2,642.31	22.14	59.37	3	7	23.08	53.85	71.01	122.95	32.66	56.55	7.20	4.65
17	20,000	50,000	35,000	49	490	9.37	93.69	1,307.45	3,949.76	29.38	88.75	3	10	23.08	76.92	2.67	125.62	1.23	57.78	0.20	3.18
18	50,000	100,000	75,000	18	508	3.44	97.13	209.78	4,159.54	4.71	93.46	0	10	0.00	76.92	0.00	125.62	0.00	57.78	0.00	3.02
19	100,000	500,000	300,000	14	522	2.68	99.81	289.73	4,449.27	6.51	99.97	3	13	23.08	100.00	91.79	217.40	42.22	100.00	31.68	4.89
20	500,000	UP		1	523	0.19	100.00	1.27	4,450.54	0.03	100.00	0	13	0.00	100.00	0.00	217.40	0.00	100.00	0.00	4.88
				523				4,450.54				13				217.40				4.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	6.50	6.50	19.19	19.19	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	35	0.19	6.69	6.74	25.93	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	49	2.68	9.37	9.83	35.76	0.25	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	54	0.96	10.33	29.61	65.37	0.75	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	70	3.06	13.38	18.96	84.33	0.48	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	83	2.49	15.87	19.79	104.12	0.50	2.62	1	1	20.00	20.00	475.62	475.62	33.51	33.51	2402.94	456.78
7	750	1,000	875	14	97	2.68	18.55	37.21	141.33	0.94	3.56	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	336.53
8	1,000	1,500	1,250	27	124	5.16	23.71	72.66	213.99	1.83	5.39	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	222.26
9	1,500	2,000	1,750	33	157	6.31	30.02	85.77	299.76	2.16	7.55	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	158.67
10	2,000	2,500	2,250	23	180	4.40	34.42	127.09	426.85	3.20	10.75	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	111.43
11	2,500	3,000	2,750	20	200	3.82	38.24	109.75	536.60	2.76	13.51	1	2	20.00	40.00	4.02	479.63	0.28	33.79	3.66	89.38
12	3,000	4,000	3,500	36	236	6.88	45.12	299.27	835.87	7.54	21.05	0	2	0.00	40.00	0.00	479.63	0.00	33.79	0.00	57.38
13	4,000	5,000	4,500	43	279	8.22	53.35	467.19	1,303.05	11.76	32.81	0	2	0.00	40.00	0.00	479.63	0.00	33.79	0.00	36.81
14	5,000	7,500	6,250	31	310	5.93	59.27	204.31	1,507.37	5.14	37.95	0	2	0.00	40.00	0.00	479.63	0.00	33.79	0.00	31.82
15	7,500	10,000	8,750	39	349	7.46	66.73	363.24	1,870.61	9.15	47.10	1	3	20.00	60.00	404.65	884.28	28.51	62.30	111.40	47.27
16	10,000	20,000	15,000	61	410	11.66	78.39	914.10	2,784.71	23.02	70.11	0	3	0.00	60.00	0.00	884.28	0.00	62.30	0.00	31.75
17	20,000	50,000	35,000	66	476	12.62	91.01	817.68	3,602.39	20.59	90.70	0	3	0.00	60.00	0.00	884.28	0.00	62.30	0.00	24.55
18	50,000	100,000	75,000	30	506	5.74	96.75	281.97	3,884.36	7.10	97.80	1	4	20.00	80.00	380.65	1,264.93	26.82	89.12	135.00	32.56
19	100,000	500,000	300,000	15	521	2.87	99.62	68.82	3,953.17	1.73	99.53	1	5	20.00	100.00	154.49	1,419.42	10.88	100.00	224.51	35.91
20	500,000	UP		2	523	0.38	100.00	18.47	3,971.64	0.47	100.00	0	5	0.00	100.00	0.00	1,419.42	0.00	100.00	0.00	35.74
				523				3,971.64				5				1,419.42				35.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.58	4.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.65	5.23	0.37	0.37	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	13	3.27	8.50	3.33	3.70	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	20	4.58	13.07	3.80	7.50	0.23	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	33	8.50	21.57	16.83	24.33	1.01	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	43	6.54	28.10	16.79	41.13	1.00	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	47	2.61	30.72	14.08	55.20	0.84	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	62	9.80	40.52	61.47	116.67	3.67	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	69	4.58	45.10	51.14	167.81	3.06	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	72	1.96	47.06	13.32	181.13	0.80	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	73	0.65	47.71	9.99	191.12	0.60	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	79	3.92	51.63	63.96	255.09	3.82	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	88	5.88	57.52	109.78	364.87	6.56	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	106	11.76	69.28	171.35	536.22	10.24	32.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	112	3.92	73.20	145.79	682.01	8.71	40.77	2	2	100.00	100.00	13.95	13.95	100.00	100.00	9.57	2.04
16	10,000	20,000	15,000	6	118	3.92	77.12	207.20	889.21	12.39	53.16	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	1.57
17	20,000	50,000	35,000	17	135	11.11	88.24	379.79	1,268.99	22.70	75.86	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	1.10
18	50,000	100,000	75,000	3	138	1.96	90.20	331.31	1,600.30	19.81	95.66	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	0.87
19	100,000	500,000	300,000	1	139	0.65	90.85	1.65	1,601.95	0.10	95.76	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	0.87
20	500,000	UP		14	153	9.15	100.00	70.89	1,672.84	4.24	100.00	0	2	0.00	100.00	0.00	13.95	0.00	100.00	0.00	0.83
				153				1,672.84				2				13.95				0.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	38.97	38.97	10.76	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	19.28	58.25	5.32	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	12.66	70.91	3.50	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	19.28	90.19	5.32	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	38.97	129.16	10.76	35.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	38.97	168.13	10.76	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	19.28	187.41	5.32	51.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	38.97	226.38	10.76	62.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	19.28	245.66	5.32	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	19.28	264.94	5.32	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	38.97	303.91	10.76	83.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	19.28	323.19	5.32	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	38.97	362.16	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				362.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	167	167	9.27	9.27	43.33	43.33	0.54	0.54	1	1	4.76	4.76	8,301.76	8,301.76	35.97	35.97	19157.80	19157.80
2	50	100	75	20	187	1.11	10.38	2.76	46.09	0.03	0.58	0	1	0.00	4.76	0.00	8,301.76	0.00	35.97	0.00	18012.21
3	100	200	150	50	237	2.77	13.15	16.23	62.32	0.20	0.78	1	2	4.76	9.52	199.47	8,501.23	0.86	36.84	1229.13	13641.66
4	200	300	250	49	286	2.72	15.87	12.87	75.18	0.16	0.94	0	2	0.00	9.52	0.00	8,501.23	0.00	36.84	0.00	11307.28
5	300	500	400	84	370	4.66	20.53	35.65	110.83	0.45	1.38	0	2	0.00	9.52	0.00	8,501.23	0.00	36.84	0.00	7670.60
6	500	750	625	74	444	4.11	24.64	49.96	160.79	0.62	2.01	0	2	0.00	9.52	0.00	8,501.23	0.00	36.84	0.00	5287.14
7	750	1,000	875	79	523	4.38	29.02	76.56	237.35	0.96	2.96	1	3	4.76	14.29	568.93	9,070.16	2.47	39.30	743.11	3821.41
8	1,000	1,500	1,250	106	629	5.88	34.91	127.35	364.70	1.59	4.55	1	4	4.76	19.05	4.15	9,074.31	0.02	39.32	3.26	2488.17
9	1,500	2,000	1,750	64	693	3.55	38.46	124.53	489.23	1.56	6.11	0	4	0.00	19.05	0.00	9,074.31	0.00	39.32	0.00	1854.81
10	2,000	2,500	2,250	100	793	5.55	44.01	184.51	673.74	2.30	8.41	4	8	19.05	38.10	6,628.83	15,703.15	28.72	68.04	3592.74	2330.75
11	2,500	3,000	2,750	71	864	3.94	47.95	218.58	892.32	2.73	11.14	0	8	0.00	38.10	0.00	15,703.15	0.00	68.04	0.00	1759.81
12	3,000	4,000	3,500	108	972	5.99	53.94	364.60	1,256.92	4.55	15.70	0	8	0.00	38.10	0.00	15,703.15	0.00	68.04	0.00	1249.34
13	4,000	5,000	4,500	78	1,050	4.33	58.27	365.83	1,622.75	4.57	20.27	1	9	4.76	42.86	4,155.14	19,858.29	18.00	86.04	1135.82	1223.75
14	5,000	7,500	6,250	115	1,165	6.38	64.65	535.61	2,158.35	6.69	26.96	1	10	4.76	47.62	1,841.71	21,700.00	7.98	94.02	343.85	1005.40
15	7,500	10,000	8,750	82	1,247	4.55	69.20	493.49	2,651.84	6.16	33.12	0	10	0.00	47.62	0.00	21,700.00	0.00	94.02	0.00	818.30
16	10,000	20,000	15,000	132	1,379	7.33	76.53	1,379.32	4,031.16	17.23	50.35	3	13	14.29	61.90	55.68	21,755.67	0.24	94.27	4.04	539.69
17	20,000	50,000	35,000	155	1,534	8.60	85.13	1,476.98	5,508.14	18.45	68.79	2	15	9.52	71.43	60.42	21,816.09	0.26	94.53	4.09	396.07
18	50,000	100,000	75,000	104	1,638	5.77	90.90	1,006.88	6,515.02	12.58	81.37	0	15	0.00	71.43	0.00	21,816.09	0.00	94.53	0.00	334.86
19	100,000	500,000	300,000	112	1,750	6.22	97.11	1,082.04	7,597.06	13.51	94.88	4	19	19.05	90.48	1,232.97	23,049.06	5.34	99.87	113.95	303.39
20	500,000	UP		52	1,802	2.89	100.00	409.81	8,006.87	5.12	100.00	2	21	9.52	100.00	30.01	23,079.07	0.13	100.00	7.32	288.24
				1,802				8,006.87				21				23,079.07				288.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	7.62	7.62	8.75	8.75	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	65	2.09	9.72	0.48	9.23	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	94	4.33	14.05	0.97	10.20	0.10	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	50	144	7.47	21.52	1.32	11.52	0.13	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	66	210	9.87	31.39	2.62	14.15	0.26	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	247	5.53	36.92	3.09	17.24	0.31	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	279	4.78	41.70	3.88	21.12	0.39	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	310	4.63	46.34	5.87	26.99	0.58	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	349	5.83	52.17	10.70	37.70	1.06	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	385	5.38	57.55	14.79	52.49	1.47	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	395	1.49	59.04	3.24	55.73	0.32	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	30	425	4.48	63.53	11.80	67.53	1.17	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	439	2.09	65.62	14.67	82.19	1.46	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	469	4.48	70.10	30.03	112.22	2.98	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	483	2.09	72.20	19.96	132.19	1.98	13.14	1	1	33.33	33.33	33.67	33.67	31.38	31.38	168.67	25.47
16	10,000	20,000	15,000	47	530	7.03	79.22	134.63	266.82	13.38	26.52	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	12.62
17	20,000	50,000	35,000	46	576	6.88	86.10	209.69	476.50	20.84	47.35	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	7.07
18	50,000	100,000	75,000	18	594	2.69	88.79	169.76	646.26	16.87	64.23	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	5.21
19	100,000	500,000	300,000	53	647	7.92	96.71	294.21	940.47	29.24	93.46	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	3.58
20	500,000	UP		22	669	3.29	100.00	65.77	1,006.23	6.54	100.00	2	3	66.67	100.00	73.63	107.30	68.62	100.00	111.95	10.66
				669				1,006.23				3				107.30				10.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	10.98	10.98	16.62	16.62	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.58	11.56	15.96	32.58	1.55	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.58	12.14	21.12	53.71	2.05	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	28	4.05	16.18	2.04	55.74	0.20	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	38	5.78	21.97	4.20	59.95	0.41	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	49	6.36	28.32	5.49	65.43	0.53	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	58	5.20	33.53	6.99	72.43	0.68	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	64	3.47	36.99	7.03	79.46	0.68	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	71	4.05	41.04	13.33	92.78	1.29	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	72	0.58	41.62	2.30	95.08	0.22	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	78	3.47	45.09	14.25	109.33	1.38	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	89	6.36	51.45	53.74	163.07	5.22	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	93	2.31	53.76	22.07	185.14	2.14	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	105	6.94	60.69	51.54	236.68	5.00	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	116	6.36	67.05	94.31	330.99	9.16	32.14	1	1	100.00	100.00	33.32	33.32	100.00	100.00	35.33	10.07
16	10,000	20,000	15,000	10	126	5.78	72.83	92.83	423.81	9.01	41.15	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	7.86
17	20,000	50,000	35,000	14	140	8.09	80.92	269.15	692.96	26.13	67.28	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	4.81
18	50,000	100,000	75,000	7	147	4.05	84.97	117.68	810.64	11.43	78.71	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	4.11
19	100,000	500,000	300,000	7	154	4.05	89.02	151.41	962.04	14.70	93.41	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	3.46
20	500,000	UP		19	173	10.98	100.00	67.88	1,029.92	6.59	100.00	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	3.24
				173				1,029.92				1				33.32				3.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	20.72	20.72	2.07	2.07	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	25	1.80	22.52	0.39	2.46	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	33	7.21	29.73	3.04	5.50	0.57	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	36	2.70	32.43	1.17	6.67	0.22	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	41	4.50	36.94	4.60	11.27	0.87	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	44	2.70	39.64	2.31	13.58	0.44	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	49	4.50	44.14	6.94	20.52	1.31	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	54	4.50	48.65	10.85	31.37	2.04	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	58	3.60	52.25	9.02	40.39	1.70	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	62	3.60	55.86	12.81	53.20	2.41	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	68	5.41	61.26	22.07	75.27	4.16	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	70	1.80	63.06	8.68	83.95	1.63	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	72	1.80	64.86	12.90	96.85	2.43	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	79	6.31	71.17	60.85	157.70	11.46	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	83	3.60	74.77	57.21	214.91	10.77	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	90	6.31	81.08	140.63	355.54	26.48	66.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	98	7.21	88.29	121.58	477.11	22.89	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	99	0.90	89.19	0.02	477.14	0.00	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	100	0.90	90.09	0.04	477.18	0.01	89.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		11	111	9.91	100.00	53.86	531.04	10.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				111				531.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.57	0.57	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.50	1.07	0.50	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.36	1.43	0.36	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	15.00	30.00	1.72	3.16	1.72	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.00	35.00	1.22	4.37	1.21	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	15.00	50.00	4.46	8.83	4.44	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.00	55.00	2.86	11.69	2.85	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	14	15.00	70.00	9.41	21.10	9.38	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	5.00	75.00	4.87	25.97	4.86	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.00	80.00	7.97	33.94	7.94	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.00	85.00	7.19	41.13	7.16	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	5.00	90.00	5.88	47.01	5.86	46.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	5.00	95.00	23.60	70.61	23.52	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	5.00	100.00	29.74	100.35	29.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				100.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.01	2.01	0.63	0.63	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.34	2.35	0.00	0.62	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	2.01	4.36	15.78	15.16	0.89	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	0.67	5.03	0.45	15.61	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	19	1.34	6.38	1.46	17.07	0.08	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	25	2.01	8.39	5.24	22.31	0.30	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	31	2.01	10.40	5.95	28.25	0.34	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	42	3.69	14.09	9.50	37.75	0.54	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	47	1.68	15.77	5.89	43.64	0.33	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	58	3.69	19.46	15.83	59.48	0.90	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	67	3.02	22.48	25.57	85.05	1.45	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	87	6.71	29.19	34.69	119.75	1.96	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	94	2.35	31.54	21.69	141.44	1.23	8.00	1	1	33.33	33.33	28.16	28.16	15.53	15.53	129.87	19.91
14	5,000	7,500	6,250	17	111	5.70	37.25	59.81	201.24	3.38	11.38	0	1	0.00	33.33	0.00	28.16	0.00	15.53	0.00	14.00
15	7,500	10,000	8,750	21	132	7.05	44.30	82.40	283.64	4.66	16.04	0	1	0.00	33.33	0.00	28.16	0.00	15.53	0.00	9.93
16	10,000	20,000	15,000	24	156	8.05	52.35	235.18	518.82	13.30	29.34	0	1	0.00	33.33	0.00	28.16	0.00	15.53	0.00	5.43
17	20,000	50,000	35,000	53	209	17.79	70.13	491.77	1,010.59	27.81	57.16	0	1	0.00	33.33	0.00	28.16	0.00	15.53	0.00	2.79
18	50,000	100,000	75,000	21	230	7.05	77.18	101.07	1,111.66	5.72	62.88	2	3	66.67	100.00	153.16	181.33	84.47	100.00	151.54	16.31
19	100,000	500,000	300,000	41	271	13.76	90.94	195.55	1,307.21	11.06	73.94	0	3	0.00	100.00	0.00	181.33	0.00	100.00	0.00	13.87
20	500,000	UP		27	298	9.06	100.00	460.83	1,768.04	26.06	100.00	0	3	0.00	100.00	0.00	181.33	0.00	100.00	0.00	10.26
				298				1,768.04				3				181.33				10.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	4.57	4.57	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.27	4.84	7.87	7.90	0.34	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	21	0.81	5.65	0.65	8.55	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	23	0.54	6.18	0.50	9.05	0.02	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	26	0.81	6.99	1.96	11.02	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	35	2.42	9.41	3.80	14.81	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	38	0.81	10.22	1.09	15.90	0.05	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	42	1.08	11.29	4.96	20.86	0.22	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	51	2.42	13.71	14.46	35.33	0.63	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	59	2.15	15.86	14.33	49.66	0.63	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	65	1.61	17.47	9.81	59.47	0.43	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	69	1.08	18.55	15.52	74.99	0.68	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	80	2.96	21.51	51.60	126.60	2.26	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	90	2.69	24.19	86.17	212.77	3.77	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	108	4.84	29.03	189.64	402.41	8.29	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	149	11.02	40.05	415.65	818.06	18.17	35.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	57	206	15.32	55.38	500.94	1,319.00	21.90	57.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	59	265	15.86	71.24	338.95	1,657.95	14.82	72.48	1	1	11.11	11.11	33.25	33.25	14.27	14.27	9.81	2.01
19	100,000	500,000	300,000	80	345	21.51	92.74	429.48	2,087.43	18.77	91.25	8	9	88.89	100.00	199.85	233.11	85.73	100.00	46.53	11.17
20	500,000	UP		27	372	7.26	100.00	200.11	2,287.54	8.75	100.00	0	9	0.00	100.00	0.00	233.11	0.00	100.00	0.00	10.19
				372				2,287.54				9				233.11				10.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.41	4.41	2.02	2.02	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	0.88	5.29	5.60	7.62	0.45	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	15	1.32	6.61	2.67	10.28	0.21	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	2.20	8.81	1.47	11.75	0.12	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	30	4.41	13.22	3.29	15.04	0.26	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	39	3.96	17.18	4.91	19.95	0.40	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	48	3.96	21.15	9.10	29.05	0.73	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	59	4.85	25.99	11.77	40.82	0.95	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	67	3.52	29.52	11.58	52.40	0.93	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	73	2.64	32.16	10.77	63.17	0.87	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	87	6.17	38.33	32.56	95.73	2.62	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	97	4.41	42.73	29.05	124.78	2.34	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	106	3.96	46.70	34.07	158.86	2.74	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	117	4.85	51.54	66.58	225.44	5.35	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	123	2.64	54.19	42.57	268.00	3.42	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	157	14.98	69.16	310.24	578.24	24.94	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	196	17.18	86.34	429.12	1,007.36	34.50	80.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	214	7.93	94.27	110.21	1,117.58	8.86	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	227	5.73	100.00	126.42	1,243.99	10.16	100.00	8	8	100.00	100.00	369.51	369.51	100.00	100.00	292.29	29.70
20	500,000	UP		0	227	0.00	100.00	0.00	1,243.99	0.00	100.00	0	8	0.00	100.00	0.00	369.51	0.00	100.00	0.00	29.70
				227				1,243.99				8				369.51				29.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	39.85	39.85	0.53	0.53	0.16	0.16	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	64	8.27	48.12	7.63	8.16	2.28	2.44	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	66	1.50	49.62	0.27	8.43	0.08	2.52	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	67	0.75	50.38	0.51	8.94	0.15	2.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	68	0.75	51.13	0.75	9.69	0.22	2.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	69	0.75	51.88	0.47	10.16	0.14	3.03	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	70	0.75	52.63	1.55	11.71	0.46	3.49	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	77	5.26	57.89	16.59	28.30	4.95	8.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	82	3.76	61.65	4.00	32.29	1.19	9.64	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	84	1.50	63.16	0.23	32.53	0.07	9.71	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	86	1.50	64.66	8.77	41.30	2.62	12.33	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	90	3.01	67.67	3.76	45.05	1.12	13.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	92	1.50	69.17	4.73	49.79	1.41	14.86	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	93	0.75	69.92	0.11	49.90	0.03	14.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	96	2.26	72.18	17.47	67.36	5.21	20.11	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	113	12.78	84.96	107.36	174.73	32.04	52.15	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	115	1.50	86.47	0.21	174.94	0.06	52.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	117	1.50	87.97	18.44	193.38	5.51	57.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	131	10.53	98.50	87.57	280.95	26.14	83.85	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	133	1.50	100.00	54.10	335.04	16.15	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				133				335.04				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	10.45	10.45	14.90	14.90	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	31	1.12	11.57	16.97	31.87	1.37	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	41	3.73	15.30	64.07	95.94	5.17	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	46	1.87	17.16	0.90	96.84	0.07	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	51	1.87	19.03	15.99	112.83	1.29	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	55	1.49	20.52	2.24	115.07	0.18	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	68	4.85	25.37	9.26	124.32	0.75	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	76	2.99	28.36	5.65	129.98	0.46	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	81	1.87	30.22	3.52	133.50	0.28	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	90	3.36	33.58	21.35	154.85	1.72	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	99	3.36	36.94	22.26	177.11	1.80	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	104	1.87	38.81	18.13	195.24	1.46	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	113	3.36	42.16	22.77	218.01	1.84	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	129	5.97	48.13	55.17	273.18	4.45	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	141	4.48	52.61	75.77	348.95	6.12	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	174	12.31	64.93	248.27	597.22	20.04	48.21	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	202	10.45	75.37	164.83	762.05	13.31	61.52	1	2	10.00	20.00	26.73	26.73	22.13	22.13	16.21	3.51
18	50,000	100,000	75,000	20	222	7.46	82.84	273.21	1,035.26	22.06	83.58	1	3	10.00	30.00	0.00	26.73	0.00	22.13	0.00	2.58
19	100,000	500,000	300,000	43	265	16.04	98.88	172.26	1,207.52	13.91	97.49	7	10	70.00	100.00	94.07	120.79	77.87	100.00	54.61	10.00
20	500,000	UP		3	268	1.12	100.00	31.14	1,238.66	2.51	100.00	0	10	0.00	100.00	0.00	120.79	0.00	100.00	0.00	9.75
				268				1,238.66				10				120.79				9.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.56	22.22	1.19	1.19	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.56	27.78	3.65	4.83	2.82	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.56	33.33	4.45	9.28	3.45	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.56	38.89	0.00	9.28	0.00	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.56	44.44	9.75	19.03	7.55	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.56	50.00	5.62	24.66	4.35	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.56	55.56	0.11	24.77	0.09	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.56	61.11	1.65	26.41	1.28	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.56	66.67	0.10	26.51	0.08	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.56	72.22	20.94	47.45	16.21	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.56	77.78	13.66	61.12	10.58	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.56	83.33	1.71	62.82	1.32	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.56	88.89	10.09	72.92	7.81	56.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.56	94.44	68.28	141.20	52.85	109.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.56	100.00	12.01	129.19	9.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				129.19				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	5.00	25.00	0.13	0.13	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	5.00	30.00	0.22	0.35	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.00	35.00	0.41	0.76	0.54	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	5.00	40.00	0.51	1.27	0.67	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	5.00	45.00	0.46	1.73	0.59	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	5.00	50.00	0.71	2.44	0.93	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.00	55.00	1.32	3.76	1.72	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.00	60.00	1.44	5.21	1.88	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.00	65.00	14.44	19.65	18.82	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.00	70.00	2.67	22.32	3.48	29.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.00	75.00	14.44	36.76	18.82	47.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.00	80.00	2.91	39.67	3.80	51.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.00	85.00	14.44	54.11	18.82	70.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.00	90.00	4.30	58.41	5.60	76.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	14.44	72.85	18.82	94.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	3.89	76.74	5.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				76.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.50	5.50	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.34	5.84	0.16	0.34	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	28	3.78	9.62	5.69	6.03	0.31	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	35	2.41	12.03	23.76	29.79	1.28	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	48	4.47	16.49	5.86	35.65	0.32	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	52	1.37	17.87	3.21	38.86	0.17	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	65	4.47	22.34	8.30	47.17	0.45	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	78	4.47	26.80	17.22	64.38	0.93	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	87	3.09	29.90	14.43	78.81	0.78	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	95	2.75	32.65	20.69	99.50	1.11	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	100	1.72	34.36	17.70	117.20	0.95	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	116	5.50	39.86	42.89	160.09	2.31	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	125	3.09	42.96	34.34	194.43	1.85	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	142	5.84	48.80	97.79	292.22	5.26	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	158	5.50	54.30	85.05	377.27	4.57	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	180	7.56	61.86	324.98	702.25	17.47	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	207	9.28	71.13	325.95	1,028.20	17.52	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	32	239	11.00	82.13	510.36	1,538.55	27.43	82.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	40	279	13.75	95.88	304.75	1,843.30	16.38	99.07	5	5	41.67	41.67	76.83	76.83	63.14	63.14	25.21	4.17
20	500,000	UP		12	291	4.12	100.00	17.31	1,860.61	0.93	100.00	7	12	58.33	100.00	44.85	121.68	36.86	100.00	259.16	6.54
				291				1,860.61				12				121.68				6.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	9.70	9.70	10.08	10.08	0.47	0.47	1	1	3.03	3.03	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	107	1.11	10.81	6.60	16.68	0.30	0.77	1	2	3.03	6.06	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	111	0.40	11.21	0.43	17.11	0.02	0.79	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	127	1.62	12.83	24.54	41.65	1.13	1.92	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	142	1.52	14.34	2.99	44.64	0.14	2.06	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	170	2.83	17.17	5.68	50.32	0.26	2.32	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	195	2.53	19.70	11.18	61.50	0.52	2.84	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	224	2.93	22.63	15.23	76.73	0.70	3.54	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	246	2.22	24.85	22.19	98.92	1.03	4.57	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	264	1.82	26.67	8.34	107.27	0.39	4.96	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	280	1.62	28.28	12.78	120.05	0.59	5.55	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	307	2.73	31.01	21.18	141.23	0.98	6.52	1	3	3.03	9.09	136.53	136.53	15.20	15.20	644.65	96.67
13	4,000	5,000	4,500	21	328	2.12	33.13	59.95	201.18	2.77	9.29	0	3	0.00	9.09	0.00	136.53	0.00	15.20	0.00	67.86
14	5,000	7,500	6,250	49	377	4.95	38.08	126.96	328.14	5.87	15.16	0	3	0.00	9.09	0.00	136.53	0.00	15.20	0.00	41.61
15	7,500	10,000	8,750	20	397	2.02	40.10	103.02	431.16	4.76	19.92	0	3	0.00	9.09	0.00	136.53	0.00	15.20	0.00	31.67
16	10,000	20,000	15,000	42	439	4.24	44.34	179.21	610.37	8.28	28.20	0	3	0.00	9.09	0.00	136.53	0.00	15.20	0.00	22.37
17	20,000	50,000	35,000	58	497	5.86	50.20	392.16	1,002.53	18.12	46.32	1	4	3.03	12.12	171.69	308.22	19.12	34.32	43.78	30.74
18	50,000	100,000	75,000	48	545	4.85	55.05	272.16	1,274.69	12.57	58.89	9	13	27.27	39.39	2.22	310.44	0.25	34.57	0.82	24.35
19	100,000	500,000	300,000	158	703	15.96	71.01	690.83	583.87	31.92	26.97	10	23	30.30	69.70	68.55	378.99	7.63	42.20	9.92	64.91
20	500,000	UP		287	990	28.99	100.00	1,580.70	2,164.57	73.03	100.00	10	33	30.30	100.00	519.09	898.09	57.80	100.00	32.84	41.49
				990				2,164.57				33				898.09				41.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	9.26	9.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.85	11.11	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	7.41	18.52	0.98	1.07	0.43	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	12	3.70	22.22	0.75	1.81	0.33	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	5.56	27.78	0.73	2.55	0.32	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	7.41	35.19	3.29	5.83	1.44	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	5.56	40.74	3.25	9.09	1.42	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	5.56	46.30	3.43	12.52	1.50	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	3.70	50.00	3.67	16.19	1.61	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	29	3.70	53.70	6.24	22.42	2.73	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.85	55.56	4.74	27.17	2.07	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	32	3.70	59.26	7.63	34.79	3.34	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	37	9.26	68.52	28.93	63.72	12.66	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	43	11.11	79.63	38.49	102.22	16.84	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	44	1.85	81.48	12.12	114.33	5.30	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	51	12.96	94.44	46.32	160.65	20.26	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	53	3.70	98.15	37.71	198.36	16.50	86.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	54	1.85	100.00	30.22	228.58	13.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	228.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	54	0.00	100.00	0.00	228.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				228.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.49	1.49	7.18	7.18	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.49	2.99	0.03	7.21	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.49	4.48	0.06	7.26	0.01	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.49	5.97	0.01	7.27	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.49	7.46	1.11	8.38	0.13	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.49	8.96	0.06	8.44	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	2.99	11.94	0.07	8.51	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.49	13.43	0.07	8.59	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	12	4.48	17.91	2.50	11.09	0.29	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.49	19.40	0.13	11.22	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.49	20.90	0.05	11.27	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.49	22.39	0.44	11.70	0.05	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	1.49	23.88	0.64	12.34	0.07	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	1.49	25.37	0.09	12.43	0.01	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	22	7.46	32.84	19.45	31.88	2.23	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	26	5.97	38.81	33.35	65.23	3.82	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	28	2.99	41.79	131.33	196.56	15.06	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	34	8.96	50.75	673.40	869.96	77.21	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		33	67	49.25	100.00	2.19	872.15	0.25	100.00	11	11	100.00	100.00	56.23	56.23	100.00	100.00	2570.70	6.45
				67				872.15				11				56.23				6.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	142	142	20.20	20.20	151.17	151.17	11.72	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	165	3.27	23.47	70.41	221.58	5.46	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	174	1.28	24.75	46.59	268.17	3.61	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	58	232	8.25	33.00	6.88	275.05	0.53	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	285	517	40.54	73.54	47.67	322.72	3.70	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	49	566	6.97	80.51	18.61	341.33	1.44	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	573	1.00	81.51	7.83	349.16	0.61	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	582	1.28	82.79	15.83	365.00	1.23	28.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	593	1.56	84.35	12.80	377.80	0.99	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	596	0.43	84.78	4.89	382.69	0.38	29.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	598	0.28	85.06	5.66	388.35	0.44	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	605	1.00	86.06	20.91	409.26	1.62	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	611	0.85	86.91	27.36	436.62	2.12	33.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	625	1.99	88.90	93.55	530.17	7.25	41.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	631	0.85	89.76	43.11	573.28	3.34	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	641	1.42	91.18	107.62	680.90	8.34	52.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	664	3.27	94.45	233.27	914.18	18.09	70.88	1	1	33.33	33.33	15.36	15.36	25.00	25.00	6.59	1.68
18	50,000	100,000	75,000	9	673	1.28	95.73	160.10	1,074.28	12.41	83.29	1	2	33.33	66.67	30.73	46.09	50.00	75.00	19.19	4.29
19	100,000	500,000	300,000	14	687	1.99	97.72	114.15	1,188.44	8.85	92.14	1	3	33.33	100.00	15.36	61.45	25.00	100.00	13.46	5.17
20	500,000	UP		16	703	2.28	100.00	101.34	1,289.77	7.86	100.00	0	3	0.00	100.00	0.00	61.45	0.00	100.00	0.00	4.76
				703				1,289.77				3				61.45				4.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.25	7.25	6.08	6.08	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.45	8.70	0.13	6.21	0.02	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.45	10.14	0.28	6.49	0.05	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.45	11.59	0.29	6.78	0.05	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.45	13.04	0.61	7.39	0.11	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	4.35	17.39	3.47	10.86	0.61	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	2.90	20.29	2.29	13.15	0.40	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	20	8.70	28.99	11.96	25.12	2.09	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.45	30.43	3.82	28.94	0.67	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.45	31.88	3.82	32.76	0.67	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	25	4.35	36.23	13.34	46.10	2.33	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	27	2.90	39.13	5.73	51.83	1.00	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	33	8.70	47.83	40.79	92.62	7.12	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	37	5.80	53.62	21.46	114.08	3.75	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	40	4.35	57.97	46.83	160.91	8.18	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	51	15.94	73.91	152.88	313.79	26.69	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	62	15.94	89.86	120.20	433.98	20.99	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	63	1.45	91.30	38.06	472.04	6.65	82.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	69	8.70	100.00	100.64	572.68	17.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	69	0.00	100.00	0.00	572.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					69				572.68				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.71	10.71	3.94	3.94	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.79	12.50	31.38	35.33	5.57	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.79	14.29	0.70	36.02	0.12	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.79	16.07	0.69	36.71	0.12	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.79	17.86	0.35	37.06	0.06	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.79	19.64	1.21	38.27	0.21	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.79	21.43	1.57	39.85	0.28	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.79	23.21	2.38	42.23	0.42	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.79	25.00	3.64	45.86	0.65	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.79	26.79	3.40	49.26	0.60	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.79	28.57	0.00	49.26	0.00	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.79	30.36	10.54	59.80	1.87	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	21	7.14	37.50	19.50	79.29	3.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	24	5.36	42.86	22.18	101.47	3.94	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	1.79	44.64	3.93	97.54	0.70	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	1.79	46.43	0.50	98.04	0.09	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	35	16.07	62.50	131.44	229.48	23.34	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	43	14.29	76.79	97.79	327.26	17.37	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	45	3.57	80.36	22.86	350.13	4.06	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		11	56	19.64	100.00	212.94	563.07	37.82	100.00	2	2	100.00	100.00	48.58	48.58	100.00	100.00	22.81	8.63
				56				563.07				2				48.58				8.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.98	0.98	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	1.20	2.18	1.33	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	1.03	3.20	1.13	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	1.58	4.78	1.74	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	2.40	7.18	2.65	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	3.71	10.89	4.10	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	0.34	11.22	0.37	12.40	1	1	50.00	50.00	147.83	147.83	24.82	24.82	43982.18	1317.32
9	1,500	2,000	1,750	1	8	5.00	40.00	0.23	11.45	0.25	12.65	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1291.37
10	2,000	2,500	2,250	1	9	5.00	45.00	0.30	11.75	0.33	12.98	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1258.47
11	2,500	3,000	2,750	1	10	5.00	50.00	0.43	12.18	0.48	13.46	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1213.80
12	3,000	4,000	3,500	1	11	5.00	55.00	0.57	12.75	0.63	14.09	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1159.21
13	4,000	5,000	4,500	1	12	5.00	60.00	1.34	14.09	1.48	15.58	1	2	50.00	100.00	447.79	595.61	75.18	100.00	33369.43	4225.94
14	5,000	7,500	6,250	1	13	5.00	65.00	0.00	14.09	0.00	15.58	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	4225.94
15	7,500	10,000	8,750	1	14	5.00	70.00	29.65	43.75	32.77	48.35	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1361.50
16	10,000	20,000	15,000	1	15	5.00	75.00	0.00	43.75	0.00	48.35	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1361.50
17	20,000	50,000	35,000	1	16	5.00	80.00	4.77	48.52	5.28	53.62	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1227.54
18	50,000	100,000	75,000	1	17	5.00	85.00	3.60	52.12	3.98	57.60	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1142.75
19	100,000	500,000	300,000	2	19	10.00	95.00	36.73	88.85	40.59	98.19	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	670.39
20	500,000	UP		1	20	5.00	100.00	1.64	90.49	1.81	100.00	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	658.24
				20				90.49				2				595.61				658.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	10.26	10.26	1.02	1.02	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	111	10.07	20.33	4.80	5.82	0.32	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	149	6.96	27.29	5.81	11.63	0.38	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	171	4.03	31.32	5.48	17.12	0.36	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	235	11.72	43.04	27.69	44.81	1.82	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	279	8.06	51.10	16.71	61.52	1.10	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	305	4.76	55.86	14.94	76.45	0.98	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	328	4.21	60.07	16.76	93.21	1.10	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	346	3.30	63.37	24.02	117.23	1.58	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	364	3.30	66.67	25.19	142.42	1.66	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	377	2.38	69.05	28.00	170.42	1.84	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	391	2.56	71.61	33.62	204.04	2.21	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	406	2.75	74.36	31.48	235.52	2.07	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	421	2.75	77.11	50.36	285.88	3.31	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	431	1.83	78.94	48.46	334.34	3.18	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	466	6.41	85.35	336.47	670.81	22.11	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	490	4.40	89.74	193.39	864.20	12.71	56.79	1	1	33.33	33.33	21.89	21.89	0.29	0.29	11.32	2.53
18	50,000	100,000	75,000	14	504	2.56	92.31	211.41	1,075.61	13.89	70.68	1	2	33.33	66.67	1,473.13	1,495.03	19.61	19.90	696.83	138.99
19	100,000	500,000	300,000	26	530	4.76	97.07	223.49	1,299.10	14.69	85.37	0	2	0.00	66.67	0.00	1,495.03	0.00	19.90	0.00	115.08
20	500,000	UP		16	546	2.93	100.00	222.66	1,521.76	14.63	100.00	1	3	33.33	100.00	6,017.32	7,512.34	80.10	100.00	2702.44	493.66
				546				1,521.76				3				7,512.34				493.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2262 FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.63	2.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	4.39	7.02	6.29	6.29	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	12	3.51	10.53	1.41	7.70	0.15	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.88	11.40	0.46	8.17	0.05	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	18	4.39	15.79	2.48	10.65	0.27	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	3.51	19.30	3.82	14.47	0.41	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	29	6.14	25.44	10.24	24.71	1.11	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	36	6.14	31.58	13.01	37.72	1.41	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	40	3.51	35.09	10.70	48.42	1.16	5.26	1	1	8.33	8.33	1,547.44	1,547.44	2.07	2.07	14459.71	3195.86
10	2,000	2,500	2,250	4	44	3.51	38.60	27.79	76.21	3.02	8.27	0	1	0.00	8.33	0.00	1,547.44	0.00	2.07	0.00	2030.43
11	2,500	3,000	2,750	1	45	0.88	39.47	0.68	76.89	0.07	8.35	0	1	0.00	8.33	0.00	1,547.44	0.00	2.07	0.00	2012.44
12	3,000	4,000	3,500	8	53	7.02	46.49	16.74	93.63	1.82	10.16	3	4	25.00	33.33	4,194.17	5,741.61	5.60	7.67	25058.82	6132.19
13	4,000	5,000	4,500	6	59	5.26	51.75	53.98	147.61	5.86	16.02	1	5	8.33	41.67	4,096.01	9,837.62	5.47	13.14	7588.22	6664.64
14	5,000	7,500	6,250	5	64	4.39	56.14	26.46	174.07	2.87	18.89	0	5	0.00	41.67	0.00	9,837.62	0.00	13.14	0.00	5651.46
15	7,500	10,000	8,750	5	69	4.39	60.53	21.79	195.86	2.37	21.26	0	5	0.00	41.67	0.00	9,837.62	0.00	13.14	0.00	5022.69
16	10,000	20,000	15,000	13	82	11.40	71.93	120.52	316.39	13.08	34.34	3	8	25.00	66.67	20,060.94	29,898.56	26.79	39.93	16644.80	9449.98
17	20,000	50,000	35,000	11	93	9.65	81.58	171.31	487.70	18.59	52.94	3	11	25.00	91.67	44,976.93	74,875.48	60.06	99.99	26254.62	15352.84
18	50,000	100,000	75,000	11	104	9.65	91.23	210.01	697.71	22.80	75.73	1	12	8.33	100.00	9.93	74,885.42	0.01	100.00	4.73	10733.09
19	100,000	500,000	300,000	7	111	6.14	97.37	182.21	879.92	19.78	95.51	0	12	0.00	100.00	0.00	74,885.42	0.00	100.00	0.00	8510.51
20	500,000	UP		3	114	2.63	100.00	41.36	921.27	4.49	100.00	0	12	0.00	100.00	0.00	74,885.42	0.00	100.00	0.00	8128.47
				114				921.27				12				74,885.42				8128.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	124	124	38.04	38.04	29.54	29.54	4.42	4.42	2	2	66.67	66.67	286.82	286.82	27.38	27.38	971.02	971.02
2	50	100	75	7	131	2.15	40.18	0.68	30.21	0.10	4.52	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	949.28
3	100	200	150	1	132	0.31	40.49	0.34	30.55	0.05	4.57	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	938.86
4	200	300	250	4	136	1.23	41.72	1.85	32.40	0.28	4.85	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	885.26
5	300	500	400	9	145	2.76	44.48	5.35	37.75	0.80	5.65	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	759.84
6	500	750	625	9	154	2.76	47.24	4.85	42.60	0.73	6.37	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	673.28
7	750	1,000	875	10	164	3.07	50.31	6.30	48.90	0.94	7.32	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	586.56
8	1,000	1,500	1,250	11	175	3.37	53.68	11.28	60.18	1.69	9.00	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	476.59
9	1,500	2,000	1,750	70	245	21.47	75.15	66.71	126.89	9.98	18.99	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	226.03
10	2,000	2,500	2,250	12	257	3.68	78.83	13.04	139.93	1.95	20.94	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	204.98
11	2,500	3,000	2,750	3	260	0.92	79.75	7.40	147.32	1.11	22.04	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	194.69
12	3,000	4,000	3,500	7	267	2.15	81.90	15.56	162.88	2.33	24.37	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	176.09
13	4,000	5,000	4,500	3	270	0.92	82.82	16.47	179.36	2.46	26.84	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	159.91
14	5,000	7,500	6,250	8	278	2.45	85.28	48.86	228.21	7.31	34.15	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	125.68
15	7,500	10,000	8,750	3	281	0.92	86.20	11.14	239.35	1.67	35.81	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	119.83
16	10,000	20,000	15,000	15	296	4.60	90.80	166.00	405.35	24.84	60.65	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	70.76
17	20,000	50,000	35,000	15	311	4.60	95.40	160.53	565.88	24.02	84.67	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	50.69
18	50,000	100,000	75,000	6	317	1.84	97.24	20.82	586.69	3.11	87.78	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	48.89
19	100,000	500,000	300,000	5	322	1.53	98.77	22.62	609.31	3.38	91.17	0	2	0.00	66.67	0.00	286.82	0.00	27.38	0.00	47.07
20	500,000	UP		4	326	1.23	100.00	59.03	668.34	8.83	100.00	1	3	33.33	100.00	760.62	1,047.43	72.62	100.00	1288.47	156.72
				326				668.34				3				1,047.43				156.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.56	11.11	0.41	0.41	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.56	16.67	0.40	0.81	0.57	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.56	22.22	0.44	1.25	0.63	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.56	27.78	1.31	2.56	1.88	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.56	33.33	0.92	3.48	1.33	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.56	38.89	1.72	5.20	2.48	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.56	44.44	0.00	5.20	0.00	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.56	50.00	3.68	8.88	5.29	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.56	55.56	7.13	16.01	10.27	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.56	61.11	3.70	19.71	5.32	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.56	66.67	11.56	31.27	16.64	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.56	72.22	3.00	34.27	4.33	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	15	11.11	83.33	3.00	37.28	4.33	53.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	11.99	49.27	17.26	70.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.56	94.44	7.39	56.66	10.64	81.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.56	100.00	12.81	69.47	18.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				69.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	18.75	18.75	0.09	0.09	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.56	20.31	0.22	0.31	0.12	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	1.56	21.88	0.18	0.49	0.10	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	1.56	23.44	0.26	0.74	0.15	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	17	3.13	26.56	0.59	1.33	0.34	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	20	4.69	31.25	1.33	2.67	0.77	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	24	6.25	37.50	3.52	6.19	2.03	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	27	4.69	42.19	4.34	10.53	2.50	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	1.56	43.75	1.28	11.82	0.74	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	1.56	45.31	0.04	11.85	0.02	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	33	6.25	51.56	2.94	14.79	1.69	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	35	3.13	54.69	4.40	19.19	2.53	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	43	12.50	67.19	14.34	33.53	8.26	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	48	7.81	75.00	4.13	37.66	2.38	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	51	4.69	79.69	6.55	44.21	3.77	25.47	1	1	100.00	100.00	1.24	1.24	100.00	100.00	18.87	2.79
16	10,000	20,000	15,000	5	56	7.81	87.50	52.77	96.98	30.41	55.88	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	1.27
17	20,000	50,000	35,000	1	57	1.56	89.06	12.84	109.82	7.40	63.28	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	1.12
18	50,000	100,000	75,000	6	63	9.38	98.44	44.22	154.03	25.48	88.75	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.80
19	100,000	500,000	300,000	1	64	1.56	100.00	19.52	173.55	11.25	100.00	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.71
20	500,000	UP		0	64	0.00	100.00	0.00	173.55	0.00	100.00	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.71
				64				173.55				1				1.24				0.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.55	2.55	2.92	2.92	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	0.85	3.40	0.30	3.21	0.02	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	22	2.83	6.23	2.60	5.82	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	29	1.98	8.22	2.28	8.10	0.15	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	49	5.67	13.88	10.13	18.23	0.66	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	67	5.10	18.98	13.23	31.46	0.86	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	75	2.27	21.25	7.73	39.19	0.50	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	94	5.38	26.63	20.46	59.65	1.33	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	104	2.83	29.46	18.51	78.16	1.21	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	116	3.40	32.86	24.51	102.67	1.60	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	131	4.25	37.11	18.67	121.34	1.22	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	144	3.68	40.79	32.59	153.93	2.12	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	170	7.37	48.16	90.39	244.32	5.89	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	210	11.33	59.49	142.64	386.96	9.30	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	226	4.53	64.02	128.66	515.62	8.39	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	264	10.76	74.79	243.37	759.00	15.87	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	290	7.37	82.15	232.05	991.05	15.13	64.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	33	323	9.35	91.50	275.33	1,266.38	17.95	82.57	1	1	25.00	25.00	177.26	177.26	38.00	38.00	64.38	14.00
19	100,000	500,000	300,000	19	342	5.38	96.88	176.11	1,442.49	11.48	94.06	2	3	50.00	75.00	14.31	191.58	3.07	41.07	8.13	13.28
20	500,000	UP		11	353	3.12	100.00	91.13	1,533.63	5.94	100.00	1	4	25.00	100.00	274.87	466.45	58.93	100.00	301.61	30.41
				353				1,533.63				4				466.45				30.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.67	4.67	1.82	1.82	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.93	5.61	11.76	13.58	1.12	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.93	6.54	15.40	28.98	1.46	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.93	7.48	1.35	30.33	0.13	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.93	8.41	0.59	30.92	0.06	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	1.87	10.28	8.64	39.56	0.82	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	1.87	12.15	1.03	40.59	0.10	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	16	2.80	14.95	3.61	44.20	0.34	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	2.80	17.76	15.48	59.68	1.47	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	1.87	19.63	3.72	63.40	0.35	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	25	3.74	23.36	14.96	78.37	1.42	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	33	7.48	30.84	48.43	126.79	4.59	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	40	6.54	37.38	45.45	172.25	4.31	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	53	12.15	49.53	98.57	270.81	9.35	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	68	14.02	63.55	103.12	373.94	9.78	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	82	13.08	76.64	249.84	623.78	23.69	59.14	1	1	100.00	100.00	20.00	20.00	100.00	100.00	8.01	3.21
17	20,000	50,000	35,000	8	90	7.48	84.11	113.34	737.12	10.75	69.89	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.71
18	50,000	100,000	75,000	6	96	5.61	89.72	223.55	960.67	21.20	91.09	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.08
19	100,000	500,000	300,000	4	100	3.74	93.46	47.56	1,008.23	4.51	95.60	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.98
20	500,000	UP		7	107	6.54	100.00	46.44	1,054.67	4.40	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.90
				107				1,054.67				1				20.00				1.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.93	8.93	0.69	0.69	0.18	0.18	1	1	25.00	25.00	1.21	1.21	39.70	39.70	174.63	174.63
2	50	100	75	1	6	1.79	10.71	0.15	0.84	0.04	0.22	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	144.36
3	100	200	150	1	7	1.79	12.50	0.19	1.03	0.05	0.27	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	117.58
4	200	300	250	1	8	1.79	14.29	0.25	1.28	0.07	0.33	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	94.52
5	300	500	400	1	9	1.79	16.07	1.03	2.31	0.27	0.60	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	52.55
6	500	750	625	4	13	7.14	23.21	5.22	7.53	1.35	1.95	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	16.12
7	750	1,000	875	2	15	3.57	26.79	4.49	12.01	1.16	3.11	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	10.10
8	1,000	1,500	1,250	3	18	5.36	32.14	7.86	19.87	2.03	5.14	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	6.11
9	1,500	2,000	1,750	4	22	7.14	39.29	6.47	26.34	1.68	6.82	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	4.61
10	2,000	2,500	2,250	2	24	3.57	42.86	8.73	35.07	2.26	9.08	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	3.46
11	2,500	3,000	2,750	1	25	1.79	44.64	3.27	38.33	0.85	9.92	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	3.17
12	3,000	4,000	3,500	1	26	1.79	46.43	0.50	38.84	0.13	10.05	2	3	50.00	75.00	1.53	2.74	50.00	89.70	302.74	7.06
13	4,000	5,000	4,500	2	28	3.57	50.00	12.91	51.75	3.34	13.40	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	5.30
14	5,000	7,500	6,250	2	30	3.57	53.57	19.86	71.61	5.14	18.54	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	3.83
15	7,500	10,000	8,750	2	32	3.57	57.14	33.05	104.66	8.56	27.09	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	2.62
16	10,000	20,000	15,000	4	36	7.14	64.29	34.47	139.13	8.92	36.01	1	4	25.00	100.00	0.32	3.06	10.30	100.00	0.91	2.20
17	20,000	50,000	35,000	8	44	14.29	78.57	152.13	291.26	39.38	75.39	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	1.05
18	50,000	100,000	75,000	5	49	8.93	87.50	23.65	314.91	6.12	81.51	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.97
19	100,000	500,000	300,000	2	51	3.57	91.07	5.76	320.67	1.49	83.00	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.95
20	500,000	UP		5	56	8.93	100.00	65.66	386.33	17.00	100.00	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.79
				56				386.33				4				3.06				0.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	3.93	3.93	28.48	28.48	0.23	0.23	1	1	2.44	2.44	0.43	0.43	0.01	0.01	1.51	1.51
2	50	100	75	8	83	0.42	4.35	10.74	39.21	0.08	0.31	0	1	0.00	2.44	0.00	0.43	0.00	0.01	0.00	1.10
3	100	200	150	18	101	0.94	5.29	38.91	78.12	0.31	0.62	1	2	2.44	4.88	0.11	0.54	0.00	0.01	0.28	0.69
4	200	300	250	28	129	1.47	6.76	112.83	190.95	0.89	1.51	0	2	0.00	4.88	0.00	0.54	0.00	0.01	0.00	0.28
5	300	500	400	28	157	1.47	8.22	52.55	243.50	0.42	1.93	0	2	0.00	4.88	0.00	0.54	0.00	0.01	0.00	0.22
6	500	750	625	50	207	2.62	10.84	38.07	281.57	0.30	2.23	0	2	0.00	4.88	0.00	0.54	0.00	0.01	0.00	0.19
7	750	1,000	875	68	275	3.56	14.41	82.84	364.41	0.66	2.88	2	4	4.88	9.76	107.25	107.79	1.41	1.42	129.48	29.58
8	1,000	1,500	1,250	57	332	2.99	17.39	45.84	318.56	0.36	2.52	0	4	0.00	9.76	0.00	107.79	0.00	1.42	0.00	33.84
9	1,500	2,000	1,750	63	395	3.30	20.69	116.73	435.29	0.92	3.45	0	4	0.00	9.76	0.00	107.79	0.00	1.42	0.00	24.76
10	2,000	2,500	2,250	58	453	3.04	23.73	151.90	587.19	1.20	4.65	0	4	0.00	9.76	0.00	107.79	0.00	1.42	0.00	18.36
11	2,500	3,000	2,750	56	509	2.93	26.66	160.89	748.08	1.27	5.92	0	4	0.00	9.76	0.00	107.79	0.00	1.42	0.00	14.41
12	3,000	4,000	3,500	78	587	4.09	30.75	221.65	969.72	1.75	7.67	1	5	2.44	12.20	4.00	111.79	0.05	1.47	1.80	11.53
13	4,000	5,000	4,500	55	642	2.88	33.63	246.66	1,216.39	1.95	9.63	4	9	9.76	21.95	27.51	139.30	0.36	1.83	11.15	11.45
14	5,000	7,500	6,250	95	737	4.98	38.61	495.01	1,711.40	3.92	13.55	0	9	0.00	21.95	0.00	139.30	0.00	1.83	0.00	8.14
15	7,500	10,000	8,750	72	809	3.77	42.38	485.06	2,196.46	3.84	17.38	0	9	0.00	21.95	0.00	139.30	0.00	1.83	0.00	6.34
16	10,000	20,000	15,000	211	1,020	11.05	53.43	1,830.97	4,027.43	14.49	31.88	0	9	0.00	21.95	0.00	139.30	0.00	1.83	0.00	3.46
17	20,000	50,000	35,000	339	1,359	17.76	71.19	2,926.86	6,954.29	23.16	55.04	6	15	14.63	36.59	3,787.68	3,926.98	49.89	51.72	129.41	56.47
18	50,000	100,000	75,000	158	1,517	8.28	79.47	1,669.18	8,623.47	13.21	68.25	5	20	12.20	48.78	820.66	4,747.65	10.81	62.53	49.17	55.05
19	100,000	500,000	300,000	272	1,789	14.25	93.71	3,379.11	12,002.58	26.74	95.00	13	33	31.71	80.49	1,365.75	6,113.40	17.99	80.52	40.42	50.93
20	500,000	UP		120	1,909	6.29	100.00	632.34	12,634.92	5.00	100.00	8	41	19.51	100.00	1,478.92	7,592.32	19.48	100.00	233.88	60.09
				1,909				12,634.92				41				7,592.32				60.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	37.71	37.71	85.25	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.11	37.82	0.24	85.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.16	37.97	0.35	85.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.42	42.39	9.99	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.84	44.24	4.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				44.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	359	359	19.48	19.48	37.99	37.99	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	401	2.28	21.76	7.57	45.56	0.12	0.70	2	2	6.25	6.25	25.94	25.94	0.30	0.30	342.67	56.95
3	100	200	150	31	432	1.68	23.44	29.30	74.86	0.45	1.14	0	2	0.00	6.25	0.00	25.94	0.00	0.30	0.00	34.66
4	200	300	250	41	473	2.22	25.66	43.58	118.43	0.67	1.81	1	3	3.13	9.38	1.31	27.25	0.02	0.31	3.00	23.01
5	300	500	400	77	550	4.18	29.84	14.32	132.76	0.22	2.03	0	3	0.00	9.38	0.00	27.25	0.00	0.31	0.00	20.53
6	500	750	625	81	631	4.40	34.24	16.16	148.91	0.25	2.27	0	3	0.00	9.38	0.00	27.25	0.00	0.31	0.00	18.30
7	750	1,000	875	54	685	2.93	37.17	30.41	179.32	0.46	2.74	0	3	0.00	9.38	0.00	27.25	0.00	0.31	0.00	15.20
8	1,000	1,500	1,250	63	748	3.42	40.59	41.04	220.37	0.63	3.36	2	5	6.25	15.63	514.67	541.92	5.93	6.25	1253.99	245.92
9	1,500	2,000	1,750	61	809	3.31	43.90	53.08	273.45	0.81	4.17	1	6	3.13	18.75	1,164.57	1,706.50	13.43	19.67	2193.94	624.07
10	2,000	2,500	2,250	50	859	2.71	46.61	55.79	329.24	0.85	5.03	0	6	0.00	18.75	0.00	1,706.50	0.00	19.67	0.00	518.32
11	2,500	3,000	2,750	21	880	1.14	47.75	35.56	364.80	0.54	5.57	0	6	0.00	18.75	0.00	1,706.50	0.00	19.67	0.00	467.79
12	3,000	4,000	3,500	41	921	2.22	49.97	82.84	447.64	1.26	6.83	1	7	3.13	21.88	16.06	1,722.56	0.19	19.86	19.39	384.81
13	4,000	5,000	4,500	32	953	1.74	51.71	95.32	542.96	1.46	8.29	1	8	3.13	25.00	0.31	1,722.87	0.00	19.86	0.33	317.31
14	5,000	7,500	6,250	65	1,018	3.53	55.24	184.69	727.64	2.82	11.11	2	10	6.25	31.25	2,288.26	4,011.13	26.38	46.24	1239.00	551.25
15	7,500	10,000	8,750	66	1,084	3.58	58.82	251.82	979.46	3.84	14.95	1	11	3.13	34.38	563.01	4,574.14	6.49	52.73	223.58	467.01
16	10,000	20,000	15,000	141	1,225	7.65	66.47	884.03	1,863.49	13.50	28.45	1	12	3.13	37.50	406.29	4,980.43	4.68	57.42	45.96	267.26
17	20,000	50,000	35,000	188	1,413	10.20	76.67	1,289.93	3,153.42	19.69	48.14	4	16	12.50	50.00	120.64	5,101.07	1.39	58.81	9.35	161.76
18	50,000	100,000	75,000	156	1,569	8.46	85.13	1,089.09	4,242.51	16.63	64.77	2	18	6.25	56.25	2,200.78	7,301.86	25.37	84.18	202.08	172.11
19	100,000	500,000	300,000	201	1,770	10.91	96.04	1,779.07	6,021.58	27.16	91.93	11	29	34.38	90.63	995.65	8,297.51	11.48	95.66	55.96	137.80
20	500,000	UP		73	1,843	3.96	100.00	528.76	6,550.34	8.07	100.00	3	32	9.38	100.00	376.39	8,673.90	4.34	100.00	71.18	132.42
				1,843				6,550.34				32				8,673.90				132.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	6.59	6.59	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	2.99	9.58	5.97	6.15	0.68	0.71	1	1	20.00	20.00	10.27	10.27	11.92	11.92	172.04	166.97
3	100	200	150	3	19	1.80	11.38	2.11	8.26	0.24	0.95	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	124.26
4	200	300	250	7	26	4.19	15.57	4.10	12.37	0.47	1.42	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	83.02
5	300	500	400	9	35	5.39	20.96	6.65	19.02	0.76	2.18	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	53.98
6	500	750	625	12	47	7.19	28.14	10.11	29.13	1.16	3.34	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	35.25
7	750	1,000	875	1	48	0.60	28.74	1.39	30.52	0.16	3.50	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	33.65
8	1,000	1,500	1,250	10	58	5.99	34.73	15.82	46.33	1.81	5.31	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	22.16
9	1,500	2,000	1,750	6	64	3.59	38.32	18.85	65.19	2.16	7.47	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	15.75
10	2,000	2,500	2,250	4	68	2.40	40.72	11.43	76.62	1.31	8.78	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	13.40
11	2,500	3,000	2,750	9	77	5.39	46.11	52.46	129.08	6.02	14.80	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	7.96
12	3,000	4,000	3,500	2	79	1.20	47.31	8.78	137.86	1.01	15.81	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	7.45
13	4,000	5,000	4,500	6	85	3.59	50.90	32.68	170.54	3.75	19.55	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	6.02
14	5,000	7,500	6,250	18	103	10.78	61.68	126.13	296.67	14.46	34.01	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	3.46
15	7,500	10,000	8,750	10	113	5.99	67.66	67.82	364.49	7.78	41.79	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	2.82
16	10,000	20,000	15,000	6	119	3.59	71.26	115.47	479.96	13.24	55.03	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	2.14
17	20,000	50,000	35,000	17	136	10.18	81.44	236.11	716.07	27.07	82.10	1	2	20.00	40.00	44.41	54.68	51.57	63.49	18.81	7.64
18	50,000	100,000	75,000	8	144	4.79	86.23	28.98	745.05	3.32	85.42	0	2	0.00	40.00	0.00	54.68	0.00	63.49	0.00	7.34
19	100,000	500,000	300,000	20	164	11.98	98.20	116.76	861.82	13.39	98.81	3	5	60.00	100.00	31.44	86.12	36.51	100.00	26.93	9.99
20	500,000	UP		3	167	1.80	100.00	10.37	872.18	1.19	100.00	0	5	0.00	100.00	0.00	86.12	0.00	100.00	0.00	9.87
				167				872.18				5				86.12				9.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	12.11	12.11	6.53	6.53	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	52	0.48	12.59	0.05	6.48	0.00	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	66	3.39	15.98	28.63	35.11	2.34	2.87	1	1	10.00	10.00	2.20	2.20	0.03	0.03	7.68	6.26
4	200	300	250	3	69	0.73	16.71	0.63	35.74	0.05	2.92	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	6.15
5	300	500	400	10	79	2.42	19.13	1.63	37.38	0.13	3.05	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	5.88
6	500	750	625	7	86	1.69	20.82	3.92	41.29	0.32	3.38	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	5.32
7	750	1,000	875	8	94	1.94	22.76	6.87	48.16	0.56	3.94	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	4.56
8	1,000	1,500	1,250	10	104	2.42	25.18	3.99	52.15	0.33	4.26	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	4.22
9	1,500	2,000	1,750	13	117	3.15	28.33	3.85	56.01	0.32	4.58	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	3.93
10	2,000	2,500	2,250	17	134	4.12	32.45	21.44	77.45	1.75	6.33	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	2.84
11	2,500	3,000	2,750	12	146	2.91	35.35	12.44	89.88	1.02	7.35	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	2.45
12	3,000	4,000	3,500	5	151	1.21	36.56	7.49	97.38	0.61	7.96	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	2.26
13	4,000	5,000	4,500	7	158	1.69	38.26	36.34	133.72	2.97	10.93	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	1.64
14	5,000	7,500	6,250	23	181	5.57	43.83	60.63	194.35	4.96	15.89	0	1	0.00	10.00	0.00	2.20	0.00	0.03	0.00	1.13
15	7,500	10,000	8,750	35	216	8.47	52.30	99.29	293.64	8.12	24.00	2	3	20.00	30.00	6,027.01	6,029.21	92.83	92.86	6070.29	2053.30
16	10,000	20,000	15,000	49	265	11.86	64.16	301.88	595.52	24.68	48.68	1	4	10.00	40.00	70.04	6,099.25	1.08	93.94	23.20	1024.19
17	20,000	50,000	35,000	58	323	14.04	78.21	396.78	992.30	32.43	81.11	3	7	30.00	70.00	354.00	6,453.25	5.45	99.39	89.22	650.33
18	50,000	100,000	75,000	45	368	10.90	89.10	119.44	1,111.74	9.76	90.87	0	7	0.00	70.00	0.00	6,453.25	0.00	99.39	0.00	580.46
19	100,000	500,000	300,000	38	406	9.20	98.31	116.36	1,228.10	9.51	100.38	3	10	30.00	100.00	39.43	6,492.69	0.61	100.00	33.89	528.68
20	500,000	UP		7	413	1.69	100.00	4.66	1,223.44	0.38	100.00	0	10	0.00	100.00	0.00	6,492.69	0.00	100.00	0.00	530.69
				413				1,223.44				10				6,492.69				530.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	182	182	15.44	15.44	89.02	89.02	0.84	0.84	6	6	21.43	21.43	218.88	218.88	1.12	1.12	245.89	245.89
2	50	100	75	15	197	1.27	16.71	30.20	119.22	0.29	1.13	0	6	0.00	21.43	0.00	218.88	0.00	1.12	0.00	183.60
3	100	200	150	22	219	1.87	18.58	55.61	174.82	0.53	1.66	0	6	0.00	21.43	0.00	218.88	0.00	1.12	0.00	125.20
4	200	300	250	15	234	1.27	19.85	19.23	194.05	0.18	1.84	1	7	3.57	25.00	209.91	428.79	1.08	2.20	1091.76	220.97
5	300	500	400	35	269	2.97	22.82	30.59	224.64	0.29	2.13	0	7	0.00	25.00	0.00	428.79	0.00	2.20	0.00	190.88
6	500	750	625	44	313	3.73	26.55	154.40	379.04	1.46	3.59	0	7	0.00	25.00	0.00	428.79	0.00	2.20	0.00	113.13
7	750	1,000	875	39	352	3.31	29.86	106.86	485.90	1.01	4.60	0	7	0.00	25.00	0.00	428.79	0.00	2.20	0.00	88.25
8	1,000	1,500	1,250	81	433	6.87	36.73	216.92	702.82	2.05	6.66	0	7	0.00	25.00	0.00	428.79	0.00	2.20	0.00	61.01
9	1,500	2,000	1,750	63	496	5.34	42.07	309.08	1,011.90	2.93	9.59	1	8	3.57	28.57	1.38	430.17	0.01	2.21	0.45	42.51
10	2,000	2,500	2,250	45	541	3.82	45.89	251.45	1,263.35	2.38	11.97	0	8	0.00	28.57	0.00	430.17	0.00	2.21	0.00	34.05
11	2,500	3,000	2,750	36	577	3.05	48.94	241.34	1,504.68	2.29	14.25	1	9	3.57	32.14	19.27	449.44	0.10	2.31	7.99	29.87
12	3,000	4,000	3,500	80	657	6.79	55.73	468.70	1,973.39	4.44	18.69	1	10	3.57	35.71	352.01	801.45	1.81	4.12	75.10	40.61
13	4,000	5,000	4,500	53	710	4.50	60.22	464.32	2,437.71	4.40	23.09	0	10	0.00	35.71	0.00	801.45	0.00	4.12	0.00	32.88
14	5,000	7,500	6,250	93	803	7.89	68.11	755.87	3,193.58	7.16	30.25	1	11	3.57	39.29	1,001.74	1,803.19	5.15	9.27	132.53	56.46
15	7,500	10,000	8,750	54	857	4.58	72.69	856.04	4,049.61	8.11	38.36	1	12	3.57	42.86	37.50	1,840.69	0.19	9.46	4.38	45.45
16	10,000	20,000	15,000	110	967	9.33	82.02	2,129.06	6,178.67	20.17	58.53	3	15	10.71	53.57	8,314.73	10,155.42	42.73	52.19	390.54	164.36
17	20,000	50,000	35,000	90	1,057	7.63	89.65	2,528.03	8,706.71	23.95	82.48	2	17	7.14	60.71	3,660.39	13,815.81	18.81	71.00	144.79	158.68
18	50,000	100,000	75,000	48	1,105	4.07	93.72	989.07	9,695.77	9.37	91.85	3	20	10.71	71.43	5,285.99	19,101.80	27.16	98.16	534.44	197.01
19	100,000	500,000	300,000	63	1,168	5.34	99.07	597.14	10,292.91	5.66	97.51	8	28	28.57	100.00	358.13	19,459.93	1.84	100.00	59.97	189.06
20	500,000	UP		11	1,179	0.93	100.00	263.05	10,555.96	2.49	100.00	0	28	0.00	100.00	0.00	19,459.93	0.00	100.00	0.00	184.35
				1,179				10,555.96				28				19,459.93				184.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.52	9.52	0.20	0.20	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	4.76	14.29	0.33	0.53	2.91	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	4.76	19.05	0.00	0.53	0.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	4.76	23.81	0.00	0.53	0.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	4.76	28.57	1.09	1.61	9.74	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	4.76	33.33	0.10	1.72	0.93	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	20	14.29	47.62	1.77	3.49	15.86	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	30	23.81	71.43	0.68	4.17	6.13	37.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	32	4.76	76.19	0.99	5.16	8.84	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	33	2.38	78.57	0.00	5.16	0.00	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	34	2.38	80.95	0.03	5.19	0.26	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	36	4.76	85.71	0.00	5.19	0.00	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.38	88.10	0.18	5.36	1.57	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	38	2.38	90.48	0.92	6.28	8.21	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	40	4.76	95.24	1.42	7.70	12.69	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	41	2.38	97.62	9.99	17.69	89.50	158.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	42	2.38	100.00	6.53	11.16	58.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					42				11.16				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	0.58	0.58	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	1.08	1.66	3.42	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	2.66	4.32	8.45	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	1.05	3.28	3.32	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	1.13	4.41	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	3.34	7.75	10.60	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	4.67	12.42	14.83	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	3.40	15.82	10.77	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	3.34	19.16	10.60	60.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	3.34	22.50	10.60	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	3.52	26.02	11.18	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	1.97	27.99	6.26	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	3.52	31.51	11.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				31.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	4.65	4.65	0.51	0.51	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.33	6.98	1.56	2.07	0.35	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.33	9.30	1.85	3.91	0.42	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.33	11.63	2.66	6.58	0.60	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.33	13.95	1.58	8.15	0.35	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.33	16.28	2.91	11.06	0.65	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	4.65	20.93	1.04	12.10	0.23	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	9.30	30.23	6.58	18.68	1.48	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.33	32.56	1.44	20.13	0.32	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.33	34.88	1.93	22.06	0.43	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.33	37.21	3.83	25.89	0.86	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.33	39.53	7.32	33.20	1.65	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	21	9.30	48.84	15.44	48.64	3.47	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	4.65	53.49	38.64	87.28	8.69	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	30	16.28	69.77	66.22	153.50	14.89	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	2.33	72.09	51.33	204.84	11.54	46.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	37	13.95	86.05	112.81	317.65	25.37	71.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	43	13.95	100.00	127.10	444.74	28.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	444.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					43				444.74				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.80	2.80	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	10.05	10.05	16.02	16.02	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	42	1.06	11.11	0.66	16.68	0.04	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	48	1.59	12.70	0.70	17.38	0.04	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	51	0.79	13.49	1.06	18.44	0.06	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	60	2.38	15.87	7.46	25.90	0.44	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	68	2.12	17.99	6.94	32.84	0.41	1.93	1	1	5.56	5.56	4.50	4.50	0.84	0.84	64.95	13.72
7	750	1,000	875	11	79	2.91	20.90	8.64	41.48	0.51	2.44	0	1	0.00	5.56	0.00	4.50	0.00	0.84	0.00	10.86
8	1,000	1,500	1,250	22	101	5.82	26.72	37.23	78.71	2.19	4.63	1	2	5.56	11.11	9.18	13.69	1.72	2.56	24.67	17.39
9	1,500	2,000	1,750	27	128	7.14	33.86	15.84	94.56	0.93	5.56	0	2	0.00	11.11	0.00	13.69	0.00	2.56	0.00	14.48
10	2,000	2,500	2,250	11	139	2.91	36.77	35.96	130.51	2.11	7.67	1	3	5.56	16.67	6.88	20.57	1.29	3.85	19.15	15.76
11	2,500	3,000	2,750	14	153	3.70	40.48	44.98	175.49	2.64	10.31	1	4	5.56	22.22	29.37	49.94	5.50	9.36	65.30	28.46
12	3,000	4,000	3,500	10	163	2.65	43.12	39.21	214.70	2.30	12.62	0	4	0.00	22.22	0.00	49.94	0.00	9.36	0.00	23.26
13	4,000	5,000	4,500	14	177	3.70	46.83	65.54	280.24	3.85	16.47	0	4	0.00	22.22	0.00	49.94	0.00	9.36	0.00	17.82
14	5,000	7,500	6,250	17	194	4.50	51.32	71.70	351.94	4.21	20.68	0	4	0.00	22.22	0.00	49.94	0.00	9.36	0.00	14.19
15	7,500	10,000	8,750	9	203	2.38	53.70	82.76	434.70	4.86	25.55	0	4	0.00	22.22	0.00	49.94	0.00	9.36	0.00	11.49
16	10,000	20,000	15,000	45	248	11.90	65.61	430.82	865.52	25.32	50.87	8	12	44.44	66.67	388.94	438.88	72.86	82.21	90.28	50.71
17	20,000	50,000	35,000	41	289	10.85	76.46	284.25	1,149.77	16.71	67.57	0	12	0.00	66.67	0.00	438.88	0.00	82.21	0.00	38.17
18	50,000	100,000	75,000	17	306	4.50	80.95	134.69	1,284.46	7.92	75.49	0	12	0.00	66.67	0.00	438.88	0.00	82.21	0.00	34.17
19	100,000	500,000	300,000	55	361	14.55	95.50	288.23	1,572.69	16.94	92.43	6	18	33.33	100.00	94.96	533.84	17.79	100.00	32.95	33.94
20	500,000	UP		17	378	4.50	100.00	128.81	1,701.51	7.57	100.00	0	18	0.00	100.00	0.00	533.84	0.00	100.00	0.00	31.37
				378				1,701.51				18				533.84				31.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	15.96	15.96	3.17	3.17	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	69	0.23	16.20	0.19	3.37	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	72	0.70	16.90	0.42	3.78	0.03	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	83	2.58	19.48	0.50	4.28	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	104	4.93	24.41	1.17	5.45	0.08	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	119	3.52	27.93	10.86	16.31	0.77	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	139	4.69	32.63	14.43	30.74	1.02	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	158	4.46	37.09	20.50	51.24	1.45	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	182	5.63	42.72	31.61	82.85	2.23	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	203	4.93	47.65	17.53	100.38	1.24	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	44	247	10.33	57.98	36.54	136.93	2.58	9.66	1	1	50.00	50.00	16.80	16.80	24.13	24.13	45.98	12.27
12	3,000	4,000	3,500	16	263	3.76	61.74	62.60	199.53	4.42	14.07	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	8.42
13	4,000	5,000	4,500	8	271	1.88	63.62	38.46	237.99	2.71	16.79	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	7.06
14	5,000	7,500	6,250	36	307	8.45	72.07	131.19	369.18	9.25	26.04	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	4.55
15	7,500	10,000	8,750	17	324	3.99	76.06	131.34	500.52	9.26	35.30	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	3.36
16	10,000	20,000	15,000	20	344	4.69	80.75	206.54	707.06	14.57	49.87	0	1	0.00	50.00	0.00	16.80	0.00	24.13	0.00	2.38
17	20,000	50,000	35,000	15	359	3.52	84.27	216.03	923.09	15.24	65.11	1	2	50.00	100.00	52.83	69.63	75.87	100.00	24.46	7.54
18	50,000	100,000	75,000	18	377	4.23	88.50	206.49	1,129.57	14.56	79.67	0	2	0.00	100.00	0.00	69.63	0.00	100.00	0.00	6.16
19	100,000	500,000	300,000	44	421	10.33	98.83	300.49	1,430.06	21.19	100.87	0	2	0.00	100.00	0.00	69.63	0.00	100.00	0.00	4.87
20	500,000	UP		5	426	1.17	100.00	12.33	1,417.73	0.87	100.00	0	2	0.00	100.00	0.00	69.63	0.00	100.00	0.00	4.91
				426				1,417.73				2				69.63				4.91	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 230121 INK FACTORIES - SOLVENT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.13	0.13	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.09	0.22	1.54	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.13	0.34	2.21	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	0.13	0.47	2.21	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	0.09	0.56	1.54	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	0.09	0.65	1.54	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	0.09	0.74	1.54	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	0.09	0.83	1.54	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	0.09	0.91	1.54	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	13	21.05	68.42	0.35	1.27	6.15	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.26	73.68	2.25	3.52	39.13	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.26	78.95	0.65	4.18	11.35	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.26	84.21	0.24	4.41	4.13	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.26	89.47	0.34	4.75	5.87	82.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.26	94.74	0.41	5.16	7.12	89.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.26	100.00	0.60	5.76	10.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				5.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	35.29	35.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	5.88	41.18	3.79	3.79	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	5.88	47.06	4.42	8.21	2.86	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	5.88	52.94	1.27	9.48	0.82	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	5.88	58.82	10.73	20.20	6.94	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	5.88	64.71	16.80	37.00	10.88	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	5.88	70.59	29.65	66.65	19.20	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	5.88	76.47	25.42	92.07	16.46	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	5.88	82.35	25.42	117.50	16.46	76.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	5.88	88.24	29.65	147.15	19.20	95.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.88	94.12	4.00	151.15	2.59	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.88	100.00	3.30	154.45	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				154.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	13.06	13.06	7.18	7.18	0.47	0.47	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	30	0.45	13.51	0.04	7.22	0.00	0.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	32	0.90	14.41	0.08	7.29	0.00	0.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	35	1.35	15.77	4.40	11.69	0.29	0.76	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	41	2.70	18.47	7.72	19.41	0.50	1.26	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	50	4.05	22.52	88.23	107.63	5.73	6.99	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	51	0.45	22.97	1.40	109.04	0.09	7.08	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	60	4.05	27.03	16.05	125.09	1.04	8.12	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	69	4.05	31.08	10.34	135.43	0.67	8.79	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	76	3.15	34.23	13.59	149.02	0.88	9.67	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	77	0.45	34.68	0.78	149.80	0.05	9.72	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	86	4.05	38.74	54.06	203.86	3.51	13.23	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	95	4.05	42.79	24.89	228.75	1.62	14.85	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	99	1.80	44.59	50.89	279.64	3.30	18.15	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	116	7.66	52.25	104.93	384.57	6.81	24.96	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	139	10.36	62.61	149.64	534.21	9.71	34.67	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	162	10.36	72.97	395.89	930.10	25.69	60.36	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	185	10.36	83.33	415.10	1,345.20	26.94	87.30	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	208	10.36	93.69	163.75	1,508.95	10.63	97.93	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		14	222	6.31	100.00	31.95	1,540.90	2.07	100.00	2	3	66.67	100.00	356.00	356.00	100.00	100.00	1114.39	23.10
				222				1,540.90				3				356.00				23.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	5.50	5.50	22.91	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	9.14	14.64	38.08	60.99	1	1	50.00	50.00	470.76	470.76	39.03	39.03	5148.39	3214.75
4	200	300	250	1	3	14.29	42.86	2.00	16.64	8.33	69.32	0	1	0.00	50.00	0.00	470.76	0.00	39.03	0.00	2828.56
5	300	500	400	1	4	14.29	57.14	0.00	16.64	0.00	69.32	0	1	0.00	50.00	0.00	470.76	0.00	39.03	0.00	2828.56
6	500	750	625	1	5	14.29	71.43	2.43	19.07	10.13	79.45	1	2	50.00	100.00	735.38	1,206.15	60.97	100.00	30245.74	6323.30
7	750	1,000	875	1	6	14.29	85.71	2.43	16.64	10.13	69.32	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	7247.05
8	1,000	1,500	1,250	1	7	14.29	100.00	7.37	24.01	30.68	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
20	500,000	UP		0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	2	0.00	100.00	0.00	1,206.15	0.00	100.00	0.00	5023.65
					7				24.01				2				1,206.15				5023.65

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.50	12.50	0.10	0.10	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	9.38	21.88	0.59	0.69	0.31	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	3.13	25.00	0.27	0.96	0.14	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	3.13	28.13	0.69	1.65	0.37	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	13	12.50	40.63	3.57	5.22	1.90	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	6.25	46.88	2.05	7.27	1.09	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	3.13	50.00	0.71	7.97	0.38	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	3.13	53.13	22.88	30.85	12.16	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.13	56.25	4.52	35.38	2.41	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	3.13	59.38	3.57	38.95	1.90	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.13	62.50	2.23	41.17	1.18	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.13	65.63	17.20	58.38	9.15	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.13	68.75	18.90	77.28	10.05	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.13	71.88	4.77	82.04	2.53	43.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.13	75.00	67.95	149.99	36.13	79.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	3.13	78.13	3.41	153.40	1.81	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	26	3.13	81.25	8.17	161.57	4.34	85.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	27	3.13	84.38	6.42	168.00	3.42	89.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	30	9.38	93.75	8.47	176.47	4.50	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	32	6.25	100.00	11.59	188.06	6.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				188.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.71	0.71	16.78	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.16	0.86	3.74	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.11	1.98	26.49	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	2.23	4.20	52.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				4.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	50.00	50.00	0.38	0.38	14.29	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	2.10	2.47	79.67	93.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.16	2.63	6.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 231061 ALKYLATION AT PRESSURES BELOW 50 ATM / 500 C

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.22	0.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23108 TREATING PROCESSES INCLUDING AIR BLOWING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.14	1.14	44.52	44.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.43	2.57	55.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				2.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23109 SEPERATION PROCESSES. E.G DESULPHURIZATIONEXTRACTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	6.36	6.36	42.55	42.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	8.58	14.94	57.45	100.00	1	1	100.00	100.00	2,362.47	2,362.47	100.00	100.00	27520.16	15810.32
4	200	300	250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
5	300	500	400	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
6	500	750	625	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
7	750	1,000	875	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
20	500,000	UP		0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	1	0.00	100.00	0.00	2,362.47	0.00	100.00	0.00	15810.32
				2				14.94				1				2,362.47				15810.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	1.75	1.75	4.93	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.01	1.74	0.03	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	1.17	0.57	3.31	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	2.95	2.38	8.31	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	2.22	4.60	6.24	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	0.02	4.62	0.06	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	5.38	0.76	15.15	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	13.21	12.45	37.21	35.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	0.68	13.13	1.92	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	0.36	13.49	1.01	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	0.36	13.85	1.01	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	17.58	31.43	49.53	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	1.99	33.42	5.60	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	1.04	34.46	2.93	97.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	1.04	35.50	2.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				35.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	14.00	14.00	8.76	8.76	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	1.00	15.00	0.30	9.06	0.06	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	1.00	16.00	0.02	9.08	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	1.00	17.00	0.11	9.19	0.02	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	1.00	18.00	1.19	10.38	0.23	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	1.00	19.00	1.92	12.30	0.37	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.00	20.00	1.10	13.40	0.21	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	22	2.00	22.00	5.19	18.60	1.00	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	25	3.00	25.00	4.74	23.34	0.91	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	31	6.00	31.00	25.15	48.49	4.82	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	37	6.00	37.00	26.81	75.30	5.14	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	40	3.00	40.00	14.75	90.05	2.83	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	44	4.00	44.00	8.76	98.81	1.68	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	53	9.00	53.00	87.23	186.04	16.72	35.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	61	8.00	61.00	57.56	243.59	11.03	46.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	72	11.00	72.00	61.63	305.22	11.81	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	89	17.00	89.00	151.44	456.66	29.02	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	92	3.00	92.00	7.91	464.57	1.52	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	98	6.00	98.00	51.15	515.72	9.80	98.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	100	2.00	100.00	6.05	521.77	1.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				100				521.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.56	0.56	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	10.34	13.79	0.34	0.90	0.35	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	6.90	20.69	0.24	1.14	0.25	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.45	24.14	0.53	1.66	0.55	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	11	13.79	37.93	1.95	3.61	2.03	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	19	27.59	65.52	10.01	13.62	10.44	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	6.90	72.41	1.49	15.11	1.56	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	3.45	75.86	2.89	18.00	3.02	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.45	79.31	5.62	23.62	5.86	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	3.45	82.76	9.20	32.82	9.60	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	3.45	86.21	10.56	43.38	11.01	45.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	3.45	89.66	5.54	48.91	5.78	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	3.45	93.10	3.51	52.43	3.66	54.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	3.45	96.55	14.95	67.38	15.60	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	3.45	100.00	28.50	95.88	29.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				95.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23113 SULPHUR EXTRACTION FROM HYDRO GEN SULFIDE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	2.63	2.63	15.76	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	5.85	8.48	35.04	50.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	8.21	16.69	49.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				16.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	0.81	0.81	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	0.80	1.61	0.46	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	1.40	3.01	0.81	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	2.80	5.81	1.63	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	3.10	8.91	1.80	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	3.25	12.16	1.89	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	5.62	17.78	3.26	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	5.10	22.88	2.96	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	12	16.00	48.00	7.14	30.02	4.14	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.00	52.00	0.89	30.90	0.52	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.00	56.00	0.93	31.83	0.54	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.00	60.00	2.28	34.11	1.32	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.00	64.00	2.98	37.10	1.73	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.00	68.00	3.69	40.79	2.14	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.00	72.00	2.82	43.61	1.64	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.00	76.00	30.88	74.49	17.93	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	25	24.00	100.00	97.74	172.23	56.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	172.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	172.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				172.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.34	0.34	0.74	0.74	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	0.68	1.02	0.01	0.75	0.02	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	11	2.72	3.74	1.30	2.05	1.69	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	49	12.93	16.67	4.87	6.92	6.34	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	83	132	28.23	44.90	2.59	9.51	3.37	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	86	218	29.25	74.15	12.05	21.56	15.68	28.06	1	1	100.00	100.00	1.77	1.77	100.00	100.00	14.67	8.20
7	750	1,000	875	34	252	11.56	85.71	20.90	42.45	27.20	55.26	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	4.16
8	1,000	1,500	1,250	31	283	10.54	96.26	8.07	50.52	10.50	65.75	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	3.50
9	1,500	2,000	1,750	5	288	1.70	97.96	6.10	56.62	7.94	73.69	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	3.12
10	2,000	2,500	2,250	2	290	0.68	98.64	0.05	56.67	0.07	73.76	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	3.12
11	2,500	3,000	2,750	1	291	0.34	98.98	4.91	61.58	6.40	80.15	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.87
12	3,000	4,000	3,500	1	292	0.34	99.32	0.05	61.63	0.07	80.22	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.87
13	4,000	5,000	4,500	1	293	0.34	99.66	15.14	76.77	19.71	99.92	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
14	5,000	7,500	6,250	1	294	0.34	100.00	0.06	76.83	0.08	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
15	7,500	10,000	8,750	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
16	10,000	20,000	15,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
17	20,000	50,000	35,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
18	50,000	100,000	75,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
19	100,000	500,000	300,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
20	500,000	UP		0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30
				294				76.83				1				1.77				2.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	3.13	28.13	0.42	0.42	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	3.13	31.25	0.98	1.40	0.90	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	3.13	34.38	1.40	2.81	1.28	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	3.13	37.50	1.90	4.71	1.74	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	3.13	40.63	2.05	6.75	1.87	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.13	43.75	0.05	6.80	0.05	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.13	46.88	0.01	6.82	0.01	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.13	50.00	3.16	9.98	2.89	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.13	53.13	6.15	16.13	5.62	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.13	56.25	5.70	21.83	5.22	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.13	59.38	0.08	21.91	0.08	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.13	62.50	0.23	22.14	0.21	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.13	65.63	10.59	32.73	9.69	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.13	68.75	18.90	51.63	17.30	47.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	27	15.63	84.38	40.39	92.02	36.96	84.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	31	12.50	96.88	0.92	92.95	0.84	85.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	3.13	100.00	16.34	109.29	14.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	109.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	109.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				109.29				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	42.31	42.31	4.39	4.39	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	3.85	46.15	5.57	9.96	3.21	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	3.85	50.00	13.27	23.23	7.66	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	3.85	53.85	0.79	24.02	0.46	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	3.85	57.69	3.01	27.02	1.74	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	3.85	61.54	4.76	31.78	2.75	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	3.85	65.38	4.76	36.54	2.75	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	3.85	69.23	37.44	73.98	21.62	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	3.85	73.08	17.10	91.08	9.88	52.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	3.85	76.92	12.87	103.95	7.43	60.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.85	80.77	10.72	114.67	6.19	66.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	3.85	84.62	9.25	123.92	5.34	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	3.85	88.46	24.48	148.40	14.14	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	3.85	92.31	24.48	172.88	14.14	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	3.85	96.15	0.17	173.04	0.10	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	3.85	100.00	0.11	173.15	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				173.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.05	3.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	86	86	16.51	16.51	9.12	9.12	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	97	2.11	18.62	8.85	17.97	0.69	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	118	4.03	22.65	18.76	36.72	1.46	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	128	1.92	24.57	1.00	37.73	0.08	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	129	0.19	24.76	0.07	37.80	0.01	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	141	2.30	27.06	1.92	39.71	0.15	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	159	3.45	30.52	7.93	47.64	0.62	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	179	3.84	34.36	9.57	57.21	0.75	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	44	223	8.45	42.80	29.11	86.32	2.27	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	248	4.80	47.60	19.07	105.39	1.49	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	257	1.73	49.33	7.97	113.37	0.62	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	39	296	7.49	56.81	42.93	156.29	3.35	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	303	1.34	58.16	10.02	166.32	0.78	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	317	2.69	60.84	22.47	188.78	1.75	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	320	0.58	61.42	4.66	193.44	0.36	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	357	7.10	68.52	157.54	350.99	12.29	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	376	3.65	72.17	161.70	512.69	12.62	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	401	4.80	76.97	166.51	679.20	12.99	53.00	1	1	100.00	100.00	697.25	697.25	100.00	100.00	418.74	102.66
19	100,000	500,000	300,000	59	460	11.32	88.29	274.88	954.08	21.45	74.46	0	1	0.00	100.00	0.00	697.25	0.00	100.00	0.00	73.08
20	500,000	UP		61	521	11.71	100.00	327.34	1,281.42	25.54	100.00	0	1	0.00	100.00	0.00	697.25	0.00	100.00	0.00	54.41
				521				1,281.42				1				697.25				54.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	16.22	16.22	0.34	0.34	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.35	17.57	15.34	15.68	2.15	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	1.35	18.92	15.98	31.65	2.24	4.43	1	1	33.33	33.33	69.35	69.35	14.49	14.49	434.06	219.08
4	200	300	250	1	15	1.35	20.27	1.98	33.63	0.28	4.71	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	206.18
5	300	500	400	1	16	1.35	21.62	2.15	35.79	0.30	5.01	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	193.77
6	500	750	625	1	17	1.35	22.97	0.25	36.04	0.04	5.04	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	192.42
7	750	1,000	875	1	18	1.35	24.32	9.09	45.13	1.27	6.32	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	153.65
8	1,000	1,500	1,250	1	19	1.35	25.68	10.37	55.50	1.45	7.77	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	124.95
9	1,500	2,000	1,750	1	20	1.35	27.03	12.44	67.94	1.74	9.51	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	102.07
10	2,000	2,500	2,250	1	21	1.35	28.38	2.14	70.08	0.30	9.81	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	98.95
11	2,500	3,000	2,750	1	22	1.35	29.73	3.64	73.72	0.51	10.32	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	94.07
12	3,000	4,000	3,500	1	23	1.35	31.08	1.21	74.93	0.17	10.49	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	92.55
13	4,000	5,000	4,500	1	24	1.35	32.43	10.90	85.83	1.53	12.01	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	80.80
14	5,000	7,500	6,250	1	25	1.35	33.78	7.79	93.62	1.09	13.10	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	74.07
15	7,500	10,000	8,750	1	26	1.35	35.14	9.26	102.88	1.30	14.40	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	67.41
16	10,000	20,000	15,000	6	32	8.11	43.24	75.43	178.31	10.56	24.96	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	38.89
17	20,000	50,000	35,000	8	40	10.81	54.05	101.27	279.58	14.17	39.13	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	24.80
18	50,000	100,000	75,000	8	48	10.81	64.86	79.17	358.75	11.08	50.21	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	19.33
19	100,000	500,000	300,000	22	70	29.73	94.59	193.73	552.48	27.12	77.33	1	2	33.33	66.67	409.09	478.43	85.51	100.00	211.17	86.60
20	500,000	UP		4	74	5.41	100.00	161.98	714.45	22.67	100.00	1	3	33.33	100.00	0.00	478.43	0.00	100.00	0.00	66.97
				74				714.45				3				478.43				66.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.10	4.10	14.15	14.15	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.41	4.51	0.05	14.20	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.41	4.92	0.07	14.27	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.41	5.33	0.10	14.36	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.41	5.74	0.14	14.51	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.41	6.15	0.10	14.61	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.41	6.56	0.08	14.68	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	19	1.23	7.79	3.92	18.60	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	22	1.23	9.02	4.45	23.06	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	28	2.46	11.48	15.08	38.13	0.39	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	30	0.82	12.30	2.14	35.99	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	43	5.33	17.62	43.66	79.65	1.12	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	45	0.82	18.44	11.54	91.19	0.30	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	60	6.15	24.59	69.73	160.92	1.79	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	82	9.02	33.61	171.94	332.86	4.40	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	99	6.97	40.57	208.82	541.68	5.35	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	138	15.98	56.56	497.51	1,039.19	12.74	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	157	7.79	64.34	53.03	1,092.23	1.36	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	187	12.30	76.64	293.68	1,385.90	7.52	35.49	2	2	28.57	28.57	495.53	495.53	22.77	22.77	168.73	35.76
20	500,000	UP		57	244	23.36	100.00	2,518.94	3,904.84	64.51	100.00	5	7	71.43	100.00	1,680.87	2,176.41	77.23	100.00	66.73	55.74
				244				3,904.84				7				2,176.41				55.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.70	7.41	5.55	5.55	9.14	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.70	11.11	0.86	6.41	1.41	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.70	14.81	4.29	10.70	7.07	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.70	18.52	27.76	38.46	45.72	63.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.70	22.22	1.25	39.71	2.06	65.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.70	25.93	1.79	41.50	2.95	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.70	29.63	3.53	45.03	5.81	74.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.70	33.33	0.58	45.60	0.95	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.70	37.04	2.88	48.49	4.75	79.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.70	40.74	4.76	53.25	7.85	87.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.70	44.44	2.41	55.66	3.98	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.70	48.15	4.76	60.43	7.85	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.70	51.85	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.70	55.56	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.70	59.26	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.70	62.96	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	3.70	66.67	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	3.70	70.37	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	27	29.63	100.00	0.29	60.71	0.47	100.00	2	2	100.00	100.00	1,766.88	1,766.88	100.00	100.00	618563.60	2910.29
				27				60.71				2				1,766.88				2910.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	40.00	40.00	3.99	3.99	12.39	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	3.52	7.51	10.93	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	3.15	10.66	9.77	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	21.54	32.20	66.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				32.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	10.52	10.52	4.66	4.66	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	64	1.72	12.24	0.02	4.68	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	72	1.53	13.77	0.44	5.12	0.03	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	77	0.96	14.72	1.20	6.31	0.07	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	91	2.68	17.40	3.90	10.21	0.22	0.59	2	2	8.33	8.33	3.05	3.05	0.08	0.08	78.09	29.82
6	500	750	625	4	95	0.76	18.16	1.77	11.98	0.10	0.69	0	2	0.00	8.33	0.00	3.05	0.00	0.08	0.00	25.42
7	750	1,000	875	9	104	1.72	19.89	5.83	17.81	0.34	1.02	0	2	0.00	8.33	0.00	3.05	0.00	0.08	0.00	17.09
8	1,000	1,500	1,250	19	123	3.63	23.52	13.97	31.78	0.80	1.83	2	4	8.33	16.67	2.95	6.00	0.08	0.15	21.13	18.87
9	1,500	2,000	1,750	15	138	2.87	26.39	31.37	63.15	1.80	3.63	0	4	0.00	16.67	0.00	6.00	0.00	0.15	0.00	9.49
10	2,000	2,500	2,250	5	143	0.96	27.34	9.66	72.81	0.56	4.19	0	4	0.00	16.67	0.00	6.00	0.00	0.15	0.00	8.23
11	2,500	3,000	2,750	5	148	0.96	28.30	13.60	86.40	0.78	4.97	0	4	0.00	16.67	0.00	6.00	0.00	0.15	0.00	6.94
12	3,000	4,000	3,500	12	160	2.29	30.59	30.77	117.17	1.77	6.74	0	4	0.00	16.67	0.00	6.00	0.00	0.15	0.00	5.12
13	4,000	5,000	4,500	12	172	2.29	32.89	27.83	145.01	1.60	8.34	4	8	16.67	33.33	19.48	25.48	0.50	0.65	70.00	17.57
14	5,000	7,500	6,250	16	188	3.06	35.95	68.50	213.50	3.94	12.28	0	8	0.00	33.33	0.00	25.48	0.00	0.65	0.00	11.93
15	7,500	10,000	8,750	8	196	1.53	37.48	79.53	293.03	4.57	16.85	0	8	0.00	33.33	0.00	25.48	0.00	0.65	0.00	8.70
16	10,000	20,000	15,000	35	231	6.69	44.17	242.58	535.61	13.95	30.80	5	13	20.83	54.17	121.89	147.37	3.12	3.77	50.25	27.51
17	20,000	50,000	35,000	46	277	8.80	52.96	190.21	725.82	10.94	41.74	0	13	0.00	54.17	0.00	147.37	0.00	3.77	0.00	20.30
18	50,000	100,000	75,000	51	328	9.75	62.72	223.32	949.14	12.84	54.58	0	13	0.00	54.17	0.00	147.37	0.00	3.77	0.00	15.53
19	100,000	500,000	300,000	88	416	16.83	79.54	344.62	1,293.76	19.82	74.40	3	16	12.50	66.67	7.28	154.65	0.19	3.96	2.11	11.95
20	500,000	UP		107	523	20.46	100.00	445.11	1,738.87	25.60	100.00	8	24	33.33	100.00	3,754.89	3,909.54	96.04	100.00	843.59	224.83
				523				1,738.87				24				3,909.54				224.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.89	0.89	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.89	1.79	0.98	0.98	0.19	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.89	2.68	0.88	1.86	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.89	3.57	1.15	3.01	0.23	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	0.89	4.46	0.32	3.32	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	1.79	6.25	2.42	5.74	0.48	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	0.89	7.14	0.03	5.77	0.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	0.89	8.04	0.08	5.85	0.02	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	0.89	8.93	6.06	11.91	1.21	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	0.89	9.82	0.22	12.13	0.04	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	0.89	10.71	2.86	14.99	0.57	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	15	2.68	13.39	8.00	22.99	1.59	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	0.89	14.29	0.23	23.22	0.05	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	18	1.79	16.07	10.99	34.21	2.19	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	23	4.46	20.54	49.87	84.08	9.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	35	10.71	31.25	167.88	251.96	33.44	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	46	9.82	41.07	16.95	268.91	3.38	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	75	25.89	66.96	66.88	335.79	13.32	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		37	112	33.04	100.00	166.21	502.00	33.11	100.00	1	1	100.00	100.00	519.23	519.23	100.00	100.00	312.39	103.43
				112				502.00				1				519.23				103.43	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.17	4.35	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.17	6.52	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.17	8.70	0.23	0.25	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.17	10.87	0.39	0.64	0.38	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.17	13.04	0.04	0.69	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.17	15.22	0.02	0.70	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.17	17.39	0.01	0.72	0.01	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.17	19.57	0.17	0.89	0.17	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.17	21.74	0.10	0.99	0.09	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.17	23.91	0.04	1.03	0.04	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.17	26.09	0.09	1.12	0.09	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.17	28.26	0.22	1.34	0.21	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.17	30.43	0.16	1.50	0.15	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.17	32.61	0.18	1.68	0.17	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.17	34.78	0.74	2.42	0.72	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	22	13.04	47.83	1.74	4.16	1.68	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	32	21.74	69.57	67.22	71.38	64.95	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	40	17.39	86.96	15.24	86.63	14.73	83.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	46	13.04	100.00	16.88	103.50	16.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				46				103.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	1.41	1.41	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	7.11	8.52	1.94	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	5.80	14.32	1.58	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	5.39	19.71	1.47	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	6.18	25.89	1.68	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	3.61	29.50	0.98	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	7.42	36.92	2.02	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	7.81	44.73	2.13	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	12.40	57.14	3.38	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	16.53	73.67	4.50	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	27.83	101.50	7.58	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	1.87	103.36	0.51	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	0.74	104.10	0.20	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	163.68	267.78	44.56	72.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	25.33	293.11	6.90	79.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	10.02	303.13	2.73	82.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	45.97	349.10	12.52	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	18.21	367.31	4.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	367.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				367.31				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.04	4.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.01	5.05	0.67	0.67	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.01	6.06	1.07	1.74	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.01	7.07	1.17	2.90	0.11	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.01	8.08	1.79	4.70	0.17	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.01	9.09	1.60	6.30	0.15	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.01	10.10	3.14	9.43	0.29	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	2.02	12.12	3.22	12.65	0.30	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	17	5.05	17.17	1.99	14.63	0.18	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	1.01	18.18	3.87	18.50	0.36	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	20	2.02	20.20	11.02	29.53	1.02	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	1.01	21.21	7.89	37.41	0.73	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	26	5.05	26.26	30.38	67.80	2.81	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	33	7.07	33.33	81.23	149.03	7.51	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	41	8.08	41.41	78.40	227.43	7.24	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	62	21.21	62.63	405.07	632.50	37.43	58.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	71	9.09	71.72	221.02	853.52	20.42	78.87	1	1	100.00	100.00	47.20	47.20	100.00	100.00	21.36	5.53
18	50,000	100,000	75,000	11	82	11.11	82.83	73.70	927.22	6.81	85.68	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	5.09
19	100,000	500,000	300,000	14	96	14.14	96.97	154.92	1,082.15	14.32	100.00	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	4.36
20	500,000	UP		3	99	3.03	100.00	0.01	1,082.14	0.00	100.00	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	4.36
				99				1,082.14				1				47.20				4.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.13	4.13	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.83	4.96	0.09	0.16	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	2.48	7.44	1.47	1.64	0.14	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	1.65	9.09	1.24	2.88	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	2.48	11.57	2.23	5.12	0.22	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.83	12.40	0.92	6.03	0.09	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.83	13.22	0.94	6.97	0.09	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	1.65	14.88	4.84	11.81	0.47	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	21	2.48	17.36	10.41	22.22	1.01	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	0.83	18.18	4.00	26.22	0.39	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	25	2.48	20.66	15.59	41.81	1.52	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	27	1.65	22.31	11.93	53.74	1.16	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	32	4.13	26.45	45.57	99.31	4.44	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	34	1.65	28.10	11.15	110.46	1.09	10.76	1	1	100.00	100.00	3.45	3.45	100.00	100.00	30.93	3.12
15	7,500	10,000	8,750	6	40	4.96	33.06	66.19	176.65	6.45	17.21	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	1.95
16	10,000	20,000	15,000	19	59	15.70	48.76	282.02	458.67	27.48	44.70	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.75
17	20,000	50,000	35,000	4	63	3.31	52.07	78.26	536.93	7.63	52.32	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.64
18	50,000	100,000	75,000	9	72	7.44	59.50	118.42	655.35	11.54	63.86	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.53
19	100,000	500,000	300,000	27	99	22.31	81.82	277.72	933.07	27.06	90.93	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.37
20	500,000	UP		22	121	18.18	100.00	93.11	1,026.18	9.07	100.00	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.34
				121				1,026.18				1				3.45				0.34	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	14.22	14.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				14.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	3.00	3.00	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	4.88	7.88	3.85	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	29.05	36.92	22.97	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.00	36.92	0.00	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	19.80	56.72	15.66	44.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	37.12	93.84	29.35	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	0.58	94.42	0.46	74.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	1.39	95.81	1.10	75.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.65	96.47	0.52	76.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	1.25	97.72	0.99	77.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	28.75	126.47	22.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				126.47				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.76	0.76	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	4.75	5.52	3.93	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	3.95	9.46	3.26	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	12.49	21.96	10.32	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	3.49	25.44	2.88	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	10.37	35.81	8.57	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	24.12	59.93	19.92	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	6.80	66.73	5.62	55.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	24.12	90.85	19.92	75.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	0.05	90.90	0.04	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	0.04	90.94	0.03	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	0.02	90.96	0.02	75.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	0.02	90.98	0.01	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	0.00	90.98	0.00	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	90.98	0.00	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	21	20.83	87.50	24.18	115.17	19.98	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	24	12.50	100.00	5.89	121.06	4.86	100.00	1	1	100.00	100.00	3.69	3.69	100.00	100.00	62.69	3.05
20	500,000	UP		0	24	0.00	100.00	0.00	121.06	0.00	100.00	0	1	0.00	100.00	0.00	3.69	0.00	100.00	0.00	3.05
				24				121.06				1				3.69				3.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	18.18	18.18	11.54	11.54	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	18	2.27	20.45	5.70	17.24	0.94	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	1.14	21.59	0.06	17.29	0.01	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	1.14	22.73	0.07	17.36	0.01	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	1.14	23.86	0.00	17.36	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	1.14	25.00	0.00	17.36	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	1.14	26.14	1.31	18.67	0.22	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	1.14	27.27	1.23	19.90	0.20	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	1.14	28.41	4.67	24.57	0.77	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	1.14	29.55	0.11	24.46	0.02	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	1.14	30.68	0.29	24.75	0.05	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	1.14	31.82	3.98	28.73	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.14	32.95	1.99	30.73	0.33	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	31	2.27	35.23	17.79	48.51	2.93	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	34	3.41	38.64	26.98	75.49	4.45	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	46	13.64	52.27	86.48	161.98	14.25	26.69	2	2	50.00	50.00	9.67	9.67	71.95	71.95	11.19	5.97
17	20,000	50,000	35,000	17	63	19.32	71.59	213.68	375.66	35.21	61.89	0	2	0.00	50.00	0.00	9.67	0.00	71.95	0.00	2.58
18	50,000	100,000	75,000	5	68	5.68	77.27	46.52	422.18	7.66	69.56	1	3	25.00	75.00	1.44	11.11	10.67	82.62	3.09	2.63
19	100,000	500,000	300,000	7	75	7.95	85.23	95.53	517.71	15.74	85.30	1	4	25.00	100.00	2.34	13.45	17.38	100.00	2.45	2.60
20	500,000	**UP**		13	88	14.77	100.00	89.24	606.95	14.70	100.00	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0.00	2.22
				88				606.95				4				13.45				2.22	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	7.80	7.80	10.11	10.11	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	33	1.39	9.19	19.20	29.31	0.99	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	34	0.28	9.47	1.05	30.36	0.05	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	35	0.28	9.75	0.76	31.12	0.04	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	39	1.11	10.86	4.27	35.38	0.22	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	46	1.95	12.81	8.16	43.54	0.42	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	48	0.56	13.37	3.40	46.94	0.17	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	74	7.24	20.61	26.25	73.19	1.35	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	81	1.95	22.56	9.66	82.85	0.50	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	89	2.23	24.79	10.17	93.01	0.52	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	92	0.84	25.63	13.86	106.88	0.71	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	98	1.67	27.30	19.50	126.38	1.00	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	108	2.79	30.08	27.26	153.64	1.40	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	122	3.90	33.98	112.22	265.86	5.77	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	142	5.57	39.55	111.31	377.17	5.73	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	47	189	13.09	52.65	335.91	713.08	17.28	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	75	264	20.89	73.54	451.96	1,165.04	23.25	59.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	46	310	12.81	86.35	413.65	1,578.69	21.28	81.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	340	8.36	94.71	234.73	1,813.42	12.08	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		19	359	5.29	100.00	130.43	1,943.86	6.71	100.00	2	2	100.00	100.00	14.49	14.49	100.00	100.00	11.11	0.75
				359				1,943.86				2				14.49				0.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	16.29	16.29	2.57	2.57	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	65	2.29	18.57	0.96	3.54	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	68	0.86	19.43	0.52	4.06	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	75	2.00	21.43	25.02	29.07	0.95	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	85	2.86	24.29	6.66	35.73	0.25	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	98	3.71	28.00	14.59	50.33	0.56	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	115	4.86	32.86	24.46	74.78	0.93	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	134	5.43	38.29	20.84	95.62	0.79	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	145	3.14	41.43	48.00	143.62	1.83	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	150	1.43	42.86	22.73	166.36	0.87	6.34	1	1	33.33	33.33	24.89	24.89	12.88	12.88	109.51	14.96
11	2,500	3,000	2,750	11	161	3.14	46.00	48.15	214.51	1.83	8.17	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	11.61
12	3,000	4,000	3,500	13	174	3.71	49.71	63.11	277.62	2.40	10.57	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	8.97
13	4,000	5,000	4,500	12	186	3.43	53.14	106.38	384.00	4.05	14.62	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	6.48
14	5,000	7,500	6,250	33	219	9.43	62.57	448.27	832.28	17.07	31.69	0	1	0.00	33.33	0.00	24.89	0.00	12.88	0.00	2.99
15	7,500	10,000	8,750	34	253	9.71	72.29	548.05	1,380.32	20.87	52.56	1	2	33.33	66.67	14.39	39.29	7.45	20.33	2.63	2.85
16	10,000	20,000	15,000	34	287	9.71	82.00	532.22	1,912.54	20.27	72.83	1	3	33.33	100.00	154.01	193.30	79.67	100.00	28.94	10.11
17	20,000	50,000	35,000	16	303	4.57	86.57	126.56	2,039.10	4.82	77.65	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	9.48
18	50,000	100,000	75,000	11	314	3.14	89.71	23.74	2,062.84	0.90	78.56	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	9.37
19	100,000	500,000	300,000	23	337	6.57	96.29	303.34	2,366.18	11.55	90.11	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	8.17
20	500,000	UP		13	350	3.71	100.00	259.78	2,625.96	9.89	100.00	0	3	0.00	100.00	0.00	193.30	0.00	100.00	0.00	7.36
				350				2,625.96				3				193.30				7.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.41	4.41	3.44	3.44	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.47	5.88	0.69	4.12	0.10	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.47	7.35	1.52	5.64	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.47	8.82	4.69	10.33	0.68	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.47	10.29	2.10	12.43	0.30	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.47	11.76	0.00	12.43	0.00	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.47	13.24	4.03	16.46	0.58	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.47	14.71	5.73	22.19	0.83	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.47	16.18	11.19	33.38	1.62	4.83	1	1	33.33	33.33	64.40	64.40	6.78	6.78	575.35	192.92
10	2,000	2,500	2,250	1	12	1.47	17.65	4.23	37.61	0.61	5.45	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	171.24
11	2,500	3,000	2,750	1	13	1.47	19.12	9.20	46.80	1.33	6.78	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	137.59
12	3,000	4,000	3,500	1	14	1.47	20.59	13.57	60.37	1.96	8.74	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	106.67
13	4,000	5,000	4,500	1	15	1.47	22.06	0.00	60.37	0.00	8.74	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	106.67
14	5,000	7,500	6,250	3	18	4.41	26.47	20.96	81.33	3.03	11.78	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	79.18
15	7,500	10,000	8,750	4	22	5.88	32.35	21.70	103.03	3.14	14.92	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	62.51
16	10,000	20,000	15,000	5	27	7.35	39.71	78.01	181.04	11.30	26.22	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	35.57
17	20,000	50,000	35,000	19	46	27.94	67.65	301.70	482.74	43.69	69.90	1	2	33.33	66.67	644.00	708.39	67.80	74.58	213.46	146.74
18	50,000	100,000	75,000	4	50	5.88	73.53	83.00	565.74	12.02	81.92	1	3	33.33	100.00	241.50	949.89	25.42	100.00	290.97	167.90
19	100,000	500,000	300,000	18	68	26.47	100.00	124.86	690.60	18.08	100.00	0	3	0.00	100.00	0.00	949.89	0.00	100.00	0.00	137.55
20	500,000	UP		0	68	0.00	100.00	0.00	690.60	0.00	100.00	0	3	0.00	100.00	0.00	949.89	0.00	100.00	0.00	137.55
				68				690.60				3				949.89				137.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	10.87	10.87	1.58	1.58	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.72	11.59	0.14	1.72	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.72	12.32	0.28	2.00	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.72	13.04	5.56	7.56	0.43	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	0.72	13.77	1.80	9.36	0.14	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	1.45	15.22	1.08	10.44	0.08	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.72	15.94	1.40	11.85	0.11	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	2.17	18.12	14.96	26.81	1.16	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	29	2.90	21.01	6.97	33.78	0.54	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	0.72	21.74	2.38	36.16	0.18	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	34	2.90	24.64	10.85	47.00	0.84	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	35	0.72	25.36	7.87	54.87	0.61	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	0.72	26.09	10.44	65.31	0.81	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	48	8.70	34.78	62.32	127.62	4.83	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	53	3.62	38.41	79.73	207.35	6.19	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	67	10.14	48.55	56.53	263.88	4.39	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	91	17.39	65.94	191.25	455.13	14.84	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	108	12.32	78.26	291.40	746.53	22.61	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	133	18.12	96.38	441.10	1,187.63	34.22	92.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	138	3.62	100.00	101.35	1,288.98	7.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				138				1,288.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.83	4.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.69	5.52	0.72	0.72	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.69	6.21	0.47	1.19	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.69	6.90	1.46	2.66	0.08	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.69	7.59	0.02	2.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.69	8.28	0.01	2.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	18	4.14	12.41	18.97	21.66	1.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	2.07	14.48	5.95	27.60	0.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	33	8.28	22.76	44.27	71.88	2.35	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	40	4.83	27.59	22.81	94.68	1.21	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	45	3.45	31.03	17.58	112.26	0.93	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	52	4.83	35.86	19.67	131.94	1.05	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	61	6.21	42.07	53.16	185.10	2.83	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	74	8.97	51.03	114.09	299.19	6.06	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	83	6.21	57.24	45.24	344.43	2.40	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	103	13.79	71.03	207.39	551.82	11.02	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	125	15.17	86.21	456.98	1,008.79	24.29	53.61	2	2	100.00	100.00	69.61	69.61	100.00	100.00	15.23	6.90
18	50,000	100,000	75,000	10	135	6.90	93.10	177.28	1,186.07	9.42	63.04	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	5.87
19	100,000	500,000	300,000	9	144	6.21	99.31	112.82	1,298.89	6.00	69.03	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	5.36
20	500,000	UP		1	145	0.69	100.00	582.70	1,881.60	30.97	100.00	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	3.70
				145				1,881.60				2				69.61				3.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,587	1,587	8.88	8.88	226.67	226.67	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	102	1,689	0.57	9.45	207.32	433.99	0.19	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	246	1,935	1.38	10.82	397.00	830.99	0.37	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	253	2,188	1.42	12.24	328.31	1,159.30	0.30	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	579	2,767	3.24	15.48	585.44	1,744.75	0.54	1.61	3	3	1.24	1.24	648.44	648.44	0.26	0.26	110.76	37.17
6	500	750	625	543	3,310	3.04	18.52	1,032.23	2,776.97	0.95	2.57	8	11	3.32	4.56	1,800.24	2,448.68	0.71	0.97	174.40	88.18
7	750	1,000	875	647	3,957	3.62	22.13	1,103.89	3,880.86	1.02	3.59	3	14	1.24	5.81	11.86	2,460.54	0.00	0.97	1.07	63.40
8	1,000	1,500	1,250	863	4,820	4.83	26.96	2,036.12	5,916.98	1.88	5.47	4	18	1.66	7.47	2,285.10	4,745.64	0.90	1.87	112.23	80.20
9	1,500	2,000	1,750	825	5,645	4.61	31.58	2,540.75	8,457.73	2.35	7.82	3	21	1.24	8.71	953.77	5,699.40	0.38	2.25	37.54	67.39
10	2,000	2,500	2,250	766	6,411	4.28	35.86	2,794.11	11,251.84	2.58	10.40	8	29	3.32	12.03	5,370.91	11,070.31	2.12	4.37	192.22	98.39
11	2,500	3,000	2,750	778	7,189	4.35	40.21	3,048.80	14,300.64	2.82	13.22	13	42	5.39	17.43	5,884.61	16,954.92	2.32	6.69	193.01	118.56
12	3,000	4,000	3,500	915	8,104	5.12	45.33	4,397.14	18,697.78	4.07	17.29	2	44	0.83	18.26	76.41	17,031.33	0.03	6.72	1.74	91.09
13	4,000	5,000	4,500	822	8,926	4.60	49.93	4,598.41	23,296.19	4.25	21.54	8	52	3.32	21.58	7,257.81	24,289.14	2.86	9.58	157.83	104.26
14	5,000	7,500	6,250	1,448	10,374	8.10	58.03	9,770.81	33,066.99	9.03	30.57	10	62	4.15	25.73	3,856.05	28,145.19	1.52	11.10	39.46	85.12
15	7,500	10,000	8,750	1,082	11,456	6.05	64.08	9,243.83	42,310.82	8.55	39.12	15	77	6.22	31.95	8,615.93	36,761.11	3.40	14.50	93.21	86.88
16	10,000	20,000	15,000	2,221	13,677	12.42	76.51	22,627.58	64,938.40	20.92	60.04	39	116	16.18	48.13	31,444.80	68,205.92	12.40	26.91	138.97	105.03
17	20,000	50,000	35,000	2,044	15,721	11.43	87.94	24,343.76	89,282.16	22.51	82.55	50	166	20.75	68.88	23,248.27	91,454.19	9.17	36.08	95.50	102.43
18	50,000	100,000	75,000	1,175	16,896	6.57	94.51	10,564.55	99,846.72	9.77	92.31	41	207	17.01	85.89	102,965.93	194,420.12	40.62	76.69	974.64	194.72
19	100,000	500,000	300,000	789	17,685	4.41	98.93	7,543.45	107,390.17	6.97	99.29	26	233	10.79	96.68	56,509.45	250,929.57	22.29	98.98	749.12	233.66
20	500,000	UP		192	17,877	1.07	100.00	770.92	108,161.09	0.71	100.00	8	241	3.32	100.00	2,574.07	253,503.64	1.02	100.00	333.89	234.38
				17,877				108,161.09				241				253,503.64				234.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	5.24	5.24	53.05	53.05	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	76	0.53	5.78	38.82	14.23	0.19	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	90	1.06	6.84	67.22	52.98	0.34	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	99	0.68	7.52	27.07	80.05	0.14	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	143	3.34	10.87	155.87	235.92	0.78	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	177	2.58	13.45	183.28	419.20	0.92	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	197	1.52	14.97	186.74	605.94	0.93	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	235	2.89	17.86	248.84	854.78	1.25	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	294	4.48	22.34	528.67	1,383.44	2.65	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	52	346	3.95	26.29	419.95	1,803.40	2.10	9.03	1	1	33.33	33.33	550.73	550.73	62.46	62.46	131.14	30.54
11	2,500	3,000	2,750	55	401	4.18	30.47	527.62	2,331.01	2.64	11.67	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	23.63
12	3,000	4,000	3,500	69	470	5.24	35.71	1,076.31	3,407.32	5.39	17.05	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	16.16
13	4,000	5,000	4,500	79	549	6.00	41.72	639.69	4,047.01	3.20	20.26	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	13.61
14	5,000	7,500	6,250	153	702	11.63	53.34	1,972.54	6,019.55	9.87	30.13	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	9.15
15	7,500	10,000	8,750	144	846	10.94	64.29	2,346.94	8,366.49	11.75	41.88	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	6.58
16	10,000	20,000	15,000	226	1,072	17.17	81.46	4,824.24	13,190.73	24.15	66.02	2	3	66.67	100.00	331.01	881.74	37.54	100.00	6.86	6.68
17	20,000	50,000	35,000	198	1,270	15.05	96.50	5,168.33	18,359.06	25.87	91.89	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.80
18	50,000	100,000	75,000	17	1,287	1.29	97.80	688.44	19,047.50	3.45	95.34	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.63
19	100,000	500,000	300,000	23	1,310	1.75	99.54	866.83	19,914.34	4.34	99.68	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.43
20	500,000	UP		6	1,316	0.46	100.00	64.66	19,978.99	0.32	100.00	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.41
				1,316				19,978.99				3				881.74				4.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	11.48	11.48	923.33	923.33	30.14	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	22	0.55	12.02	3.50	919.82	0.11	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	23	0.55	12.57	26.09	893.73	0.85	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	25	1.09	13.66	3.38	890.35	0.11	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	30	2.73	16.39	11.96	878.40	0.39	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	33	1.64	18.03	6.32	872.08	0.21	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	43	5.46	23.50	2.11	874.19	0.07	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	44	0.55	24.04	6.66	867.54	0.22	28.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	60	8.74	32.79	44.03	823.50	1.44	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	61	0.55	33.33	16.41	807.10	0.54	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	70	4.92	38.25	29.63	777.46	0.97	25.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	71	0.55	38.80	23.40	754.06	0.76	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	76	2.73	41.53	5.66	748.40	0.18	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	80	2.19	43.72	183.61	564.79	5.99	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	84	2.19	45.90	133.73	431.06	4.36	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	108	13.11	59.02	692.69	261.63	22.61	8.54	3	3	37.50	37.50	161.24	161.24	52.63	52.63	23.28	61.63
17	20,000	50,000	35,000	20	128	10.93	69.95	718.30	979.93	23.44	31.98	3	6	37.50	75.00	75.52	236.75	24.65	77.28	10.51	24.16
18	50,000	100,000	75,000	30	158	16.39	86.34	1,094.40	2,074.34	35.72	67.70	2	8	25.00	100.00	69.61	306.36	22.72	100.00	6.36	14.77
19	100,000	500,000	300,000	25	183	13.66	100.00	989.58	3,063.91	32.30	100.00	0	8	0.00	100.00	0.00	306.36	0.00	100.00	0.00	10.00
20	500,000	UP		0	183	0.00	100.00	0.00	3,063.91	0.00	100.00	0	8	0.00	100.00	0.00	306.36	0.00	100.00	0.00	10.00
				183				3,063.91				8				306.36				10.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	4.87	4.87	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	14.51	19.38	4.65	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	14.51	33.89	4.65	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	3.76	37.65	1.21	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.60	38.25	0.19	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	17.61	55.86	5.64	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	4.77	60.62	1.53	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	4.29	64.91	1.37	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	30.23	95.14	9.69	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	30.22	125.36	9.69	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	2.79	128.15	0.90	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	1.74	129.90	0.56	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	127.00	256.90	40.70	82.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	1.07	257.97	0.34	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	13.14	271.12	4.21	86.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	21.08	292.20	6.76	93.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	11.11	100.00	19.83	312.03	6.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	312.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	312.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				312.03				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.37	0.37	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	41.23	41.60	31.79	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	23.76	65.36	18.32	50.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	64.32	129.68	49.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				129.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	7.52	7.52	7.39	7.39	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	22	0.75	8.27	14.87	22.26	0.65	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	29	2.63	10.90	35.52	57.77	1.55	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	35	2.26	13.16	26.15	83.93	1.14	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	39	1.50	14.66	5.86	89.78	0.26	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	41	0.75	15.41	1.37	91.15	0.06	3.98	1	1	7.69	7.69	582.50	582.50	5.70	5.70	42580.57	639.03
7	750	1,000	875	11	52	4.14	19.55	15.78	106.94	0.69	4.67	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	544.72
8	1,000	1,500	1,250	7	59	2.63	22.18	24.24	131.17	1.06	5.73	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	444.07
9	1,500	2,000	1,750	6	65	2.26	24.44	7.48	138.65	0.33	6.06	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	420.12
10	2,000	2,500	2,250	17	82	6.39	30.83	88.03	226.68	3.84	9.90	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	256.97
11	2,500	3,000	2,750	5	87	1.88	32.71	13.73	240.41	0.60	10.50	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	242.29
12	3,000	4,000	3,500	5	92	1.88	34.59	22.82	263.24	1.00	11.50	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	221.28
13	4,000	5,000	4,500	4	96	1.50	36.09	36.01	299.25	1.57	13.07	1	2	7.69	15.38	3,570.69	4,153.19	34.94	40.64	9916.51	1387.89
14	5,000	7,500	6,250	19	115	7.14	43.23	146.81	446.05	6.41	19.48	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	931.10
15	7,500	10,000	8,750	13	128	4.89	48.12	87.23	533.28	3.81	23.29	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	778.80
16	10,000	20,000	15,000	42	170	15.79	63.91	586.66	1,119.94	25.62	48.91	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	370.84
17	20,000	50,000	35,000	32	202	12.03	75.94	569.70	1,689.64	24.88	73.80	1	3	7.69	23.08	900.49	5,053.68	8.81	49.45	158.06	299.10
18	50,000	100,000	75,000	13	215	4.89	80.83	172.41	1,862.05	7.53	81.33	3	6	23.08	46.15	1,200.66	6,254.34	11.75	61.20	696.40	335.88
19	100,000	500,000	300,000	20	235	7.52	88.35	216.54	2,078.59	9.46	90.78	2	8	15.38	61.54	492.90	6,747.24	4.82	66.03	227.63	324.61
20	500,000	UP		31	266	11.65	100.00	211.00	2,289.59	9.22	100.00	5	13	38.46	100.00	3,471.59	10,218.83	33.97	100.00	1645.29	446.32
				266				2,289.59				13				10,218.83				446.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	13.06	13.06	0.45	0.45	0.02	0.02	5	5	14.71	14.71	277.89	277.89	7.64	7.64	62119.54	62119.54
2	50	100	75	3	47	0.89	13.95	7.51	7.95	0.41	0.43	2	7	5.88	20.59	123.15	401.03	3.38	11.02	1640.55	5042.13
3	100	200	150	5	52	1.48	15.43	2.09	10.05	0.11	0.55	2	9	5.88	26.47	251.96	653.00	6.92	17.94	12039.43	6499.77
4	200	300	250	5	57	1.48	16.91	3.37	13.42	0.18	0.73	4	13	11.76	38.24	671.63	1,324.63	18.46	36.40	19932.97	9873.56
5	300	500	400	4	61	1.19	18.10	1.72	15.13	0.09	0.83	0	13	0.00	38.24	0.00	1,324.63	0.00	36.40	0.00	8752.99
6	500	750	625	2	63	0.59	18.69	0.07	15.20	0.00	0.83	0	13	0.00	38.24	0.00	1,324.63	0.00	36.40	0.00	8713.17
7	750	1,000	875	3	66	0.89	19.58	2.42	17.62	0.13	0.96	0	13	0.00	38.24	0.00	1,324.63	0.00	36.40	0.00	7517.93
8	1,000	1,500	1,250	8	74	2.37	21.96	4.15	21.77	0.23	1.19	2	15	5.88	44.12	1,530.63	2,855.26	42.06	78.46	36876.11	13115.34
9	1,500	2,000	1,750	3	77	0.89	22.85	1.62	23.39	0.09	1.28	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	12204.89
10	2,000	2,500	2,250	5	82	1.48	24.33	5.58	28.97	0.30	1.58	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	9855.45
11	2,500	3,000	2,750	3	85	0.89	25.22	4.25	33.22	0.23	1.81	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	8595.37
12	3,000	4,000	3,500	8	93	2.37	27.60	18.14	51.35	0.99	2.80	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	5559.97
13	4,000	5,000	4,500	6	99	1.78	29.38	13.20	64.55	0.72	3.52	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	4423.08
14	5,000	7,500	6,250	20	119	5.93	35.31	68.50	133.06	3.74	7.26	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	2145.88
15	7,500	10,000	8,750	18	137	5.34	40.65	56.15	189.20	3.06	10.33	0	15	0.00	44.12	0.00	2,855.26	0.00	78.46	0.00	1509.09
16	10,000	20,000	15,000	32	169	9.50	50.15	266.46	455.66	14.54	24.87	2	17	5.88	50.00	0.80	2,856.05	0.02	78.48	0.30	626.79
17	20,000	50,000	35,000	38	207	11.28	61.42	260.17	715.83	14.20	39.07	1	18	2.94	52.94	5.31	2,861.36	0.15	78.63	2.04	399.73
18	50,000	100,000	75,000	36	243	10.68	72.11	136.81	852.63	7.47	46.54	0	18	0.00	52.94	0.00	2,861.36	0.00	78.63	0.00	335.59
19	100,000	500,000	300,000	37	280	10.98	83.09	225.99	1,078.62	12.33	58.87	7	25	20.59	73.53	19.27	2,880.63	0.53	79.16	8.53	267.07
20	500,000	UP		57	337	16.91	100.00	753.60	1,832.22	41.13	100.00	9	34	26.47	100.00	758.38	3,639.01	20.84	100.00	100.63	198.61
				337				1,832.22				34				3,639.01				198.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	7.66	7.66	29.56	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	18.26	25.92	70.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				25.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	13.19	13.19	1.46	1.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	84	2.20	15.38	2.11	3.57	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	101	3.11	18.50	4.33	7.90	0.21	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	114	2.38	20.88	5.15	13.05	0.25	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	127	2.38	23.26	8.96	22.01	0.44	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	139	2.20	25.46	11.18	33.19	0.55	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	161	4.03	29.49	26.59	59.78	1.30	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	180	3.48	32.97	22.74	82.52	1.11	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	211	5.68	38.64	48.92	131.44	2.38	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	222	2.01	40.66	29.98	161.42	1.46	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	229	1.28	41.94	27.66	189.08	1.35	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	256	4.95	46.89	43.36	232.44	2.11	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	270	2.56	49.45	24.13	256.58	1.18	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	297	4.95	54.40	163.63	420.20	7.98	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	317	3.66	58.06	129.54	549.74	6.31	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	355	6.96	65.02	272.37	822.11	13.28	40.08	1	1	100.00	100.00	4.06	4.06	100.00	100.00	1.49	0.49
17	20,000	50,000	35,000	43	398	7.88	72.89	402.21	1,224.32	19.61	59.69	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.33
18	50,000	100,000	75,000	36	434	6.59	79.49	393.28	1,617.59	19.17	78.86	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.25
19	100,000	500,000	300,000	55	489	10.07	89.56	279.71	1,897.30	13.64	92.49	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.21
20	500,000	UP		57	546	10.44	100.00	153.99	2,051.29	7.51	100.00	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.20
				546				2,051.29				1				4.06				0.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	4.66	4.66	5.99	5.99	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	37	0.73	5.39	6.08	0.09	0.15	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	55	2.62	8.01	52.95	53.04	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	75	2.91	10.92	50.71	103.76	1.26	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	104	4.22	15.14	70.38	174.14	1.75	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	141	5.39	20.52	14.37	188.51	0.36	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	160	2.77	23.29	42.46	230.96	1.06	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	181	3.06	26.35	36.35	267.32	0.90	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	41	222	5.97	32.31	53.37	320.69	1.33	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	248	3.78	36.10	62.63	383.32	1.56	9.54	1	1	8.33	8.33	107.33	107.33	3.84	3.84	171.36	28.00
11	2,500	3,000	2,750	19	267	2.77	38.86	85.88	469.20	2.14	11.67	1	2	8.33	16.67	2,578.42	2,685.75	92.36	96.21	3002.34	572.41
12	3,000	4,000	3,500	21	288	3.06	41.92	102.06	571.26	2.54	14.21	1	3	8.33	25.00	38.72	2,724.47	1.39	97.59	37.93	476.92
13	4,000	5,000	4,500	18	306	2.62	44.54	103.61	674.87	2.58	16.79	0	3	0.00	25.00	0.00	2,724.47	0.00	97.59	0.00	403.70
14	5,000	7,500	6,250	40	346	5.82	50.36	363.54	1,038.42	9.04	25.83	0	3	0.00	25.00	0.00	2,724.47	0.00	97.59	0.00	262.37
15	7,500	10,000	8,750	18	364	2.62	52.98	241.43	1,279.84	6.01	31.84	0	3	0.00	25.00	0.00	2,724.47	0.00	97.59	0.00	212.88
16	10,000	20,000	15,000	54	418	7.86	60.84	589.84	1,869.68	14.67	46.51	0	3	0.00	25.00	0.00	2,724.47	0.00	97.59	0.00	145.72
17	20,000	50,000	35,000	86	504	12.52	73.36	849.13	2,718.81	21.12	67.64	4	7	33.33	58.33	52.33	2,776.80	1.87	99.47	6.16	102.13
18	50,000	100,000	75,000	90	594	13.10	86.46	583.02	3,301.83	14.50	82.14	0	7	0.00	58.33	0.00	2,776.80	0.00	99.47	0.00	84.10
19	100,000	500,000	300,000	80	674	11.64	98.11	486.04	3,787.87	12.09	94.23	5	12	41.67	100.00	14.82	2,791.62	0.53	100.00	3.05	73.70
20	500,000	UP		13	687	1.89	100.00	231.85	4,019.72	5.77	100.00	0	12	0.00	100.00	0.00	2,791.62	0.00	100.00	0.00	69.45
				687				4,019.72				12				2,791.62				69.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.85	5.85	7.05	7.05	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	15	1.46	7.32	0.66	7.71	0.04	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	27	5.85	13.17	32.02	39.73	1.95	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	33	2.93	16.10	4.15	43.88	0.25	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	45	5.85	21.95	19.48	63.36	1.19	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	49	1.95	23.90	8.39	71.75	0.51	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	65	7.80	31.71	11.16	82.91	0.68	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	85	9.76	41.46	79.69	162.59	4.86	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	106	10.24	51.71	58.49	221.08	3.57	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	122	7.80	59.51	67.58	288.66	4.12	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	136	6.83	66.34	37.57	326.23	2.29	19.91	1	1	100.00	100.00	139.85	139.85	100.00	100.00	372.28	42.87
12	3,000	4,000	3,500	5	141	2.44	68.78	52.02	378.24	3.17	23.09	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	36.97
13	4,000	5,000	4,500	6	147	2.93	71.71	12.00	390.24	0.73	23.82	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	35.84
14	5,000	7,500	6,250	6	153	2.93	74.63	83.87	474.11	5.12	28.94	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	29.50
15	7,500	10,000	8,750	14	167	6.83	81.46	95.07	569.18	5.80	34.74	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	24.57
16	10,000	20,000	15,000	9	176	4.39	85.85	142.55	711.73	8.70	43.44	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	19.65
17	20,000	50,000	35,000	9	185	4.39	90.24	288.52	1,000.26	17.61	61.05	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	13.98
18	50,000	100,000	75,000	6	191	2.93	93.17	290.10	1,290.36	17.71	78.76	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	10.84
19	100,000	500,000	300,000	10	201	4.88	98.05	348.07	1,638.43	21.24	100.00	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	8.54
20	500,000	UP		4	205	1.95	100.00	0.00	1,638.43	0.00	100.00	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	8.54
				205				1,638.43				1				139.85				8.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2374 MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	7.87	7.87	4.32	4.32	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	23	0.75	8.61	11.16	15.49	0.83	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	26	1.12	9.74	19.34	34.82	1.44	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	31	1.87	11.61	1.54	36.36	0.11	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	36	1.87	13.48	6.68	43.04	0.50	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	42	2.25	15.73	29.17	72.21	2.18	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	51	3.37	19.10	14.73	86.95	1.10	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	71	7.49	26.59	46.74	133.69	3.49	9.99	1	1	11.11	11.11	14.02	14.02	3.54	3.54	30.00	10.49
9	1,500	2,000	1,750	14	85	5.24	31.84	47.61	181.30	3.56	13.55	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	7.73
10	2,000	2,500	2,250	14	99	5.24	37.08	47.10	228.40	3.52	17.07	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	6.14
11	2,500	3,000	2,750	3	102	1.12	38.20	21.05	249.45	1.57	18.64	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	5.62
12	3,000	4,000	3,500	7	109	2.62	40.82	26.98	276.43	2.02	20.65	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	5.07
13	4,000	5,000	4,500	9	118	3.37	44.19	37.29	313.72	2.79	23.44	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	4.47
14	5,000	7,500	6,250	16	134	5.99	50.19	78.30	392.02	5.85	29.29	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	3.58
15	7,500	10,000	8,750	13	147	4.87	55.06	36.50	428.52	2.73	32.02	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	3.27
16	10,000	20,000	15,000	11	158	4.12	59.18	145.20	573.72	10.85	42.87	0	1	0.00	11.11	0.00	14.02	0.00	3.54	0.00	2.44
17	20,000	50,000	35,000	58	216	21.72	80.90	458.54	1,032.25	34.26	77.13	7	8	77.78	88.89	315.50	329.53	79.59	83.13	68.81	31.92
18	50,000	100,000	75,000	25	241	9.36	90.26	239.21	1,271.46	17.87	95.00	0	8	0.00	88.89	0.00	329.53	0.00	83.13	0.00	25.92
19	100,000	500,000	300,000	25	266	9.36	99.63	42.53	1,313.99	3.18	98.18	1	9	11.11	100.00	66.88	396.40	16.87	100.00	157.26	30.17
20	500,000	UP		1	267	0.37	100.00	24.35	1,338.34	1.82	100.00	0	9	0.00	100.00	0.00	396.40	0.00	100.00	0.00	29.62
				267				1,338.34				9				396.40				29.62	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.01	0.01	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.03	0.05	0.14	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.18	0.22	0.68	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.06	0.28	0.23	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.09	0.37	0.33	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.26	0.62	1.00	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	9.14	9.76	35.51	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	4.57	14.33	17.76	55.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	11.40	25.73	44.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				25.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	14.29	14.29	5.34	5.34	7.29	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.76	19.05	0.00	5.34	0.00	7.29	1	1	50.00	50.00	69.23	69.23	69.19	69.19	0.00	1295.34
3	100	200	150	1	5	4.76	23.81	0.51	4.83	0.70	6.59	0	1	0.00	50.00	0.00	69.23	0.00	69.19	0.00	1432.87
4	200	300	250	2	7	9.52	33.33	0.07	4.76	0.09	6.50	0	1	0.00	50.00	0.00	69.23	0.00	69.19	0.00	1453.39
5	300	500	400	1	8	4.76	38.10	5.34	0.58	7.29	0.79	0	1	0.00	50.00	0.00	69.23	0.00	69.19	0.00	11911.50
6	500	750	625	1	9	4.76	42.86	4.36	4.94	5.95	6.74	1	2	50.00	100.00	30.83	100.06	30.81	100.00	707.35	2025.56
7	750	1,000	875	1	10	4.76	47.62	9.40	14.34	12.84	19.58	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	697.58
8	1,000	1,500	1,250	1	11	4.76	52.38	2.21	16.55	3.02	22.59	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	604.46
9	1,500	2,000	1,750	1	12	4.76	57.14	24.56	8.00	33.52	10.92	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	1250.25
10	2,000	2,500	2,250	1	13	4.76	61.90	2.28	5.72	3.11	7.81	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	1748.86
11	2,500	3,000	2,750	1	14	4.76	66.67	15.15	9.43	20.68	12.87	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	1060.92
12	3,000	4,000	3,500	3	17	14.29	80.95	19.19	28.62	26.18	39.06	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	349.66
13	4,000	5,000	4,500	1	18	4.76	85.71	18.05	46.67	24.64	63.69	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	214.42
14	5,000	7,500	6,250	1	19	4.76	90.48	8.87	55.53	12.10	75.80	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	180.18
15	7,500	10,000	8,750	2	21	9.52	100.00	17.73	73.27	24.20	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57
20	500,000	UP		0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	100.06	0.00	100.00	0.00	136.57
				21				73.27				2				100.06				136.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.00	12.00	3.03	3.03	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.00	16.00	22.25	25.28	6.89	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.00	20.00	13.60	38.88	4.21	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.00	24.00	24.48	63.36	7.58	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.00	28.00	24.48	87.84	7.58	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.00	32.00	24.48	63.36	7.58	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.00	36.00	0.00	63.36	0.00	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.00	40.00	24.48	87.84	7.58	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.00	44.00	24.48	112.32	7.58	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.00	48.00	63.04	175.36	19.52	54.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.00	52.00	12.47	162.89	3.86	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.00	56.00	27.18	190.07	8.42	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.00	60.00	37.96	228.03	11.75	70.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.00	64.00	48.80	276.83	15.11	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.00	68.00	3.03	279.86	0.94	86.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.00	72.00	4.38	284.23	1.35	88.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	20	8.00	80.00	22.63	306.86	7.01	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	25	20.00	100.00	16.07	322.93	4.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	322.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				322.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	9.75	9.75	1.98	1.98	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	31	1.44	11.19	0.75	2.73	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	38	2.53	13.72	1.38	4.12	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	40	0.72	14.44	1.96	6.08	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	55	5.42	19.86	6.89	12.97	0.27	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	61	2.17	22.02	4.35	17.32	0.17	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	70	3.25	25.27	12.32	29.64	0.49	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	86	5.78	31.05	40.08	69.72	1.59	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	99	4.69	35.74	32.87	102.59	1.31	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	108	3.25	38.99	32.64	135.23	1.30	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	112	1.44	40.43	21.79	157.02	0.87	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	116	1.44	41.88	21.32	178.34	0.85	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	130	5.05	46.93	72.58	250.92	2.88	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	150	7.22	54.15	137.24	388.16	5.45	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	165	5.42	59.57	124.10	512.26	4.93	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	180	5.42	64.98	172.77	685.03	6.87	27.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	212	11.55	76.53	177.77	862.81	7.07	34.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	226	5.05	81.59	134.72	997.52	5.35	39.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	252	9.39	90.97	169.87	1,167.39	6.75	46.40	4	4	100.00	100.00	83.30	83.30	100.00	100.00	49.04	7.14
20	500,000	UP		25	277	9.03	100.00	1,348.75	2,516.14	53.60	100.00	0	4	0.00	100.00	0.00	83.30	0.00	100.00	0.00	3.31
				277				2,516.14				4				83.30				3.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.44	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.22	6.67	1.31	1.31	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.22	8.89	0.70	2.01	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.22	11.11	1.38	3.38	0.13	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.22	13.33	1.52	4.90	0.14	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.22	15.56	1.43	6.33	0.13	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.22	17.78	1.20	7.53	0.11	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	13	11.11	28.89	10.14	17.67	0.95	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	15	4.44	33.33	22.69	40.36	2.12	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	2.22	35.56	19.90	60.27	1.86	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	20	8.89	44.44	91.33	151.60	8.54	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	2.22	46.67	28.19	179.79	2.64	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	23	4.44	51.11	25.02	204.81	2.34	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	27	8.89	60.00	19.21	224.02	1.80	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	30	6.67	66.67	94.91	318.94	8.88	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	34	8.89	75.56	301.39	620.32	28.19	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	42	17.78	93.33	267.46	887.78	25.02	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	45	6.67	100.00	181.27	1,069.04	16.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	1,069.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	45	0.00	100.00	0.00	1,069.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				1,069.04				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	14.75	14.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	21	2.46	17.21	0.87	0.87	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	26	4.10	21.31	10.78	11.65	0.76	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	0.82	22.13	4.90	16.56	0.34	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	30	2.46	24.59	8.31	24.87	0.58	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	36	4.92	29.51	14.18	39.05	0.99	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	41	4.10	33.61	26.24	65.29	1.84	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	50	7.38	40.98	23.90	89.19	1.67	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	58	6.56	47.54	39.26	128.45	2.75	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	63	4.10	51.64	39.77	168.22	2.79	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	77	11.48	63.11	80.25	248.47	5.62	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	89	9.84	72.95	83.20	331.67	5.83	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	95	4.92	77.87	7.11	338.78	0.50	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	98	2.46	80.33	90.15	428.93	6.31	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	99	0.82	81.15	15.50	444.43	1.09	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	106	5.74	86.89	356.22	800.66	24.95	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	115	7.38	94.26	421.37	1,222.02	29.51	85.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	116	0.82	95.08	0.66	1,222.68	0.05	85.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	122	4.92	100.00	205.12	1,427.80	14.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	122	0.00	100.00	0.00	1,427.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				122				1,427.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.24	4.24	0.53	0.53	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	0.85	5.08	0.66	0.12	0.05	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.42	5.51	0.10	0.22	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.42	5.93	0.75	0.96	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	2.12	8.05	6.12	7.08	0.42	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	1.69	9.75	6.70	13.78	0.46	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	37	5.93	15.68	16.80	30.58	1.16	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	42	2.12	17.80	20.94	51.52	1.45	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	56	5.93	23.73	38.18	89.70	2.64	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	62	2.54	26.27	25.53	115.22	1.77	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	70	3.39	29.66	22.40	137.62	1.55	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	82	5.08	34.75	55.09	192.71	3.81	13.34	1	1	16.67	16.67	0.00	0.00	0.01	0.01	0.01	0.00
13	4,000	5,000	4,500	13	95	5.51	40.25	39.35	232.07	2.72	16.06	0	1	0.00	16.67	0.00	0.00	0.00	0.01	0.00	0.00
14	5,000	7,500	6,250	25	120	10.59	50.85	95.03	327.10	6.58	22.64	1	2	16.67	33.33	0.13	0.14	0.34	0.35	0.14	0.04
15	7,500	10,000	8,750	13	133	5.51	56.36	95.02	422.12	6.58	29.21	0	2	0.00	33.33	0.00	0.14	0.00	0.35	0.00	0.03
16	10,000	20,000	15,000	28	161	11.86	68.22	338.48	760.61	23.43	52.64	3	5	50.00	83.33	36.95	37.09	95.01	95.36	10.92	4.88
17	20,000	50,000	35,000	43	204	18.22	86.44	269.03	1,029.63	18.62	71.26	0	5	0.00	83.33	0.00	37.09	0.00	95.36	0.00	3.60
18	50,000	100,000	75,000	7	211	2.97	89.41	70.93	1,100.56	4.91	76.17	0	5	0.00	83.33	0.00	37.09	0.00	95.36	0.00	3.37
19	100,000	500,000	300,000	13	224	5.51	94.92	270.31	1,370.88	18.71	94.88	1	6	16.67	100.00	1.81	38.90	4.64	100.00	0.67	2.84
20	500,000	UP		12	236	5.08	100.00	74.02	1,444.90	5.12	100.00	0	6	0.00	100.00	0.00	38.90	0.00	100.00	0.00	2.69
				236				1,444.90				6				38.90				2.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 240 SPINNING MILLS PRE-SPINNING PROCESS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	1.58	1.58	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.12	1.45	0.15	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	3.53	4.98	4.28	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	3.86	8.84	4.68	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	1.70	10.55	2.07	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	3.18	13.73	3.86	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	15.91	29.64	19.28	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	40.76	70.40	49.41	85.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	1.42	71.82	1.72	87.06	1	1	100.00	100.00	2.58	2.58	100.00	100.00	182.13	3.60
11	2,500	3,000	2,750	1	10	7.69	76.92	0.80	72.62	0.97	88.02	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.56
12	3,000	4,000	3,500	1	11	7.69	84.62	2.99	75.60	3.62	91.64	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.42
13	4,000	5,000	4,500	1	12	7.69	92.31	2.46	78.06	2.98	94.62	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.31
14	5,000	7,500	6,250	1	13	7.69	100.00	4.44	82.50	5.38	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
20	500,000	UP		0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	3.13
				13				82.50				1				2.58				3.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2401 SPINNING MILLSPRE-SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	2.85	2.85	5.67	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.64	3.49	1.27	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.84	5.34	3.67	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	1.43	3.91	2.84	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.00	3.91	0.00	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	4.29	8.20	8.53	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	1.43	9.63	2.84	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	2.17	11.79	4.31	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	7.50	19.29	14.91	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	19.12	38.41	38.03	76.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	11.87	50.28	23.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				50.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2402 SPINNING MILLSPRE-SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	7.18	7.18	2.85	2.85	0.11	0.11	1	1	2.86	2.86	1.63	1.63	0.22	0.22	57.21	57.21
2	50	100	75	10	59	1.47	8.65	0.94	3.79	0.04	0.15	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	43.04
3	100	200	150	16	75	2.35	11.00	1.39	5.17	0.06	0.21	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	31.50
4	200	300	250	2	77	0.29	11.29	0.42	5.59	0.02	0.22	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	29.15
5	300	500	400	11	88	1.61	12.90	6.85	12.44	0.28	0.50	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	13.10
6	500	750	625	20	108	2.93	15.84	12.45	24.89	0.50	1.00	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	6.55
7	750	1,000	875	13	121	1.91	17.74	8.18	33.07	0.33	1.33	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	4.93
8	1,000	1,500	1,250	16	137	2.35	20.09	15.33	48.40	0.62	1.95	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	3.37
9	1,500	2,000	1,750	4	141	0.59	20.67	10.92	59.32	0.44	2.39	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	2.75
10	2,000	2,500	2,250	2	143	0.29	20.97	5.81	65.13	0.23	2.62	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	2.50
11	2,500	3,000	2,750	9	152	1.32	22.29	26.54	91.67	1.07	3.69	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	1.78
12	3,000	4,000	3,500	8	160	1.17	23.46	15.12	106.79	0.61	4.30	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	1.53
13	4,000	5,000	4,500	8	168	1.17	24.63	16.85	123.64	0.68	4.97	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	1.32
14	5,000	7,500	6,250	19	187	2.79	27.42	109.64	233.27	4.41	9.38	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	0.70
15	7,500	10,000	8,750	34	221	4.99	32.40	109.85	343.13	4.42	13.80	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	0.47
16	10,000	20,000	15,000	58	279	8.50	40.91	154.11	497.24	6.20	20.00	0	1	0.00	2.86	0.00	1.63	0.00	0.22	0.00	0.33
17	20,000	50,000	35,000	74	353	10.85	51.76	517.88	1,015.12	20.83	40.83	8	9	22.86	25.71	174.44	176.07	23.29	23.51	33.68	17.34
18	50,000	100,000	75,000	72	425	10.56	62.32	450.39	1,465.52	18.12	58.95	6	15	17.14	42.86	47.69	223.76	6.37	29.88	10.59	15.27
19	100,000	500,000	300,000	160	585	23.46	85.78	728.26	2,193.77	29.29	88.24	19	34	54.29	97.14	525.21	748.97	70.12	100.00	72.12	34.14
20	500,000	UP		97	682	14.22	100.00	292.42	2,486.19	11.76	100.00	1	35	2.86	100.00	0.00	748.97	0.00	100.00	0.00	30.13
				682				2,486.19				35				748.97				30.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2403 SPINNING MILLSPRE-SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	6.36	6.36	34.51	34.51	0.73	0.73	3	3	9.38	9.38	45.38	45.38	1.59	1.59	131.50	131.50
2	50	100	75	6	81	0.51	6.86	0.96	35.47	0.02	0.75	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	127.94
3	100	200	150	6	87	0.51	7.37	14.87	50.34	0.31	1.07	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	90.15
4	200	300	250	18	105	1.53	8.90	0.84	51.18	0.02	1.08	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	88.67
5	300	500	400	30	135	2.54	11.44	26.80	77.98	0.57	1.65	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	58.19
6	500	750	625	27	162	2.29	13.73	12.40	90.38	0.26	1.91	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	50.21
7	750	1,000	875	6	168	0.51	14.24	82.80	173.18	1.75	3.66	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	26.20
8	1,000	1,500	1,250	33	201	2.80	17.03	34.90	208.08	0.74	4.40	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	21.81
9	1,500	2,000	1,750	32	233	2.71	19.75	226.03	434.11	4.78	9.19	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	10.45
10	2,000	2,500	2,250	20	253	1.69	21.44	32.65	466.75	0.69	9.88	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	9.72
11	2,500	3,000	2,750	20	273	1.69	23.14	41.56	508.31	0.88	10.76	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	8.93
12	3,000	4,000	3,500	17	290	1.44	24.58	11.88	520.19	0.25	11.01	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	8.72
13	4,000	5,000	4,500	25	315	2.12	26.69	44.42	564.61	0.94	11.95	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	8.04
14	5,000	7,500	6,250	26	341	2.20	28.90	54.19	618.80	1.15	13.10	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	7.33
15	7,500	10,000	8,750	41	382	3.47	32.37	94.56	713.36	2.00	15.10	0	3	0.00	9.38	0.00	45.38	0.00	1.59	0.00	6.36
16	10,000	20,000	15,000	120	502	10.17	42.54	582.54	1,295.91	12.33	27.42	2	5	6.25	15.63	11.42	56.80	0.40	1.99	1.96	4.38
17	20,000	50,000	35,000	187	689	15.85	58.39	996.41	2,292.31	21.09	48.51	1	6	3.13	18.75	0.00	56.80	0.00	1.99	0.00	2.48
18	50,000	100,000	75,000	126	815	10.68	69.07	601.87	2,894.18	12.74	61.25	12	18	37.50	56.25	2,564.52	2,621.31	89.98	91.98	426.09	90.57
19	100,000	500,000	300,000	251	1,066	21.27	90.34	1,346.21	4,240.40	28.49	89.74	11	29	34.38	90.63	214.22	2,835.53	7.52	99.49	15.91	66.87
20	500,000	UP		114	1,180	9.66	100.00	484.96	4,725.36	10.26	100.00	3	32	9.38	100.00	14.42	2,849.95	0.51	100.00	2.97	60.31
				1,180				4,725.36				32				2,849.95				60.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2408 SPINNING MILLSPRE-SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	7.01	7.01	0.21	0.21	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	78	0.09	7.10	3.38	3.17	0.14	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	83	0.46	7.56	0.87	4.04	0.04	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	86	0.27	7.83	1.24	5.28	0.05	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	95	0.82	8.65	3.61	8.89	0.15	0.37	1	1	1.79	1.79	30.05	30.05	0.01	0.01	832.06	338.12
6	500	750	625	8	103	0.73	9.38	4.02	12.91	0.17	0.53	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	232.74
7	750	1,000	875	11	114	1.00	10.38	4.06	16.97	0.17	0.70	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	177.10
8	1,000	1,500	1,250	15	129	1.37	11.75	15.64	32.60	0.65	1.35	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	92.16
9	1,500	2,000	1,750	6	135	0.55	12.30	9.09	41.69	0.38	1.73	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	72.07
10	2,000	2,500	2,250	8	143	0.73	13.02	3.39	45.08	0.14	1.87	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	66.65
11	2,500	3,000	2,750	7	150	0.64	13.66	18.39	63.47	0.76	2.63	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	47.34
12	3,000	4,000	3,500	5	155	0.46	14.12	9.07	72.54	0.38	3.01	0	1	0.00	1.79	0.00	30.05	0.00	0.01	0.00	41.42
13	4,000	5,000	4,500	12	167	1.09	15.21	6.29	78.84	0.26	3.27	1	2	1.79	3.57	16.43	46.48	0.01	0.02	261.08	58.96
14	5,000	7,500	6,250	21	188	1.91	17.12	49.76	128.59	2.06	5.33	1	3	1.79	5.36	25.40	71.87	0.01	0.03	51.04	55.89
15	7,500	10,000	8,750	36	224	3.28	20.40	89.80	218.40	3.72	9.05	0	3	0.00	5.36	0.00	71.87	0.00	0.03	0.00	32.91
16	10,000	20,000	15,000	69	293	6.28	26.68	202.74	421.14	8.40	17.45	1	4	1.79	7.14	2.74	74.61	0.00	0.03	1.35	17.72
17	20,000	50,000	35,000	145	438	13.21	39.89	450.01	871.15	18.65	36.10	4	8	7.14	14.29	266.55	341.16	0.12	0.16	59.23	39.16
18	50,000	100,000	75,000	88	526	8.01	47.91	247.65	1,118.80	10.26	46.36	4	12	7.14	21.43	4,802.16	5,143.32	2.25	2.41	1939.08	459.72
19	100,000	500,000	300,000	208	734	18.94	66.85	513.39	1,632.19	21.27	67.63	14	26	25.00	46.43	3,674.43	8,817.75	1.72	4.13	715.72	540.24
20	500,000	UP		364	1,098	33.15	100.00	781.17	2,413.36	32.37	100.00	30	56	53.57	100.00	204,918.45	213,736.20	95.87	100.00	26232.33	8856.38
				1,098				2,413.36				56				213,736.20				8856.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 241 WEAVING PRE-WEAVING PROCESS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.74	0.75	4.48	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.14	0.89	0.88	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.58	1.47	3.54	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	3.23	4.70	19.67	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	2.15	6.85	13.06	41.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	4.98	11.83	30.35	72.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	2.41	14.25	14.70	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.84	15.09	5.14	91.90	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	0.79	15.88	4.82	96.73	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.54	16.42	3.27	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				16.42				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2411 WEAVINGPRE-WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.59	0.59	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	1.35	1.94	1.45	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	1.39	3.33	1.49	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	1.94	5.27	2.08	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	1.39	6.66	1.49	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	3.72	10.38	3.99	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.17	33.33	0.72	11.10	0.77	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.17	37.50	1.14	12.24	1.23	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.17	41.67	1.44	13.69	1.55	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.17	45.83	2.86	16.55	3.07	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.17	50.00	0.44	16.99	0.47	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.17	54.17	5.15	22.14	5.52	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.17	58.33	2.50	24.63	2.68	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.17	62.50	10.57	35.21	11.34	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.17	66.67	10.57	45.78	11.34	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	23	29.17	95.83	39.83	85.61	42.72	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	4.17	100.00	7.63	93.24	8.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	93.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	93.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				93.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2412 WEAVINGPRE-WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	2.47	2.47	6.93	6.93	0.24	0.24	1	1	2.38	2.38	84.02	84.02	0.40	0.40	1211.52	1211.52
2	50	100	75	8	25	1.16	3.63	24.06	31.00	0.83	1.07	0	1	0.00	2.38	0.00	84.02	0.00	0.40	0.00	271.02
3	100	200	150	7	32	1.02	4.64	2.34	33.34	0.08	1.15	0	1	0.00	2.38	0.00	84.02	0.00	0.40	0.00	251.99
4	200	300	250	1	33	0.15	4.79	28.60	61.94	0.98	2.13	0	1	0.00	2.38	0.00	84.02	0.00	0.40	0.00	135.64
5	300	500	400	5	38	0.73	5.52	1.96	63.90	0.07	2.20	1	2	2.38	4.76	67.21	151.23	0.32	0.72	3430.89	236.66
6	500	750	625	18	56	2.61	8.13	8.26	72.16	0.28	2.49	0	2	0.00	4.76	0.00	151.23	0.00	0.72	0.00	209.56
7	750	1,000	875	21	77	3.05	11.18	13.91	86.07	0.48	2.96	2	4	4.76	9.52	184.83	336.06	0.88	1.59	1329.23	390.45
8	1,000	1,500	1,250	25	102	3.63	14.80	18.96	105.03	0.65	3.62	1	5	2.38	11.90	270.00	606.06	1.28	2.87	1424.30	577.06
9	1,500	2,000	1,750	29	131	4.21	19.01	59.79	164.82	2.06	5.68	0	5	0.00	11.90	0.00	606.06	0.00	2.87	0.00	367.71
10	2,000	2,500	2,250	28	159	4.06	23.08	39.61	204.43	1.36	7.04	1	6	2.38	14.29	11.78	617.84	0.06	2.93	29.74	302.23
11	2,500	3,000	2,750	13	172	1.89	24.96	33.66	238.08	1.16	8.20	0	6	0.00	14.29	0.00	617.84	0.00	2.93	0.00	259.51
12	3,000	4,000	3,500	24	196	3.48	28.45	83.33	321.41	2.87	11.07	0	6	0.00	14.29	0.00	617.84	0.00	2.93	0.00	192.23
13	4,000	5,000	4,500	12	208	1.74	30.19	63.35	384.76	2.18	13.25	0	6	0.00	14.29	0.00	617.84	0.00	2.93	0.00	160.58
14	5,000	7,500	6,250	51	259	7.40	37.59	133.20	517.96	4.59	17.84	2	8	4.76	19.05	966.89	1,584.73	4.58	7.51	725.92	305.96
15	7,500	10,000	8,750	66	325	9.58	47.17	330.98	848.94	11.40	29.24	5	13	11.90	30.95	2,007.97	3,592.70	9.51	17.02	606.67	423.20
16	10,000	20,000	15,000	98	423	14.22	61.39	785.56	1,634.50	27.05	56.29	10	23	23.81	54.76	3,011.96	6,604.66	14.27	31.28	383.42	404.08
17	20,000	50,000	35,000	74	497	10.74	72.13	453.54	2,088.04	15.62	71.91	7	30	16.67	71.43	8,918.21	15,522.87	42.24	73.53	1966.36	743.42
18	50,000	100,000	75,000	81	578	11.76	83.89	329.70	2,417.74	11.35	83.26	5	35	11.90	83.33	5,313.75	20,836.62	25.17	98.70	1611.68	861.82
19	100,000	500,000	300,000	97	675	14.08	97.97	451.67	2,869.42	15.55	98.82	7	42	16.67	100.00	275.10	21,111.72	1.30	100.00	60.91	735.75
20	500,000	UP		14	689	2.03	100.00	34.33	2,903.75	1.18	100.00	0	42	0.00	100.00	0.00	21,111.72	0.00	100.00	0.00	727.05
				689				2,903.75				42				21,111.72				727.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2413 WEAVINGPRE-WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	5.84	5.84	10.25	10.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	64	0.19	6.03	15.57	25.82	0.38	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	67	0.28	6.31	27.20	53.03	0.66	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	74	0.66	6.97	1.84	54.87	0.04	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	94	1.88	8.85	10.04	64.90	0.24	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	110	1.51	10.36	114.95	50.05	2.80	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	121	1.04	11.39	15.52	34.52	0.38	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	139	1.69	13.09	35.16	0.64	0.86	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	167	2.64	15.73	49.41	50.05	1.20	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	186	1.79	17.51	99.57	149.63	2.43	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	203	1.60	19.11	60.51	210.14	1.47	5.12	1	1	2.94	2.94	92.29	92.29	1.86	1.86	152.52	43.92
12	3,000	4,000	3,500	55	258	5.18	24.29	146.14	356.28	3.56	8.68	0	1	0.00	2.94	0.00	92.29	0.00	1.86	0.00	25.90
13	4,000	5,000	4,500	63	321	5.93	30.23	150.33	506.61	3.66	12.34	2	3	5.88	8.82	5.82	98.11	0.12	1.97	3.87	19.37
14	5,000	7,500	6,250	45	366	4.24	34.46	174.39	681.00	4.25	16.59	1	4	2.94	11.76	0.04	98.15	0.00	1.97	0.02	14.41
15	7,500	10,000	8,750	50	416	4.71	39.17	115.03	796.03	2.80	19.39	6	10	17.65	29.41	2,806.83	2,904.98	56.46	58.43	2440.08	364.93
16	10,000	20,000	15,000	144	560	13.56	52.73	632.93	1,428.96	15.42	34.80	2	12	5.88	35.29	2.90	2,907.88	0.06	58.49	0.46	203.50
17	20,000	50,000	35,000	210	770	19.77	72.50	1,207.94	2,636.90	29.42	64.22	7	19	20.59	55.88	1,011.75	3,919.63	20.35	78.84	83.76	148.65
18	50,000	100,000	75,000	107	877	10.08	82.58	518.07	3,154.98	12.62	76.84	6	25	17.65	73.53	15.46	3,935.10	0.31	79.15	2.98	124.73
19	100,000	500,000	300,000	153	1,030	14.41	96.99	744.73	3,899.71	18.14	94.98	9	34	26.47	100.00	1,036.31	4,971.41	20.85	100.00	139.15	127.48
20	500,000	UP		32	1,062	3.01	100.00	206.17	4,105.88	5.02	100.00	0	34	0.00	100.00	0.00	4,971.41	0.00	100.00	0.00	121.08
				1,062				4,105.88				34				4,971.41				121.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2418 WEAVINGPRE-WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.98	3.98	1.46	1.46	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	28	0.15	4.13	6.88	8.33	0.28	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	30	0.29	4.42	1.13	9.46	0.05	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	0.88	5.31	2.50	11.96	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	40	0.59	5.90	2.72	14.67	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	46	0.88	6.78	7.72	22.39	0.31	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	56	1.47	8.26	11.62	34.01	0.47	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	76	2.95	11.21	36.77	70.78	1.49	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	77	0.15	11.36	9.53	80.31	0.39	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	90	1.92	13.27	27.29	107.60	1.10	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	97	1.03	14.31	23.89	131.49	0.97	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	108	1.62	15.93	45.09	176.58	1.82	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	120	1.77	17.70	41.61	218.19	1.68	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	149	4.28	21.98	146.11	364.30	5.91	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	165	2.36	24.34	167.57	531.88	6.78	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	220	8.11	32.45	522.14	1,054.02	21.11	42.62	4	4	13.79	13.79	6,878.72	6,878.72	4.14	4.14	1317.40	652.62
17	20,000	50,000	35,000	85	305	12.54	44.99	389.48	1,443.50	15.75	58.36	3	7	10.34	24.14	3,697.47	10,576.19	2.22	6.36	949.32	732.67
18	50,000	100,000	75,000	58	363	8.55	53.54	475.08	1,918.58	19.21	77.57	4	11	13.79	37.93	16,681.56	27,257.75	10.03	16.40	3511.32	1420.72
19	100,000	500,000	300,000	146	509	21.53	75.07	358.46	2,277.04	14.49	92.06	1	12	3.45	41.38	20.00	27,277.75	0.01	16.41	5.58	1197.95
20	500,000	UP		169	678	24.93	100.00	196.28	2,473.32	7.94	100.00	17	29	58.62	100.00	138,965.55	166,243.30	83.59	100.00	70798.65	6721.45
				678				2,473.32				29				166,243.30				6721.45	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.15	0.15	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.57	0.72	1.66	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	2.97	3.69	8.59	10.68	1	1	100.00	100.00	29.58	29.58	100.00	100.00	996.70	801.66
5	300	500	400	1	5	10.00	50.00	17.99	21.68	52.07	62.74	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	136.40
6	500	750	625	1	6	10.00	60.00	2.34	24.03	6.78	69.52	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	123.11
7	750	1,000	875	1	7	10.00	70.00	2.55	26.57	7.37	76.89	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	111.31
8	1,000	1,500	1,250	1	8	10.00	80.00	5.17	31.74	14.96	91.85	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	93.18
9	1,500	2,000	1,750	1	9	10.00	90.00	2.47	34.22	7.16	99.01	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	86.44
10	2,000	2,500	2,500	1	10	10.00	100.00	0.34	34.56	0.99	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
20	500,000	UP		0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59
				10				34.56				1				29.58				85.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	10.00	10.00	0.05	0.05	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.33	13.33	0.02	0.07	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	10.00	23.33	0.06	0.13	0.15	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	6.67	30.00	0.07	0.20	0.18	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	3.33	33.33	4.11	4.30	10.50	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	15	16.67	50.00	1.34	5.65	3.43	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	3.33	53.33	2.46	8.10	6.28	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	6.67	60.00	5.50	13.60	14.07	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	6.67	66.67	6.53	20.13	16.69	51.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	3.33	70.00	0.40	20.53	1.03	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	3.33	73.33	0.42	20.95	1.08	53.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	3.33	76.67	0.65	21.60	1.66	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.33	80.00	0.45	22.06	1.15	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.33	83.33	3.31	25.37	8.47	64.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	3.33	86.67	2.80	28.16	7.15	72.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	3.33	90.00	2.41	30.57	6.15	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	28	3.33	93.33	2.90	33.46	7.41	85.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.33	96.67	2.43	35.90	6.22	91.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	30	3.33	100.00	3.21	39.10	8.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	30	0.00	100.00	0.00	39.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				39.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.28	2.28	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.46	2.74	0.39	0.43	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.46	3.20	0.35	0.78	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	15	3.65	6.85	3.18	3.96	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	19	1.83	8.68	1.92	5.87	0.17	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	0.46	9.13	1.39	7.26	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	28	3.65	12.79	1.57	8.83	0.14	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	36	3.65	16.44	8.26	17.09	0.75	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	39	1.37	17.81	4.31	21.40	0.39	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	40	0.46	18.26	0.11	21.51	0.01	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	53	5.94	24.20	32.42	53.93	2.95	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	55	0.91	25.11	19.73	73.67	1.80	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	64	4.11	29.22	1.39	75.06	0.13	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	98	15.53	44.75	139.96	215.02	12.74	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	102	1.83	46.58	34.45	249.47	3.14	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	121	8.68	55.25	142.62	392.09	12.98	35.69	1	1	50.00	50.00	10.70	10.70	100.00	100.00	7.50	2.73
17	20,000	50,000	35,000	30	151	13.70	68.95	235.92	628.01	21.48	57.17	0	1	0.00	50.00	0.00	10.70	0.00	100.00	0.00	1.70
18	50,000	100,000	75,000	39	190	17.81	86.76	283.42	911.43	25.80	82.97	1	2	50.00	100.00	0.00	10.70	0.00	100.00	0.00	1.17
19	100,000	500,000	300,000	28	218	12.79	99.54	173.42	1,084.85	15.79	98.75	0	2	0.00	100.00	0.00	10.70	0.00	100.00	0.00	0.99
20	500,000	UP		1	219	0.46	100.00	13.70	1,098.55	1.25	100.00	0	2	0.00	100.00	0.00	10.70	0.00	100.00	0.00	0.97
				219				1,098.55				2				10.70				0.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	8.28	8.28	16.61	16.61	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	48	1.41	9.70	22.11	38.71	1.14	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	52	0.81	10.51	1.23	39.94	0.06	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	53	0.20	10.71	0.44	40.39	0.02	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	59	1.21	11.92	3.12	43.50	0.16	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	62	0.61	12.53	2.79	46.29	0.14	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	68	1.21	13.74	5.52	51.81	0.29	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	83	3.03	16.77	9.56	61.37	0.49	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	97	2.83	19.60	8.44	69.80	0.44	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	116	3.84	23.43	37.16	106.96	1.92	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	123	1.41	24.85	17.08	124.04	0.88	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	143	4.04	28.89	44.27	168.31	2.29	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	161	3.64	32.53	38.34	206.65	1.99	10.70	3	3	10.71	10.71	23.69	23.69	1.21	1.21	61.79	11.46
14	5,000	7,500	6,250	33	194	6.67	39.19	89.31	295.96	4.62	15.32	1	4	3.57	14.29	67.39	91.08	3.44	4.65	75.45	30.77
15	7,500	10,000	8,750	13	207	2.63	41.82	76.91	372.87	3.98	19.30	0	4	0.00	14.29	0.00	91.08	0.00	4.65	0.00	24.43
16	10,000	20,000	15,000	44	251	8.89	50.71	228.49	601.36	11.83	31.13	2	6	7.14	21.43	79.02	170.10	4.04	8.69	34.58	28.28
17	20,000	50,000	35,000	68	319	13.74	64.44	452.62	1,053.98	23.43	54.57	3	9	10.71	32.14	2.46	172.56	0.13	8.82	0.54	16.37
18	50,000	100,000	75,000	53	372	10.71	75.15	362.44	1,416.42	18.76	73.33	7	16	25.00	57.14	142.73	315.29	7.29	16.11	39.38	22.26
19	100,000	500,000	300,000	75	447	15.15	90.30	476.34	1,892.77	24.66	97.99	8	24	28.57	85.71	1,606.43	1,921.72	82.07	98.17	337.24	101.53
20	500,000	UP		48	495	9.70	100.00	38.81	1,931.58	2.01	100.00	4	28	14.29	100.00	35.76	1,957.48	1.83	100.00	92.14	101.34
				495				1,931.58				28				1,957.48				101.34	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	6.94	6.94	0.95	0.95	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	21	0.35	7.29	15.40	16.35	0.70	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	22	0.35	7.64	0.49	16.83	0.02	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	24	0.69	8.33	0.70	17.53	0.03	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	29	1.74	10.07	7.90	25.44	0.36	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	32	1.04	11.11	4.12	29.56	0.19	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	35	1.04	12.15	12.33	17.22	0.56	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	46	3.82	15.97	21.43	38.65	0.97	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	53	2.43	18.40	23.26	61.91	1.05	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	57	1.39	19.79	21.32	83.23	0.97	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	69	4.17	23.96	25.63	108.85	1.16	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	76	2.43	26.39	61.10	169.95	2.77	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	80	1.39	27.78	28.59	198.54	1.30	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	98	6.25	34.03	177.46	376.00	8.04	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	113	5.21	39.24	241.04	617.04	10.93	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	149	12.50	51.74	400.90	1,017.94	18.17	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	53	202	18.40	70.14	790.71	1,808.65	35.84	81.98	2	2	100.00	100.00	107.31	107.31	100.00	100.00	13.57	5.93
18	50,000	100,000	75,000	34	236	11.81	81.94	225.28	2,033.93	10.21	92.19	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	5.28
19	100,000	500,000	300,000	37	273	12.85	94.79	145.28	2,179.21	6.58	98.77	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	4.92
20	500,000	UP		15	288	5.21	100.00	27.03	2,206.24	1.23	100.00	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	4.86
				288				2,206.24				2				107.31				4.86	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.42	0.42	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.04	0.47	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	0.06	0.52	0.04	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	1.46	1.98	1.00	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	0.34	2.32	0.24	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.78	16.67	0.33	2.65	0.23	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.78	19.44	0.38	3.03	0.26	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.78	22.22	0.39	3.42	0.27	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.78	25.00	1.46	4.88	1.00	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.78	27.78	0.71	5.59	0.49	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.78	30.56	1.22	6.81	0.84	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.78	33.33	1.16	7.97	0.80	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	8.33	41.67	7.22	15.19	4.97	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	17	5.56	47.22	8.76	23.95	6.03	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	11.11	58.33	18.69	42.64	12.88	29.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	25	11.11	69.44	8.51	51.15	5.86	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	29	11.11	80.56	41.90	93.05	28.87	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	36	19.44	100.00	52.10	145.16	35.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	145.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				145.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.09	9.09	0.55	0.55	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.55	13.64	0.04	0.58	0.10	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.55	18.18	0.05	0.63	0.13	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.55	22.73	2.00	2.63	5.55	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.55	27.27	0.50	3.13	1.39	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	0.48	3.61	1.32	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	0.01	3.62	0.02	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	0.51	4.12	1.40	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	0.66	4.78	1.83	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	0.00	4.78	0.00	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	7.76	12.54	21.50	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	14	9.09	63.64	2.14	14.68	5.92	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.55	68.18	1.37	16.05	3.79	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	9.09	77.27	2.40	18.45	6.65	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.55	81.82	1.87	20.32	5.18	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.55	86.36	3.93	24.25	10.89	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	22	13.64	100.00	11.84	36.08	32.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				36.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	6.54	6.54	4.92	4.92	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	31	0.70	7.24	0.06	4.98	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	37	1.40	8.64	1.66	6.64	0.12	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	40	0.70	9.35	6.07	12.71	0.43	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	44	0.93	10.28	4.03	16.74	0.28	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	47	0.70	10.98	5.00	21.75	0.35	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	52	1.17	12.15	1.13	22.88	0.08	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	61	2.10	14.25	14.52	37.40	1.02	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	72	2.57	16.82	13.07	50.47	0.91	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	82	2.34	19.16	12.47	62.95	0.87	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	87	1.17	20.33	8.40	71.35	0.59	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	102	3.50	23.83	28.94	100.29	2.03	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	117	3.50	27.34	42.73	143.01	2.99	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	136	4.44	31.78	43.06	186.07	3.01	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	140	0.93	32.71	5.37	191.45	0.38	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	186	10.75	43.46	172.81	364.26	12.09	25.49	1	1	8.33	8.33	2,157.05	2,157.05	6.21	6.21	1248.23	592.18
17	20,000	50,000	35,000	60	246	14.02	57.48	307.44	671.69	21.51	47.00	4	5	33.33	41.67	13,680.29	15,837.34	39.37	45.58	4449.80	2357.83
18	50,000	100,000	75,000	33	279	7.71	65.19	269.50	941.19	18.86	65.86	3	8	25.00	66.67	18,820.62	34,657.96	54.16	99.74	6983.58	3682.35
19	100,000	500,000	300,000	103	382	24.07	89.25	324.17	1,265.36	22.68	88.55	3	11	25.00	91.67	89.58	34,747.54	0.26	99.99	27.63	2746.07
20	500,000	UP		46	428	10.75	100.00	163.68	1,429.03	11.45	100.00	1	12	8.33	100.00	2.50	34,750.04	0.01	100.00	1.53	2431.72
				428				1,429.03				12				34,750.04				2431.72	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	195	195	12.91	12.91	96.01	96.01	2.77	2.77	1	1	2.44	2.44	1,315.37	1,315.37	6.76	6.76	1370.00	1370.00
2	50	100	75	29	224	1.92	14.82	163.27	259.29	4.71	7.47	1	2	2.44	4.88	5.06	1,320.43	0.03	6.79	3.10	509.26
3	100	200	150	6	230	0.40	15.22	0.42	259.70	0.01	7.49	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	508.44
4	200	300	250	5	235	0.33	15.55	1.03	260.73	0.03	7.52	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	506.43
5	300	500	400	15	250	0.99	16.55	2.20	262.93	0.06	7.58	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	502.19
6	500	750	625	25	275	1.65	18.20	18.61	281.55	0.54	8.12	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	468.99
7	750	1,000	875	7	282	0.46	18.66	1.73	283.28	0.05	8.17	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	466.12
8	1,000	1,500	1,250	42	324	2.78	21.44	13.57	296.85	0.39	8.56	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	444.81
9	1,500	2,000	1,750	21	345	1.39	22.83	13.91	310.76	0.40	8.96	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	424.90
10	2,000	2,500	2,250	18	363	1.19	24.02	23.51	334.27	0.68	9.63	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	395.02
11	2,500	3,000	2,750	18	381	1.19	25.22	25.30	359.57	0.73	10.36	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	367.22
12	3,000	4,000	3,500	36	417	2.38	27.60	37.91	397.48	1.09	11.46	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	332.20
13	4,000	5,000	4,500	32	449	2.12	29.72	23.41	420.89	0.67	12.13	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	313.72
14	5,000	7,500	6,250	62	511	4.10	33.82	85.89	506.78	2.48	14.61	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	260.55
15	7,500	10,000	8,750	56	567	3.71	37.52	74.09	580.86	2.14	16.74	0	2	0.00	4.88	0.00	1,320.43	0.00	6.79	0.00	227.32
16	10,000	20,000	15,000	177	744	11.71	49.24	428.52	1,009.38	12.35	29.09	2	4	4.88	9.76	217.66	1,538.09	1.12	7.90	50.79	152.38
17	20,000	50,000	35,000	245	989	16.21	65.45	918.23	1,927.61	26.47	55.56	0	4	0.00	9.76	0.00	1,538.09	0.00	7.90	0.00	79.79
18	50,000	100,000	75,000	184	1,173	12.18	77.63	804.76	2,732.38	23.20	78.76	8	12	19.51	29.27	101.21	1,639.30	0.52	8.42	12.58	60.00
19	100,000	500,000	300,000	219	1,392	14.49	92.12	617.61	3,349.98	17.80	96.56	8	20	19.51	48.78	626.82	2,266.12	3.22	11.65	101.49	67.65
20	500,000	UP		119	1,511	7.88	100.00	119.42	3,469.40	3.44	100.00	21	41	51.22	100.00	17,193.23	19,459.34	88.35	100.00	14397.39	560.88
				1,511				3,469.40				41				19,459.34				560.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2438 MIXED PROCESSES(SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63	63	6.99	6.99	7.87	7.87	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	76	1.44	8.44	1.29	9.16	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	91	1.66	10.10	20.12	29.29	0.58	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	101	1.11	11.21	4.87	34.15	0.14	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	106	0.55	11.76	4.59	38.74	0.13	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	128	2.44	14.21	70.06	108.80	2.01	3.12	1	1	6.67	6.67	248.40	248.40	5.55	5.55	354.58	228.31
7	750	1,000	875	16	144	1.78	15.98	19.68	128.48	0.56	3.68	0	1	0.00	6.67	0.00	248.40	0.00	5.55	0.00	193.34
8	1,000	1,500	1,250	23	167	2.55	18.53	46.89	175.37	1.34	5.03	1	2	6.67	13.33	35.82	284.22	0.80	6.35	76.38	162.07
9	1,500	2,000	1,750	20	187	2.22	20.75	26.63	202.00	0.76	5.79	0	2	0.00	13.33	0.00	284.22	0.00	6.35	0.00	140.70
10	2,000	2,500	2,250	18	205	2.00	22.75	34.28	236.28	0.98	6.77	0	2	0.00	13.33	0.00	284.22	0.00	6.35	0.00	120.29
11	2,500	3,000	2,750	12	217	1.33	24.08	78.38	314.66	2.25	9.02	1	3	6.67	20.00	185.39	469.61	4.14	10.49	236.54	149.25
12	3,000	4,000	3,500	45	262	4.99	29.08	132.46	447.12	3.80	12.81	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	105.03
13	4,000	5,000	4,500	31	293	3.44	32.52	61.78	508.90	1.77	14.58	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	92.28
14	5,000	7,500	6,250	40	333	4.44	36.96	182.71	691.61	5.24	19.82	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	67.90
15	7,500	10,000	8,750	36	369	4.00	40.95	275.54	967.16	7.90	27.71	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	48.56
16	10,000	20,000	15,000	111	480	12.32	53.27	437.72	1,404.88	12.54	40.26	1	4	6.67	26.67	58.36	527.98	1.30	11.79	13.33	37.58
17	20,000	50,000	35,000	137	617	15.21	68.48	808.33	2,213.21	23.16	63.42	9	13	60.00	86.67	2,421.25	2,949.23	54.08	65.87	299.54	133.26
18	50,000	100,000	75,000	82	699	9.10	77.58	374.73	2,587.94	10.74	74.16	1	14	6.67	93.33	1,211.72	4,160.95	27.07	92.94	323.36	160.78
19	100,000	500,000	300,000	130	829	14.43	92.01	548.78	3,136.72	15.72	89.88	0	14	0.00	93.33	0.00	4,160.95	0.00	92.94	0.00	132.65
20	500,000	UP		72	901	7.99	100.00	353.19	3,489.91	10.12	100.00	1	15	6.67	100.00	316.11	4,477.06	7.06	100.00	89.50	128.29
				901				3,489.91				15				4,477.06				128.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.16	0.16	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	17.64	17.79	80.62	81.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.08	21.88	18.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				21.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.15	0.15	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	10.61	10.76	98.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				10.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	42.86	42.86	9.79	9.79	11.95	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	7.14	50.00	0.00	9.79	0.00	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	7.14	57.14	0.31	10.10	0.38	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	7.14	64.29	0.00	10.10	0.00	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	7.14	71.43	9.50	19.60	11.60	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	7.14	78.57	57.00	76.60	69.60	93.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	7.14	85.71	0.50	77.11	0.62	94.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	7.14	92.86	2.40	79.50	2.93	97.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	7.14	100.00	2.40	81.90	2.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	81.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				81.90				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.76	3.76	3.74	3.74	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	0.94	4.69	8.24	11.98	1.12	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	1.41	6.10	0.99	12.97	0.13	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	1.88	7.98	1.07	14.03	0.15	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.47	8.45	1.48	15.52	0.20	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	0.47	8.92	2.36	17.88	0.32	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	0.47	9.39	0.94	18.82	0.13	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	1.41	10.80	11.84	30.65	1.61	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	0.47	11.27	0.62	31.27	0.08	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	26	0.94	12.21	10.46	41.74	1.42	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	33	3.29	15.49	13.37	55.10	1.82	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	45	5.63	21.13	38.40	93.50	5.23	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	52	3.29	24.41	22.54	116.04	3.07	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	68	7.51	31.92	133.51	249.55	18.18	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	69	0.47	32.39	39.58	289.13	5.39	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	75	2.82	35.21	58.77	347.90	8.00	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	72	147	33.80	69.01	93.49	441.40	12.73	60.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	36	183	16.90	85.92	70.91	512.31	9.66	69.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	27	210	12.68	98.59	148.36	660.67	20.20	89.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	213	1.41	100.00	73.77	734.44	10.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				213				734.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	28.40	28.40	1.16	1.16	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	24	1.23	29.63	1.13	2.29	0.35	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	25	1.23	30.86	1.35	3.64	0.41	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	1.23	32.10	0.23	3.86	0.07	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	1.23	33.33	0.58	4.44	0.18	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	29	2.47	35.80	2.74	7.19	0.84	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	37	9.88	45.68	26.61	33.80	8.18	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	44	8.64	54.32	26.10	59.90	8.02	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	45	1.23	55.56	9.15	69.04	2.81	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	46	1.23	56.79	12.47	81.51	3.83	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	47	1.23	58.02	3.94	85.45	1.21	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	48	1.23	59.26	3.20	88.65	0.98	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	61	16.05	75.31	75.39	164.04	23.17	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	68	8.64	83.95	57.55	221.59	17.69	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	69	1.23	85.19	0.11	221.70	0.03	68.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	71	2.47	87.65	1.77	223.47	0.55	68.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	77	7.41	95.06	88.81	312.28	27.30	95.98	1	1	33.33	33.33	38.46	38.46	49.39	49.39	43.31	12.32
18	50,000	100,000	75,000	1	78	1.23	96.30	0.08	312.36	0.02	96.01	0	1	0.00	33.33	0.00	38.46	0.00	49.39	0.00	12.31
19	100,000	500,000	300,000	3	81	3.70	100.00	13.00	325.35	3.99	100.00	2	3	66.67	100.00	39.41	77.87	50.61	100.00	303.24	23.93
20	500,000	UP		0	81	0.00	100.00	0.00	325.35	0.00	100.00	0	3	0.00	100.00	0.00	77.87	0.00	100.00	0.00	23.93
				81				325.35				3				77.87				23.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	8.47	8.47	23.23	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	8.70	17.17	23.87	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	19.28	36.45	52.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				36.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.20	6.20	0.82	0.82	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.78	6.98	0.06	0.88	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.78	7.75	0.02	0.90	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	3.10	10.85	2.21	3.11	0.24	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	18	3.10	13.95	3.55	6.66	0.38	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	24	4.65	18.60	10.46	17.13	1.12	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	26	1.55	20.16	4.37	21.50	0.47	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	40	10.85	31.01	46.02	67.52	4.92	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	44	3.10	34.11	17.96	85.47	1.92	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	46	1.55	35.66	9.86	95.33	1.05	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	49	2.33	37.98	14.09	109.42	1.51	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	52	2.33	40.31	22.69	132.11	2.43	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	55	2.33	42.64	14.20	146.30	1.52	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	58	2.33	44.96	27.49	173.79	2.94	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	67	6.98	51.94	66.72	240.52	7.13	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	83	12.40	64.34	130.11	370.62	13.91	39.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	114	24.03	88.37	419.36	789.98	44.82	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	123	6.98	95.35	87.63	877.62	9.37	93.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	129	4.65	100.00	58.05	935.66	6.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	129	0.00	100.00	0.00	935.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					129				935.66				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	13.88	13.88	30.33	30.33	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	62	0.71	14.59	0.35	30.68	0.03	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	66	0.94	15.53	1.19	31.87	0.08	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	70	0.94	16.47	1.30	33.17	0.09	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	76	1.41	17.88	8.30	41.47	0.59	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	85	2.12	20.00	4.18	45.65	0.30	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	89	0.94	20.94	4.64	50.29	0.33	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	104	3.53	24.47	15.92	66.20	1.13	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	112	1.88	26.35	9.55	75.76	0.68	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	115	0.71	27.06	6.92	82.68	0.49	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	119	0.94	28.00	1.43	84.11	0.10	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	133	3.29	31.29	35.74	119.86	2.55	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	144	2.59	33.88	27.10	146.95	1.93	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	171	6.35	40.24	60.23	207.18	4.29	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	176	1.18	41.41	36.38	243.56	2.59	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	67	243	15.76	57.18	250.90	494.47	17.89	35.25	1	1	100.00	100.00	307.90	307.90	100.00	100.00	122.72	62.27
17	20,000	50,000	35,000	87	330	20.47	77.65	382.02	876.49	27.23	62.48	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	35.13
18	50,000	100,000	75,000	40	370	9.41	87.06	238.52	1,115.01	17.00	79.49	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	27.61
19	100,000	500,000	300,000	29	399	6.82	93.88	172.86	1,287.87	12.32	91.81	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	23.91
20	500,000	UP		26	425	6.12	100.00	114.92	1,402.79	8.19	100.00	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	21.95
				425				1,402.79				1				307.90				21.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.47	0.47	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	0.56	1.03	0.94	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	4.45	5.49	7.43	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	0.66	6.15	1.10	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	0.02	6.17	0.04	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	0.02	6.19	0.04	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	5.48	11.67	9.14	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	8.79	20.46	14.67	34.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	6.59	27.05	10.99	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	0.72	27.76	1.19	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	0.11	27.87	0.18	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	32.07	59.94	53.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				59.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.19	6.19	0.52	0.52	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.03	7.22	8.46	8.98	2.37	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.03	8.25	0.28	9.26	0.08	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.03	9.28	0.13	9.39	0.04	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.03	10.31	1.21	10.60	0.34	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.03	11.34	0.02	10.62	0.00	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.03	12.37	0.02	10.64	0.01	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	16	4.12	16.49	3.25	13.89	0.91	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	18	2.06	18.56	2.79	16.68	0.78	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	1.03	19.59	1.75	18.43	0.49	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	1.03	20.62	1.65	20.08	0.46	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	25	5.15	25.77	4.06	24.14	1.14	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	32	7.22	32.99	18.29	42.42	5.12	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	38	6.19	39.18	6.52	48.94	1.83	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	47	9.28	48.45	58.14	107.08	16.28	29.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	56	9.28	57.73	16.59	123.66	4.64	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	77	21.65	79.38	131.64	255.30	36.86	71.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	84	7.22	86.60	39.84	295.14	11.16	82.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	87	3.09	89.69	23.18	318.32	6.49	89.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		10	97	10.31	100.00	38.79	357.11	10.86	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				97				357.11				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.50	2.50	81.44	81.44	35.50	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.50	5.00	0.56	80.89	0.24	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.50	7.50	0.61	80.28	0.27	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.50	10.00	1.44	78.84	0.63	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.50	12.50	0.70	78.14	0.30	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.50	15.00	0.76	77.38	0.33	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.50	17.50	3.22	74.16	1.40	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.50	20.00	1.30	72.87	0.57	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.50	22.50	1.20	71.67	0.52	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.50	25.00	6.66	65.01	2.90	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.50	27.50	4.10	60.91	1.79	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.50	30.00	3.74	57.18	1.63	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.50	32.50	8.58	48.59	3.74	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	19	15.00	47.50	22.66	25.93	9.88	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	28	22.50	70.00	120.09	94.16	52.34	41.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	33	12.50	82.50	94.70	188.87	41.28	82.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	38	12.50	95.00	28.91	217.78	12.60	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	40	5.00	100.00	11.66	229.44	5.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	229.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	229.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				229.44				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	1.31	1.31	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.26	15.79	2.09	3.40	1.46	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.26	21.05	1.76	5.16	1.23	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.26	26.32	2.02	7.18	1.41	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.26	31.58	1.03	8.21	0.72	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.26	36.84	1.03	9.25	0.72	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.26	42.11	1.85	11.09	1.29	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.26	47.37	11.21	22.30	7.84	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.26	52.63	20.72	43.02	14.49	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.26	57.89	9.26	52.28	6.47	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.26	63.16	1.13	53.41	0.79	37.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.26	68.42	33.35	86.76	23.32	60.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.26	73.68	20.39	107.15	14.26	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.26	78.95	5.22	112.37	3.65	78.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.26	84.21	0.14	112.52	0.10	78.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.26	89.47	1.30	113.82	0.91	79.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.26	94.74	20.39	134.21	14.26	93.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	5.26	100.00	8.80	143.01	6.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	143.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				143.01				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	163	163	8.22	8.22	20.15	20.15	0.13	0.13	2	2	4.26	4.26	23.66	23.66	1.92	1.92	117.46	117.46
2	50	100	75	53	216	2.67	10.89	37.12	16.98	0.24	0.11	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	139.39
3	100	200	150	32	248	1.61	12.50	34.08	51.06	0.22	0.33	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	46.35
4	200	300	250	21	269	1.06	13.56	19.15	70.21	0.13	0.46	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	33.70
5	300	500	400	71	340	3.58	17.14	135.75	205.96	0.89	1.35	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	11.49
6	500	750	625	49	389	2.47	19.61	78.97	284.93	0.52	1.87	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	8.31
7	750	1,000	875	64	453	3.23	22.83	147.75	432.68	0.97	2.83	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	5.47
8	1,000	1,500	1,250	91	544	4.59	27.42	274.41	707.08	1.80	4.63	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	3.35
9	1,500	2,000	1,750	81	625	4.08	31.50	270.83	977.92	1.77	6.41	0	2	0.00	4.26	0.00	23.66	0.00	1.92	0.00	2.42
10	2,000	2,500	2,250	86	711	4.33	35.84	484.43	1,462.35	3.17	9.58	1	3	2.13	6.38	20.00	43.66	1.63	3.55	4.13	2.99
11	2,500	3,000	2,750	75	786	3.78	39.62	337.97	1,800.32	2.21	11.80	0	3	0.00	6.38	0.00	43.66	0.00	3.55	0.00	2.43
12	3,000	4,000	3,500	112	898	5.65	45.26	736.12	2,536.44	4.82	16.62	2	5	4.26	10.64	165.18	208.84	13.43	16.97	22.44	8.23
13	4,000	5,000	4,500	77	975	3.88	49.14	716.34	3,252.77	4.69	21.31	0	5	0.00	10.64	0.00	208.84	0.00	16.97	0.00	6.42
14	5,000	7,500	6,250	143	1,118	7.21	56.35	1,231.73	4,484.50	8.07	29.38	0	5	0.00	10.64	0.00	208.84	0.00	16.97	0.00	4.66
15	7,500	10,000	8,750	128	1,246	6.45	62.80	1,434.40	5,918.90	9.40	38.78	2	7	4.26	14.89	281.55	490.39	22.88	39.86	19.63	8.29
16	10,000	20,000	15,000	255	1,501	12.85	75.66	3,685.74	9,604.64	24.15	62.93	10	17	21.28	36.17	53.14	543.53	4.32	44.18	1.44	5.66
17	20,000	50,000	35,000	214	1,715	10.79	86.44	2,749.32	12,353.97	18.01	80.94	6	23	12.77	48.94	305.06	848.59	24.80	68.97	11.10	6.87
18	50,000	100,000	75,000	93	1,808	4.69	91.13	1,703.77	14,057.74	11.16	92.10	3	26	6.38	55.32	12.03	860.62	0.98	69.95	0.71	6.12
19	100,000	500,000	300,000	127	1,935	6.40	97.53	1,073.83	15,131.57	7.04	99.14	21	47	44.68	100.00	369.69	1,230.31	30.05	100.00	34.43	8.13
20	500,000	UP		49	1,984	2.47	100.00	131.20	15,262.78	0.86	100.00	0	47	0.00	100.00	0.00	1,230.31	0.00	100.00	0.00	8.06
				1,984				15,262.78				47				1,230.31				8.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	172	172	8.60	8.60	58.88	58.88	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	48	220	2.40	11.01	26.54	85.42	0.40	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	91	311	4.55	15.56	130.36	215.78	1.95	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	100	411	5.00	20.56	39.76	255.54	0.59	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	104	515	5.20	25.76	75.83	331.38	1.13	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	88	603	4.40	30.17	96.72	428.10	1.44	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	78	681	3.90	34.07	100.98	529.07	1.51	7.90	2	2	6.90	6.90	96.55	96.55	0.74	0.74	95.61	18.25
8	1,000	1,500	1,250	82	763	4.10	38.17	155.42	684.50	2.32	10.21	0	2	0.00	6.90	0.00	96.55	0.00	0.74	0.00	14.10
9	1,500	2,000	1,750	55	818	2.75	40.92	142.83	827.33	2.13	12.35	0	2	0.00	6.90	0.00	96.55	0.00	0.74	0.00	11.67
10	2,000	2,500	2,250	54	872	2.70	43.62	167.34	994.67	2.50	14.84	1	3	3.45	10.34	271.41	367.96	2.09	2.84	162.19	36.99
11	2,500	3,000	2,750	42	914	2.10	45.72	103.26	1,097.93	1.54	16.38	1	4	3.45	13.79	21.51	389.47	0.17	3.00	20.83	35.47
12	3,000	4,000	3,500	69	983	3.45	49.17	193.62	1,291.55	2.89	19.27	0	4	0.00	13.79	0.00	389.47	0.00	3.00	0.00	30.16
13	4,000	5,000	4,500	39	1,022	1.95	51.13	169.39	1,460.95	2.53	21.80	0	4	0.00	13.79	0.00	389.47	0.00	3.00	0.00	26.66
14	5,000	7,500	6,250	92	1,114	4.60	55.73	334.63	1,795.57	4.99	26.80	1	5	3.45	17.24	1,916.08	2,305.55	14.78	17.79	572.60	128.40
15	7,500	10,000	8,750	50	1,164	2.50	58.23	217.00	2,012.57	3.24	30.03	1	6	3.45	20.69	5,849.60	8,155.15	45.13	62.92	2695.64	405.21
16	10,000	20,000	15,000	165	1,329	8.25	66.48	797.50	2,810.08	11.90	41.94	3	9	10.34	31.03	720.98	8,876.13	5.56	68.48	90.40	315.87
17	20,000	50,000	35,000	301	1,630	15.06	81.54	1,845.56	4,655.63	27.54	69.48	2	11	6.90	37.93	1,371.48	10,247.61	10.58	79.06	74.31	220.11
18	50,000	100,000	75,000	189	1,819	9.45	91.00	975.37	5,631.01	14.56	84.03	13	24	44.83	82.76	2,255.83	12,503.44	17.40	96.47	231.28	222.05
19	100,000	500,000	300,000	168	1,987	8.40	99.40	1,045.91	6,676.91	15.61	99.64	5	29	17.24	100.00	457.98	12,961.41	3.53	100.00	43.79	194.12
20	500,000	UP		12	1,999	0.60	100.00	24.06	6,700.98	0.36	100.00	0	29	0.00	100.00	0.00	12,961.41	0.00	100.00	0.00	193.43
				1,999				6,700.98				29				12,961.41				193.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	4.79	4.79	8.58	8.58	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	43	92	4.20	8.99	12.36	20.94	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	183	275	17.89	26.88	88.02	108.96	2.81	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	174	449	17.01	43.89	90.78	199.73	2.90	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	101	550	9.87	53.76	85.94	285.67	2.74	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	64	614	6.26	60.02	91.02	376.70	2.90	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	58	672	5.67	65.69	112.44	489.14	3.59	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	59	731	5.77	71.46	147.35	636.49	4.70	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	58	789	5.67	77.13	198.00	834.49	6.32	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	809	1.96	79.08	87.07	921.56	2.78	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	836	2.64	81.72	131.11	1,052.67	4.18	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	50	886	4.89	86.61	283.77	1,336.44	9.05	42.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	905	1.86	88.47	134.61	1,471.04	4.29	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	932	2.64	91.10	264.05	1,735.10	8.42	55.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	954	2.15	93.26	293.13	2,028.23	9.35	64.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	980	2.54	95.80	566.76	2,594.99	18.08	82.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	995	1.47	97.26	268.80	2,863.78	8.57	91.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	1,013	1.76	99.02	209.22	3,073.01	6.67	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	1,023	0.98	100.00	62.38	3,135.39	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1,023	0.00	100.00	0.00	3,135.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,023				3,135.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	9.29	9.29	0.90	0.90	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	32	4.87	14.16	1.69	2.59	0.20	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	41	3.98	18.14	2.38	4.97	0.28	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	52	4.87	23.01	6.83	11.79	0.80	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	72	8.85	31.86	14.06	25.85	1.64	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	89	7.52	39.38	20.97	46.82	2.45	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	104	6.64	46.02	18.50	65.32	2.16	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	110	2.65	48.67	12.18	77.50	1.42	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	122	5.31	53.98	35.15	112.65	4.11	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	131	3.98	57.96	26.36	139.01	3.08	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	136	2.21	60.18	18.51	157.52	2.17	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	144	3.54	63.72	31.40	188.92	3.67	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	153	3.98	67.70	61.74	250.66	7.22	29.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	165	5.31	73.01	102.57	353.24	12.00	41.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	178	5.75	78.76	59.76	413.00	6.99	48.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	203	11.06	89.82	264.10	677.09	30.89	79.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	221	7.96	97.79	153.57	830.67	17.96	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	222	0.44	98.23	7.28	837.95	0.85	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	226	1.77	100.00	17.02	854.97	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	226	0.00	100.00	0.00	854.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				226				854.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.78	0.78	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	6.86	7.63	24.31	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	20.57	28.20	72.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				28.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.26	10.26	0.26	0.26	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	7.69	17.95	3.45	3.71	3.30	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	10.26	28.21	0.69	4.39	0.66	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	5.13	33.33	0.78	5.18	0.75	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	15	5.13	38.46	1.38	6.55	1.32	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	18	7.69	46.15	2.87	9.42	2.74	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	5.13	51.28	1.05	10.47	1.00	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	7.69	58.97	6.92	17.38	6.62	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	2.56	61.54	2.92	20.30	2.79	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	28	10.26	71.79	11.50	31.81	11.01	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	31	7.69	79.49	12.71	44.51	12.16	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	2.56	82.05	4.65	49.17	4.45	47.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	37	12.82	94.87	48.70	97.86	46.60	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	38	2.56	97.44	0.56	98.42	0.53	94.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.56	100.00	6.09	104.51	5.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				104.51				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 24643 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.70	3.70	16.37	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	37.76	34.06	167.26	150.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	18.88	15.18	83.63	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	37.76	22.58	167.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				22.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,005	1,005	8.94	8.94	103.40	103.40	0.21	0.21	1	1	1.20	1.20	6.06	6.06	0.01	0.01	5.86	5.86
2	50	100	75	263	1,268	2.34	11.28	151.28	254.68	0.31	0.51	0	1	0.00	1.20	0.00	6.06	0.00	0.01	0.00	2.38
3	100	200	150	645	1,913	5.74	17.02	413.62	668.29	0.84	1.35	1	2	1.20	2.41	3.33	9.39	0.01	0.02	0.80	1.40
4	200	300	250	630	2,543	5.60	22.62	524.46	1,192.75	1.06	2.41	0	2	0.00	2.41	0.00	9.39	0.00	0.02	0.00	0.79
5	300	500	400	1,038	3,581	9.23	31.86	1,034.62	2,227.36	2.09	4.50	0	2	0.00	2.41	0.00	9.39	0.00	0.02	0.00	0.42
6	500	750	625	952	4,533	8.47	40.33	1,370.17	3,597.53	2.77	7.27	3	5	3.61	6.02	679.25	688.64	1.39	1.41	49.57	19.14
7	750	1,000	875	959	5,492	8.53	48.86	1,840.72	5,438.25	3.72	10.99	1	6	1.20	7.23	11.90	700.53	0.02	1.44	0.65	12.88
8	1,000	1,500	1,250	1,089	6,581	9.69	58.54	2,574.84	8,013.09	5.20	16.19	3	9	3.61	10.84	142.66	843.19	0.29	1.73	5.54	10.52
9	1,500	2,000	1,750	713	7,294	6.34	64.89	2,382.18	10,395.27	4.81	21.00	4	13	4.82	15.66	533.18	1,376.37	1.09	2.83	22.38	13.24
10	2,000	2,500	2,250	450	7,744	4.00	68.89	1,673.12	12,068.40	3.38	24.38	2	15	2.41	18.07	59.34	1,435.71	0.12	2.95	3.55	11.90
11	2,500	3,000	2,750	347	8,091	3.09	71.98	1,633.25	13,701.64	3.30	27.68	0	15	0.00	18.07	0.00	1,435.71	0.00	2.95	0.00	10.48
12	3,000	4,000	3,500	433	8,524	3.85	75.83	2,257.49	15,959.13	4.56	32.24	2	17	2.41	20.48	16.21	1,451.92	0.03	2.98	0.72	9.10
13	4,000	5,000	4,500	336	8,860	2.99	78.82	2,053.90	18,013.04	4.15	36.39	2	19	2.41	22.89	2.04	1,453.97	0.00	2.99	0.10	8.07
14	5,000	7,500	6,250	457	9,317	4.07	82.88	3,746.30	21,759.33	7.57	43.96	9	28	10.84	33.73	3,722.20	5,176.17	7.64	10.63	99.36	23.79
15	7,500	10,000	8,750	291	9,608	2.59	85.47	2,906.00	24,665.34	5.87	49.83	2	30	2.41	36.14	1,716.18	6,892.36	3.52	14.15	59.06	27.94
16	10,000	20,000	15,000	489	10,097	4.35	89.82	7,205.16	31,870.50	14.56	64.39	6	36	7.23	43.37	1,564.09	8,456.45	3.21	17.36	21.71	26.53
17	20,000	50,000	35,000	484	10,581	4.31	94.13	8,249.46	40,119.96	16.67	81.06	11	47	13.25	56.63	5,272.68	13,729.12	10.83	28.19	63.92	34.22
18	50,000	100,000	75,000	258	10,839	2.30	96.42	4,886.93	45,006.89	9.87	90.93	13	60	15.66	72.29	2,963.97	16,693.10	6.09	34.28	60.65	37.09
19	100,000	500,000	300,000	345	11,184	3.07	99.49	4,323.03	49,329.92	8.73	99.66	22	82	26.51	98.80	31,819.06	48,512.15	65.33	99.61	736.04	98.34
20	500,000	UP		57	11,241	0.51	100.00	167.20	49,497.12	0.34	100.00	1	83	1.20	100.00	190.57	48,702.73	0.39	100.00	113.98	98.40
				11,241				49,497.12				83				48,702.73				98.40	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.28	3.85	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	2.56	6.41	0.88	1.02	0.19	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.28	7.69	0.44	1.46	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	3.85	11.54	9.68	11.14	2.12	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.28	12.82	1.88	13.02	0.41	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	2.56	15.38	4.55	17.57	1.00	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	32	25.64	41.03	20.19	37.76	4.42	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	1.28	42.31	4.60	42.36	1.01	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	1.28	43.59	4.31	46.67	0.94	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	1.28	44.87	6.28	52.95	1.38	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	40	6.41	51.28	29.61	82.57	6.49	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	41	1.28	52.56	15.40	97.96	3.37	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	42	1.28	53.85	12.57	110.53	2.76	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	43	1.28	55.13	2.77	113.30	0.61	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	47	5.13	60.26	89.25	202.55	19.56	44.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	50	3.85	64.10	107.30	309.85	23.52	67.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	51	1.28	65.38	2.23	312.07	0.49	68.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	54	3.85	69.23	6.68	318.75	1.46	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		24	78	30.77	100.00	137.48	456.23	30.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				78				456.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.09	4.09	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	1.75	5.85	0.83	0.94	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	14	2.34	8.19	1.33	2.27	0.26	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	18	2.34	10.53	2.81	5.08	0.55	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	29	6.43	16.96	6.85	11.93	1.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	2.34	19.30	3.33	15.26	0.65	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	42	5.26	24.56	16.17	31.43	3.17	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	47	2.92	27.49	13.47	44.90	2.64	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	56	5.26	32.75	28.73	73.63	5.63	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	59	1.75	34.50	0.41	74.04	0.08	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	67	4.68	39.18	7.08	81.12	1.39	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	69	1.17	40.35	14.85	95.97	2.91	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	76	4.09	44.44	23.70	119.68	4.65	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	86	5.85	50.29	67.29	186.96	13.19	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	90	2.34	52.63	20.07	207.03	3.93	40.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	114	14.04	66.67	184.43	391.46	36.14	76.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	145	18.13	84.80	56.42	447.88	11.06	87.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	154	5.26	90.06	13.64	461.52	2.67	90.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	170	9.36	99.42	47.70	509.21	9.35	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	171	0.58	100.00	1.05	510.27	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				171				510.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.17	4.17	0.39	0.39	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	15	2.78	6.94	3.33	3.72	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	27	5.56	12.50	3.11	6.83	0.20	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	36	4.17	16.67	32.04	38.87	2.10	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	66	13.89	30.56	14.03	52.90	0.92	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	82	7.41	37.96	23.15	76.05	1.52	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	91	4.17	42.13	31.23	107.28	2.05	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	110	8.80	50.93	28.04	135.32	1.84	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	123	6.02	56.94	41.98	177.30	2.75	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	135	5.56	62.50	31.20	208.50	2.04	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	149	6.48	68.98	54.93	263.43	3.60	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	154	2.31	71.30	42.72	306.15	2.80	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	166	5.56	76.85	101.78	407.93	6.67	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	174	3.70	80.56	115.89	523.82	7.59	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	179	2.31	82.87	116.53	640.35	7.64	41.96	2	2	100.00	100.00	646.14	646.14	100.00	100.00	554.50	100.90
16	10,000	20,000	15,000	15	194	6.94	89.81	270.35	910.70	17.72	59.68	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	70.95
17	20,000	50,000	35,000	19	213	8.80	98.61	456.67	1,367.37	29.93	89.61	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	47.25
18	50,000	100,000	75,000	3	216	1.39	100.00	158.56	1,525.93	10.39	100.00	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	42.34
19	100,000	500,000	300,000	0	216	0.00	100.00	0.00	1,525.93	0.00	100.00	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	42.34
20	500,000	UP		0	216	0.00	100.00	0.00	1,525.93	0.00	100.00	0	2	0.00	100.00	0.00	646.14	0.00	100.00	0.00	42.34
					216				1,525.93				2				646.14				42.34

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	9.48	9.48	6.88	6.88	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	31	5.21	14.69	9.75	2.87	1.19	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	39	3.79	18.48	5.62	8.49	0.68	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	45	2.84	21.33	4.89	13.38	0.60	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	53	3.79	25.12	10.94	24.32	1.33	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	63	4.74	29.86	12.22	36.53	1.49	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	71	3.79	33.65	19.92	56.45	2.43	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	93	10.43	44.08	60.99	117.44	7.44	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	106	6.16	50.24	44.93	162.37	5.48	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	117	5.21	55.45	13.98	176.35	1.70	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	126	4.27	59.72	33.19	209.54	4.05	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	138	5.69	65.40	94.59	304.12	11.54	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	146	3.79	69.19	28.59	332.72	3.49	40.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	162	7.58	76.78	119.67	452.39	14.60	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	175	6.16	82.94	74.00	526.39	9.03	64.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	184	4.27	87.20	66.17	592.56	8.07	72.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	194	4.74	91.94	170.28	762.84	20.77	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	202	3.79	95.73	34.00	796.84	4.15	97.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	211	4.27	100.00	23.00	819.84	2.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	211	0.00	100.00	0.00	819.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				211				819.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.30	0.30	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.34	0.63	0.59	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	1.39	2.02	2.45	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	1.46	3.48	2.57	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	1.84	5.31	3.25	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	13.33	46.67	4.47	9.78	7.90	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	2.53	7.26	4.47	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	8.34	15.59	14.73	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	7.40	22.99	13.08	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	7.87	30.86	13.90	54.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	15.40	46.26	27.21	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	1.72	47.98	3.04	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	5.33	53.31	9.42	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	3.28	56.60	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				56.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	140	140	13.21	13.21	7.77	7.77	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	65	205	6.13	19.34	26.55	34.32	0.72	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	105	310	9.91	29.25	67.56	101.88	1.84	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	96	406	9.06	38.30	112.31	214.19	3.06	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	139	545	13.11	51.42	177.42	391.61	4.83	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	111	656	10.47	61.89	204.01	595.62	5.55	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	110	766	10.38	72.26	271.43	867.05	7.38	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	82	848	7.74	80.00	289.59	1,156.64	7.88	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	894	4.34	84.34	239.26	1,395.90	6.51	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	915	1.98	86.32	128.45	1,524.35	3.49	41.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	937	2.08	88.40	145.41	1,669.76	3.96	45.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	39	976	3.68	92.08	355.80	2,025.56	9.68	55.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	994	1.70	93.77	221.37	2,246.93	6.02	61.12	1	1	100.00	100.00	0.10	0.10	100.00	100.00	0.05	0.00
14	5,000	7,500	6,250	35	1,029	3.30	97.08	550.37	2,797.30	14.97	76.09	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
15	7,500	10,000	8,750	13	1,042	1.23	98.30	319.92	3,117.21	8.70	84.79	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
16	10,000	20,000	15,000	12	1,054	1.13	99.43	283.51	3,400.72	7.71	92.51	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
17	20,000	50,000	35,000	6	1,060	0.57	100.00	275.49	3,676.21	7.49	100.00	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
18	50,000	100,000	75,000	0	1,060	0.00	100.00	0.00	3,676.21	0.00	100.00	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
19	100,000	500,000	300,000	0	1,060	0.00	100.00	0.00	3,676.21	0.00	100.00	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
20	500,000	UP		0	1,060	0.00	100.00	0.00	3,676.21	0.00	100.00	0	1	0.00	100.00	0.00	0.10	0.00	100.00	0.00	0.00
				1,060				3,676.21				1				0.10				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2492 DRY-(CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	13.79	13.79	3.63	3.63	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.45	17.24	0.00	3.63	0.00	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.45	20.69	0.82	4.45	0.60	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	6.90	27.59	1.03	5.49	0.76	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	13	17.24	44.83	3.85	9.34	2.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	16	10.34	55.17	4.29	13.63	3.15	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	19	10.34	65.52	4.60	18.23	3.38	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	3.45	68.97	21.29	39.52	15.64	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	3.45	72.41	4.71	44.23	3.46	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	3.45	75.86	5.49	49.72	4.03	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	25	10.34	86.21	20.84	70.55	15.31	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	3.45	89.66	7.33	77.88	5.39	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.45	93.10	19.19	97.07	14.10	71.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	29	6.90	100.00	39.03	136.11	28.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				136.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.10	11.10	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.10				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	18.52	18.52	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	1.23	19.75	0.25	0.26	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	21	6.17	25.93	3.74	4.00	1.20	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	29	9.88	35.80	5.31	9.31	1.71	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	35	7.41	43.21	5.38	14.68	1.73	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	37	2.47	45.68	2.99	17.67	0.96	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	45	9.88	55.56	18.89	36.56	6.08	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	54	11.11	66.67	26.08	62.65	8.40	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	57	3.70	70.37	12.55	75.19	4.04	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	63	7.41	77.78	34.65	109.84	11.16	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	64	1.23	79.01	10.78	120.62	3.47	38.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	65	1.23	80.25	9.55	130.17	3.07	41.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	68	3.70	83.95	13.30	143.47	4.28	46.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	72	4.94	88.89	23.39	166.86	7.53	53.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	76	4.94	93.83	64.24	231.10	20.69	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	79	3.70	97.53	68.77	299.87	22.15	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	80	1.23	98.77	6.53	306.39	2.10	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	81	1.23	100.00	4.12	310.51	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	81	0.00	100.00	0.00	310.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	81	0.00	100.00	0.00	310.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					81				310.51				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	8.91	8.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.99	9.90	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.99	10.89	0.72	0.93	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.99	11.88	1.17	2.10	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	18	5.94	17.82	3.90	6.00	0.52	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	3.96	21.78	3.21	9.21	0.43	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	25	2.97	24.75	4.68	13.88	0.63	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	29	3.96	28.71	6.50	20.39	0.87	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	31	1.98	30.69	4.11	24.49	0.55	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	34	2.97	33.66	11.18	35.68	1.50	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	36	1.98	35.64	8.97	44.65	1.21	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	46	9.90	45.54	60.03	104.68	8.07	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	52	5.94	51.49	25.37	130.05	3.41	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	61	8.91	60.40	84.11	214.16	11.31	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	72	10.89	71.29	161.40	375.55	21.70	50.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	89	16.83	88.12	215.62	591.17	28.98	79.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	98	8.91	97.03	106.55	697.73	14.32	93.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	101	2.97	100.00	46.17	743.90	6.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	101	0.00	100.00	0.00	743.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	101	0.00	100.00	0.00	743.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				101				743.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.15	0.15	15.61	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.81	0.96	84.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.79	1.79	0.60	0.60	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	3.57	5.36	0.84	1.44	0.63	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	5.36	10.71	4.56	6.00	3.39	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.79	12.50	2.22	8.23	1.65	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.79	14.29	2.22	10.45	1.65	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.79	16.07	3.14	13.59	2.33	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.79	17.86	5.20	18.79	3.87	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.79	19.64	6.27	25.07	4.66	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.79	21.43	5.18	30.25	3.85	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.79	23.21	0.77	31.02	0.57	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.79	25.00	3.49	34.52	2.60	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.79	26.79	10.37	44.88	7.71	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	1.79	28.57	44.36	0.53	32.97	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	1.79	30.36	5.23	5.75	3.89	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	1.79	32.14	1.32	7.07	0.98	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	31	23.21	55.36	80.24	87.32	59.65	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	1.79	57.14	0.00	87.32	0.00	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	38	10.71	67.86	4.39	91.71	3.26	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		18	56	32.14	100.00	42.81	134.52	31.83	100.00	5	5	100.00	100.00	5,883.94	5,883.94	100.00	100.00	13743.02	4373.98
				56				134.52				5				5,883.94				4373.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	100.00	100.00	0.27	0.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.33	3.33	0.18	0.18	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.33	6.67	7.12	7.31	3.94	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.33	10.00	36.30	43.60	20.10	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.33	13.33	36.67	80.27	20.31	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.33	16.67	42.83	123.10	23.72	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.33	20.00	1.80	124.90	1.00	69.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.33	23.33	5.52	130.42	3.05	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.33	26.67	0.77	131.19	0.43	72.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.33	30.00	1.13	132.32	0.63	73.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.33	33.33	0.99	133.31	0.55	73.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.33	36.67	5.52	138.82	3.05	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.33	40.00	1.13	139.95	0.63	77.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.33	43.33	1.11	141.07	0.62	78.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.33	46.67	0.58	141.64	0.32	78.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.33	50.00	1.13	142.77	0.63	79.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.33	53.33	1.09	143.86	0.60	79.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.33	56.67	1.07	144.93	0.59	80.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.33	60.00	3.27	148.20	1.81	82.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	30	40.00	100.00	32.37	180.57	17.93	100.00	1	1	100.00	100.00	289.30	289.30	100.00	100.00	893.75	160.21
				30				180.57				1				289.30				160.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	119	119	9.07	9.07	46.72	46.72	0.90	0.90	2	2	6.67	6.67	0.53	0.53	0.01	0.01	1.13	1.13
2	50	100	75	14	133	1.07	10.14	38.72	85.43	0.74	1.64	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.62
3	100	200	150	13	146	0.99	11.13	19.07	104.50	0.37	2.01	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.51
4	200	300	250	17	163	1.30	12.42	57.62	162.12	1.11	3.12	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.33
5	300	500	400	11	174	0.84	13.26	49.36	211.48	0.95	4.06	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.25
6	500	750	625	15	189	1.14	14.41	15.06	226.55	0.29	4.35	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.23
7	750	1,000	875	22	211	1.68	16.08	21.74	248.29	0.42	4.77	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.21
8	1,000	1,500	1,250	27	238	2.06	18.14	57.92	306.21	1.11	5.88	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.17
9	1,500	2,000	1,750	21	259	1.60	19.74	48.43	354.65	0.93	6.81	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.15
10	2,000	2,500	2,250	16	275	1.22	20.96	51.57	406.21	0.99	7.81	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.13
11	2,500	3,000	2,750	14	289	1.07	22.03	49.98	456.19	0.96	8.77	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.12
12	3,000	4,000	3,500	34	323	2.59	24.62	69.69	525.88	1.34	10.11	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.10
13	4,000	5,000	4,500	36	359	2.74	27.36	109.14	635.03	2.10	12.20	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.08
14	5,000	7,500	6,250	66	425	5.03	32.39	269.95	904.98	5.19	17.39	0	2	0.00	6.67	0.00	0.53	0.00	0.01	0.00	0.06
15	7,500	10,000	8,750	50	475	3.81	36.20	237.25	1,142.23	4.56	21.95	4	6	13.33	20.00	171.19	171.72	1.63	1.63	72.16	15.03
16	10,000	20,000	15,000	128	603	9.76	45.96	732.76	1,874.99	14.08	36.03	2	8	6.67	26.67	126.39	298.11	1.20	2.83	17.25	15.90
17	20,000	50,000	35,000	135	738	10.29	56.25	979.91	2,854.90	18.83	54.86	1	9	3.33	30.00	19.79	317.90	0.19	3.02	2.02	11.14
18	50,000	100,000	75,000	140	878	10.67	66.92	503.19	3,358.09	9.67	64.53	0	9	0.00	30.00	0.00	317.90	0.00	3.02	0.00	9.47
19	100,000	500,000	300,000	255	1,133	19.44	86.36	1,207.67	4,565.76	23.21	87.73	10	19	33.33	63.33	330.27	648.17	3.14	6.16	27.35	14.20
20	500,000	UP		179	1,312	13.64	100.00	638.33	5,204.10	12.27	100.00	11	30	36.67	100.00	9,882.05	10,530.22	93.84	100.00	1548.10	202.34
				1,312				5,204.10				30				10,530.22				202.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.95	3.95	4.06	4.06	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	6.58	10.53	21.40	25.46	2.79	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	3.95	14.47	17.96	43.42	2.34	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	2.63	17.11	4.53	47.96	0.59	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	1.32	18.42	1.12	49.07	0.15	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	20	7.89	26.32	18.39	67.46	2.40	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	22	2.63	28.95	3.53	70.99	0.46	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	1.32	30.26	3.58	74.56	0.47	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.32	31.58	1.61	76.18	0.21	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	28	5.26	36.84	14.43	90.61	1.88	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	32	5.26	42.11	15.56	106.16	2.03	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	35	3.95	46.05	14.59	120.75	1.90	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	1.32	47.37	16.74	137.50	2.19	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	39	3.95	51.32	17.33	154.83	2.26	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	40	1.32	52.63	25.88	180.71	3.38	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	48	10.53	63.16	130.28	310.98	17.00	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	60	15.79	78.95	350.44	661.42	45.74	86.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	65	6.58	85.53	25.71	687.14	3.36	89.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	76	14.47	100.00	79.01	766.15	10.31	100.00	10	10	100.00	100.00	522.78	522.78	100.00	100.00	661.67	68.24
20	500,000	UP		0	76	0.00	100.00	0.00	766.15	0.00	100.00	0	10	0.00	100.00	0.00	522.78	0.00	100.00	0.00	68.24
				76				766.15				10				522.78				68.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.33	3.33	0.74	0.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.33	6.67	0.53	1.26	0.18	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.33	10.00	0.30	1.56	0.11	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.33	13.33	1.62	3.18	0.57	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.33	16.67	3.92	7.10	1.37	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.33	20.00	3.96	11.06	1.39	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	6.67	26.67	11.05	22.12	3.87	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.33	30.00	0.68	22.79	0.24	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.33	33.33	0.96	23.75	0.34	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.33	36.67	1.81	25.56	0.63	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.33	40.00	2.16	27.72	0.75	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.33	43.33	11.95	39.67	4.18	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.33	46.67	0.60	40.26	0.21	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.33	50.00	11.96	52.23	4.19	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	18	10.00	60.00	15.56	67.78	5.44	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	30	40.00	100.00	218.04	285.82	76.29	100.00	5	5	100.00	100.00	82.88	82.88	100.00	100.00	38.01	29.00
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00
20	500,000	UP		0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00
				30				285.82				5				82.88				29.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	4.49	4.49	87.87	87.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.62	5.11	12.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				5.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	6.18	6.18	3.95	3.95	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	29	0.71	6.89	5.83	9.79	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	37	1.90	8.79	12.00	21.79	0.33	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	45	1.90	10.69	12.55	34.34	0.35	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	51	1.43	12.11	4.70	39.03	0.13	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	63	2.85	14.96	24.10	63.14	0.67	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	70	1.66	16.63	17.82	80.95	0.49	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	97	6.41	23.04	101.98	182.93	2.82	5.05	5	5	25.00	25.00	117.67	117.67	19.17	19.17	115.39	64.33
9	1,500	2,000	1,750	11	108	2.61	25.65	117.32	300.25	3.24	8.29	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	39.19
10	2,000	2,500	2,250	14	122	3.33	28.98	87.81	388.07	2.43	10.72	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	30.32
11	2,500	3,000	2,750	16	138	3.80	32.78	86.34	474.41	2.38	13.10	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	24.80
12	3,000	4,000	3,500	26	164	6.18	38.95	175.50	649.90	4.85	17.95	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	18.11
13	4,000	5,000	4,500	18	182	4.28	43.23	146.85	796.76	4.06	22.01	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	14.77
14	5,000	7,500	6,250	14	196	3.33	46.56	241.63	1,038.39	6.67	28.68	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	11.33
15	7,500	10,000	8,750	13	209	3.09	49.64	239.43	1,277.82	6.61	35.30	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	9.21
16	10,000	20,000	15,000	30	239	7.13	56.77	672.71	1,950.53	18.58	53.88	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	6.03
17	20,000	50,000	35,000	52	291	12.35	69.12	569.32	2,519.85	15.73	69.61	5	10	25.00	50.00	165.41	283.08	26.94	46.11	29.05	11.23
18	50,000	100,000	75,000	60	351	14.25	83.37	682.40	3,202.25	18.85	88.46	7	17	35.00	85.00	201.92	485.00	32.89	79.01	29.59	15.15
19	100,000	500,000	300,000	32	383	7.60	90.97	209.32	3,411.58	5.78	94.24	1	18	5.00	90.00	96.08	581.08	15.65	94.66	45.90	17.03
20	500,000	UP		38	421	9.03	100.00	208.59	3,620.16	5.76	100.00	2	20	10.00	100.00	32.80	613.88	5.34	100.00	15.73	16.96
				421				3,620.16				20				613.88				16.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	106	106	5.42	5.42	11.96	11.96	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	124	0.92	6.34	40.53	52.49	0.33	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	156	1.64	7.98	53.46	105.94	0.43	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	183	1.38	9.36	16.85	122.80	0.14	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	54	237	2.76	12.12	92.06	214.86	0.74	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	55	292	2.81	14.94	147.90	362.76	1.19	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	72	364	3.68	18.62	164.42	527.18	1.32	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	84	448	4.30	22.92	257.93	785.10	2.08	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	78	526	3.99	26.91	240.44	1,025.54	1.94	8.26	2	2	4.00	4.00	830.54	830.54	21.94	21.94	345.42	80.99
10	2,000	2,500	2,250	55	581	2.81	29.72	294.52	1,320.06	2.37	10.64	0	2	0.00	4.00	0.00	830.54	0.00	21.94	0.00	62.92
11	2,500	3,000	2,750	50	631	2.56	32.28	281.44	1,601.50	2.27	12.91	4	6	8.00	12.00	1,633.35	2,463.88	43.15	65.09	580.36	153.85
12	3,000	4,000	3,500	80	711	4.09	36.37	589.47	2,190.96	4.75	17.66	0	6	0.00	12.00	0.00	2,463.88	0.00	65.09	0.00	112.46
13	4,000	5,000	4,500	53	764	2.71	39.08	286.18	2,477.15	2.31	19.96	0	6	0.00	12.00	0.00	2,463.88	0.00	65.09	0.00	99.46
14	5,000	7,500	6,250	125	889	6.39	45.47	857.79	3,334.94	6.91	26.87	1	7	2.00	14.00	1.26	2,465.14	0.03	65.12	0.15	73.92
15	7,500	10,000	8,750	91	980	4.65	50.13	705.58	4,040.52	5.69	32.56	1	8	2.00	16.00	107.81	2,572.96	2.85	67.97	15.28	63.68
16	10,000	20,000	15,000	245	1,225	12.53	62.66	2,572.83	6,613.35	20.73	53.29	7	15	14.00	30.00	268.04	2,841.00	7.08	75.05	10.42	42.96
17	20,000	50,000	35,000	297	1,522	15.19	77.85	2,850.70	9,464.05	22.97	76.27	2	17	4.00	34.00	250.93	3,091.93	6.63	81.68	8.80	32.67
18	50,000	100,000	75,000	191	1,713	9.77	87.62	1,428.67	10,892.72	11.51	87.78	20	37	40.00	74.00	362.91	3,454.84	9.59	91.26	25.40	31.72
19	100,000	500,000	300,000	168	1,881	8.59	96.21	1,143.55	12,036.27	9.22	96.99	3	40	6.00	80.00	72.44	3,527.28	1.91	93.18	6.33	29.31
20	500,000	UP		74	1,955	3.79	100.00	373.02	12,409.29	3.01	100.00	10	50	20.00	100.00	258.25	3,785.53	6.82	100.00	69.23	30.51
				1,955				12,409.29				50				3,785.53				30.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	4.64	4.64	6.51	6.51	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	1.16	5.80	1.03	7.55	0.06	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	34	2.09	7.89	3.80	11.34	0.21	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	42	1.86	9.74	28.32	39.66	1.53	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	54	2.78	12.53	8.94	48.61	0.48	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	63	2.09	14.62	14.97	63.57	0.81	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	68	1.16	15.78	10.64	74.21	0.57	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	96	6.50	22.27	58.36	132.57	3.15	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	106	2.32	24.59	9.59	142.16	0.52	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	114	1.86	26.45	25.35	167.51	1.37	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	121	1.62	28.07	37.67	205.18	2.03	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	143	5.10	33.18	88.56	293.73	4.78	15.87	1	1	33.33	33.33	384.75	384.75	86.23	86.23	434.47	130.99
13	4,000	5,000	4,500	22	165	5.10	38.28	45.97	339.70	2.48	18.35	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	113.26
14	5,000	7,500	6,250	82	247	19.03	57.31	202.32	542.02	10.93	29.28	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	70.99
15	7,500	10,000	8,750	28	275	6.50	63.81	71.96	613.97	3.89	33.17	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	62.67
16	10,000	20,000	15,000	67	342	15.55	79.35	404.86	1,018.84	21.87	55.04	1	2	33.33	66.67	61.44	446.19	13.77	100.00	15.17	43.79
17	20,000	50,000	35,000	52	394	12.06	91.42	532.89	1,551.73	28.79	83.83	1	3	33.33	100.00	0.00	446.19	0.00	100.00	0.00	28.75
18	50,000	100,000	75,000	26	420	6.03	97.45	161.50	1,713.22	8.72	92.55	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	26.04
19	100,000	500,000	300,000	11	431	2.55	100.00	137.86	1,851.09	7.45	100.00	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	24.10
20	500,000	UP		0	431	0.00	100.00	0.00	1,851.09	0.00	100.00	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	24.10
				431				1,851.09				3				446.19				24.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.03	3.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	3.03	6.06	0.50	0.50	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	4.55	10.61	1.32	1.82	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.52	12.12	1.26	3.08	0.27	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	3.03	15.15	3.55	6.63	0.75	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.52	16.67	3.02	9.64	0.64	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.52	18.18	4.55	14.19	0.96	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	4.55	22.73	17.29	31.49	3.65	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	19	6.06	28.79	15.30	46.78	3.23	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	22	4.55	33.33	36.81	83.59	7.77	17.65	1	1	100.00	100.00	2,077.57	2,077.57	100.00	100.00	5644.60	2485.46
11	2,500	3,000	2,750	1	23	1.52	34.85	11.57	95.16	2.44	20.09	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	2183.15
12	3,000	4,000	3,500	5	28	7.58	42.42	45.66	140.82	9.64	29.73	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	1475.35
13	4,000	5,000	4,500	3	31	4.55	46.97	40.84	181.66	8.62	38.35	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	1143.66
14	5,000	7,500	6,250	2	33	3.03	50.00	58.43	240.09	12.33	50.68	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	865.32
15	7,500	10,000	8,750	1	34	1.52	51.52	0.17	239.92	0.04	50.65	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	865.95
16	10,000	20,000	15,000	3	37	4.55	56.06	3.76	243.68	0.79	51.44	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	852.58
17	20,000	50,000	35,000	1	38	1.52	57.58	47.23	290.91	9.97	61.41	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	714.16
18	50,000	100,000	75,000	11	49	16.67	74.24	46.60	337.51	9.84	71.25	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	615.56
19	100,000	500,000	300,000	15	64	22.73	96.97	129.82	467.33	27.40	98.65	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	444.57
20	500,000	UP		2	66	3.03	100.00	6.38	473.70	1.35	100.00	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	438.58
				66				473.70				1				2,077.57				438.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	16.00	16.00	0.24	0.24	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	4.00	20.00	0.05	0.29	0.05	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.00	24.00	0.85	1.15	0.78	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.00	28.00	0.23	1.38	0.21	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.00	32.00	0.00	1.38	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	8.00	40.00	1.11	2.49	1.01	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	4.00	44.00	0.38	2.87	0.35	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	4.00	48.00	3.08	5.95	2.79	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	4.00	52.00	12.25	18.20	11.13	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	4.00	56.00	0.87	19.07	0.79	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	4.00	60.00	3.37	22.44	3.06	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	4.00	64.00	13.02	35.46	11.83	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	4.00	68.00	16.91	52.37	15.36	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	4.00	72.00	0.00	52.37	0.00	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	4.00	76.00	0.00	52.37	0.00	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	21	8.00	84.00	8.79	61.15	7.98	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	24	12.00	96.00	27.35	88.50	24.84	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	4.00	100.00	21.60	110.10	19.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	110.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	110.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				110.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.14	3.14	0.27	0.27	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	36	1.05	4.19	0.04	0.22	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	67	3.61	7.80	7.09	7.32	0.35	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	98	3.61	11.41	5.34	12.66	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	136	4.42	15.83	9.74	22.40	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	159	2.68	18.51	14.90	37.30	0.74	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	47	206	5.47	23.98	33.34	70.65	1.65	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	58	264	6.75	30.73	34.09	104.73	1.69	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	293	3.38	34.11	43.22	147.95	2.14	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	321	3.26	37.37	59.76	207.71	2.96	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	343	2.56	39.93	35.78	243.49	1.77	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	99	442	11.53	51.46	174.46	417.94	8.64	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	58	500	6.75	58.21	112.76	530.70	5.59	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	108	608	12.57	70.78	266.25	796.95	13.19	39.48	2	2	66.67	66.67	516.05	516.05	87.31	87.31	193.82	64.75
15	7,500	10,000	8,750	71	679	8.27	79.05	309.69	1,106.65	15.34	54.83	1	3	33.33	100.00	75.00	591.05	12.69	100.00	24.22	53.41
16	10,000	20,000	15,000	71	750	8.27	87.31	452.93	1,559.58	22.44	77.27	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	37.90
17	20,000	50,000	35,000	70	820	8.15	95.46	142.02	1,701.60	7.04	84.30	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	34.73
18	50,000	100,000	75,000	23	843	2.68	98.14	154.72	1,856.32	7.67	91.97	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	31.84
19	100,000	500,000	300,000	16	859	1.86	100.00	162.07	2,018.39	8.03	100.00	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	29.28
20	500,000	UP		0	859	0.00	100.00	0.00	2,018.39	0.00	100.00	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	29.28
				859				2,018.39				3				591.05				29.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	606	606	6.49	6.49	111.66	111.66	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	209	815	2.24	8.73	114.10	225.76	0.38	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	452	1,267	4.84	13.57	211.29	437.05	0.71	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	576	1,843	6.17	19.74	281.91	718.96	0.94	2.41	1	1	1.32	1.32	254.48	254.48	1.34	1.34	90.27	35.40
5	300	500	400	822	2,665	8.81	28.55	651.37	1,370.34	2.18	4.59	2	3	2.63	3.95	407.88	662.36	2.15	3.49	62.62	48.34
6	500	750	625	671	3,336	7.19	35.74	711.46	2,081.80	2.38	6.97	1	4	1.32	5.26	544.54	1,206.91	2.87	6.36	76.54	57.97
7	750	1,000	875	664	4,000	7.11	42.85	966.77	3,048.57	3.24	10.21	0	4	0.00	5.26	0.00	1,206.91	0.00	6.36	0.00	39.59
8	1,000	1,500	1,250	756	4,756	8.10	50.95	1,446.42	4,494.99	4.85	15.06	2	6	2.63	7.89	887.17	2,094.08	4.67	11.03	61.34	46.59
9	1,500	2,000	1,750	640	5,396	6.86	57.80	1,421.41	5,916.40	4.76	19.82	1	7	1.32	9.21	161.50	2,255.58	0.85	11.89	11.36	38.12
10	2,000	2,500	2,250	443	5,839	4.75	62.55	1,468.73	7,385.13	4.92	24.74	0	7	0.00	9.21	0.00	2,255.58	0.00	11.89	0.00	30.54
11	2,500	3,000	2,750	350	6,189	3.75	66.30	1,254.33	8,639.45	4.20	28.94	2	9	2.63	11.84	3.93	2,259.50	0.02	11.91	0.31	26.15
12	3,000	4,000	3,500	415	6,604	4.45	70.74	1,904.58	10,544.03	6.38	35.32	5	14	6.58	18.42	3,723.86	5,983.36	19.62	31.53	195.52	56.75
13	4,000	5,000	4,500	329	6,933	3.52	74.27	1,697.71	12,241.75	5.69	41.01	0	14	0.00	18.42	0.00	5,983.36	0.00	31.53	0.00	48.88
14	5,000	7,500	6,250	520	7,453	5.57	79.84	3,070.24	15,311.99	10.29	51.30	4	18	5.26	23.68	465.37	6,448.73	2.45	33.98	15.16	42.12
15	7,500	10,000	8,750	352	7,805	3.77	83.61	2,665.07	17,977.06	8.93	60.23	6	24	7.89	31.58	445.45	6,894.18	2.35	36.33	16.71	38.35
16	10,000	20,000	15,000	575	8,380	6.16	89.77	4,668.41	22,645.47	15.64	75.87	20	44	26.32	57.89	1,680.51	8,574.69	8.86	45.18	36.00	37.86
17	20,000	50,000	35,000	460	8,840	4.93	94.70	4,058.21	26,703.68	13.60	89.46	13	57	17.11	75.00	1,617.22	10,191.91	8.52	53.71	39.85	38.17
18	50,000	100,000	75,000	279	9,119	2.99	97.69	1,839.59	28,543.27	6.16	95.62	10	67	13.16	88.16	315.14	10,507.05	1.66	55.37	17.13	36.81
19	100,000	500,000	300,000	155	9,274	1.66	99.35	955.35	29,498.62	3.20	98.82	8	75	10.53	98.68	8,466.68	18,973.73	44.62	99.98	886.24	64.32
20	500,000	UP		61	9,335	0.65	100.00	350.94	29,849.57	1.18	100.00	1	76	1.32	100.00	3.22	18,976.95	0.02	100.00	0.92	63.58
				9,335				29,849.57				76				18,976.95				63.58	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	10.94	10.94	0.18	0.18	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	6.25	17.19	1.01	1.19	0.33	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	3.13	20.31	0.60	1.79	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	6.25	26.56	1.78	3.56	0.58	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	25	12.50	39.06	5.83	9.39	1.91	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	3.13	42.19	2.33	11.72	0.76	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	10.94	53.13	17.49	29.20	5.74	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	44	15.63	68.75	26.87	56.07	8.83	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	47	4.69	73.44	12.51	68.58	4.11	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	49	3.13	76.56	11.03	79.62	3.62	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	1.56	78.13	4.95	84.57	1.63	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	53	4.69	82.81	25.65	110.22	8.42	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	1.56	84.38	11.34	121.55	3.72	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	62	12.50	96.88	88.79	210.35	29.16	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	63	1.56	98.44	48.04	258.39	15.78	84.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	64	1.56	100.00	46.07	304.46	15.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				304.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	7.77	7.77	1.19	1.19	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	22	2.91	10.68	1.13	2.31	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	43	10.19	20.87	6.19	8.50	0.75	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	46	1.46	22.33	1.61	10.11	0.20	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	62	7.77	30.10	22.46	32.57	2.73	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	76	6.80	36.89	17.03	49.60	2.07	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	90	6.80	43.69	20.82	70.42	2.53	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	109	9.22	52.91	42.65	113.07	5.18	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	121	5.83	58.74	42.78	155.85	5.20	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	127	2.91	61.65	28.29	184.14	3.44	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	140	6.31	67.96	77.38	261.52	9.40	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	146	2.91	70.87	42.59	304.11	5.17	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	150	1.94	72.82	41.31	345.42	5.02	41.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	164	6.80	79.61	81.57	426.99	9.91	51.86	1	1	100.00	100.00	21.05	21.05	100.00	100.00	25.81	4.93
15	7,500	10,000	8,750	2	166	0.97	80.58	22.17	449.16	2.69	54.56	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	4.69
16	10,000	20,000	15,000	10	176	4.85	85.44	135.88	585.04	16.50	71.06	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	3.60
17	20,000	50,000	35,000	15	191	7.28	92.72	155.90	740.94	18.94	89.99	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.84
18	50,000	100,000	75,000	3	194	1.46	94.17	22.82	763.76	2.77	92.77	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.76
19	100,000	500,000	300,000	9	203	4.37	98.54	48.60	812.36	5.90	98.67	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.59
20	500,000	UP		3	206	1.46	100.00	10.95	823.31	1.33	100.00	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.56
				206				823.31				1				21.05				2.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.06	3.06	2.29	2.29	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	17	1.67	4.74	3.66	1.37	0.19	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	30	3.62	8.36	14.69	16.06	0.77	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	47	4.74	13.09	11.85	27.91	0.62	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	89	11.70	24.79	47.35	75.26	2.48	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	126	10.31	35.10	50.40	125.65	2.64	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	154	7.80	42.90	47.10	172.75	2.47	9.06	1	1	20.00	20.00	34.17	34.17	26.72	26.72	72.55	19.78
8	1,000	1,500	1,250	30	184	8.36	51.25	66.85	239.60	3.51	12.57	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	14.26
9	1,500	2,000	1,750	18	202	5.01	56.27	72.13	311.73	3.78	16.35	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	10.96
10	2,000	2,500	2,250	20	222	5.57	61.84	92.47	404.20	4.85	21.20	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	8.45
11	2,500	3,000	2,750	12	234	3.34	65.18	115.93	520.14	6.08	27.28	1	2	20.00	40.00	39.45	73.62	30.84	57.56	34.03	14.15
12	3,000	4,000	3,500	6	240	1.67	66.85	44.74	564.88	2.35	29.63	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	13.03
13	4,000	5,000	4,500	14	254	3.90	70.75	75.45	640.33	3.96	33.59	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	11.50
14	5,000	7,500	6,250	22	276	6.13	76.88	140.98	781.31	7.39	40.98	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	9.42
15	7,500	10,000	8,750	11	287	3.06	79.94	164.47	945.78	8.63	49.61	1	3	20.00	60.00	5.28	78.89	4.12	61.68	3.21	8.34
16	10,000	20,000	15,000	30	317	8.36	88.30	353.26	1,299.04	18.53	68.14	2	5	40.00	100.00	49.00	127.90	38.32	100.00	13.87	9.85
17	20,000	50,000	35,000	25	342	6.96	95.26	302.39	1,601.43	15.86	84.00	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	7.99
18	50,000	100,000	75,000	9	351	2.51	97.77	161.88	1,763.31	8.49	92.49	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	7.25
19	100,000	500,000	300,000	7	358	1.95	99.72	144.90	1,908.21	7.60	100.09	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	6.70
20	500,000	UP		1	359	0.28	100.00	1.69	1,906.53	0.09	100.00	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	6.71
				359				1,906.53				5				127.90				6.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	19.69	19.69	1.01	1.01	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	33	6.30	25.98	1.70	2.71	0.35	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	40	5.51	31.50	2.08	4.79	0.43	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	44	3.15	34.65	1.70	6.49	0.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	49	3.94	38.58	4.70	11.19	0.98	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	53	3.15	41.73	5.51	16.70	1.15	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	58	3.94	45.67	8.30	25.00	1.73	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	66	6.30	51.97	19.07	44.07	3.97	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	71	3.94	55.91	24.51	68.58	5.10	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	75	3.15	59.06	22.08	90.66	4.59	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	76	0.79	59.84	9.53	100.19	1.98	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	81	3.94	63.78	39.98	140.17	8.32	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	84	2.36	66.14	32.10	172.26	6.68	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	96	9.45	75.59	68.47	240.73	14.24	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	98	1.57	77.17	39.82	280.55	8.28	58.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	107	7.09	84.25	109.67	390.22	22.82	81.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	121	11.02	95.28	84.89	475.10	17.66	98.84	1	1	50.00	50.00	14.63	14.63	95.85	95.85	17.23	3.08
18	50,000	100,000	75,000	1	122	0.79	96.06	0.18	475.28	0.04	98.88	0	1	0.00	50.00	0.00	14.63	0.00	95.85	0.00	3.08
19	100,000	500,000	300,000	2	124	1.57	97.64	2.05	477.33	0.43	99.30	1	2	50.00	100.00	0.63	15.26	4.15	100.00	30.89	3.20
20	500,000	UP		3	127	2.36	100.00	3.35	480.68	0.70	100.00	0	2	0.00	100.00	0.00	15.26	0.00	100.00	0.00	3.17
				127				480.68				2				15.26				3.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.28	3.28	34.42	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.20	5.49	23.09	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.04	5.53	0.41	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.02	9.54	42.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				9.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	7.12	7.12	3.66	3.66	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	27	1.62	8.74	0.78	4.43	0.06	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	28	0.32	9.06	0.27	4.70	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	39	3.56	12.62	3.35	8.05	0.24	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	53	4.53	17.15	5.58	13.62	0.41	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	61	2.59	19.74	9.90	23.52	0.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	73	3.88	23.62	17.31	40.83	1.26	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	89	5.18	28.80	24.87	65.70	1.82	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	98	2.91	31.72	18.09	83.79	1.32	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	113	4.85	36.57	43.20	126.99	3.15	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	123	3.24	39.81	36.84	163.83	2.69	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	138	4.85	44.66	45.87	209.70	3.35	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	157	6.15	50.81	81.85	291.56	5.97	21.28	1	1	14.29	14.29	4.83	4.83	34.23	34.23	5.90	1.66
14	5,000	7,500	6,250	14	171	4.53	55.34	141.65	433.21	10.34	31.62	1	2	14.29	28.57	0.11	4.95	0.80	35.02	0.08	1.14
15	7,500	10,000	8,750	44	215	14.24	69.58	129.22	562.43	9.43	41.05	1	3	14.29	42.86	0.15	5.10	1.06	36.09	0.12	0.91
16	10,000	20,000	15,000	43	258	13.92	83.50	347.85	910.28	25.39	66.43	1	4	14.29	57.14	8.65	13.74	61.26	97.34	2.49	1.51
17	20,000	50,000	35,000	38	296	12.30	95.79	394.40	1,304.68	28.78	95.22	2	6	28.57	85.71	0.26	14.01	1.86	99.20	0.07	1.07
18	50,000	100,000	75,000	8	304	2.59	98.38	67.20	1,371.88	4.90	100.12	1	7	14.29	100.00	0.11	14.12	0.80	100.00	0.17	1.03
19	100,000	500,000	300,000	4	308	1.29	99.68	1.95	1,369.94	0.14	99.98	0	7	0.00	100.00	0.00	14.12	0.00	100.00	0.00	1.03
20	500,000	UP		1	309	0.32	100.00	0.27	1,370.20	0.02	100.00	0	7	0.00	100.00	0.00	14.12	0.00	100.00	0.00	1.03
				309				1,370.20				7				14.12				1.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.52	6.52	4.30	4.30	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.09	7.61	0.00	4.30	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.09	8.70	2.29	6.58	0.26	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.09	9.78	2.44	9.02	0.28	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.09	10.87	2.64	11.66	0.31	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	2.17	13.04	2.47	14.13	0.29	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	3.26	16.30	6.34	20.47	0.74	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	20	5.43	21.74	25.59	46.06	2.97	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	24	4.35	26.09	23.95	70.01	2.78	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	27	3.26	29.35	7.34	77.34	0.85	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	33	6.52	35.87	29.39	106.73	3.41	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	38	5.43	41.30	19.57	126.30	2.27	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	43	5.43	46.74	89.15	215.46	10.33	24.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	50	7.61	54.35	91.12	306.57	10.56	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	53	3.26	57.61	24.46	331.03	2.83	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	63	10.87	68.48	90.01	421.04	10.43	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	74	11.96	80.43	330.62	751.66	38.32	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	77	3.26	83.70	14.06	765.71	1.63	88.75	1	1	33.33	33.33	0.18	0.18	0.35	0.35	1.25	0.02
19	100,000	500,000	300,000	10	87	10.87	94.57	51.72	817.43	5.99	94.74	0	1	0.00	33.33	0.00	0.18	0.00	0.35	0.00	0.02
20	500,000	UP		5	92	5.43	100.00	45.34	862.77	5.26	100.00	2	3	66.67	100.00	49.62	49.79	99.65	100.00	109.43	5.77
				92				862.77				3				49.79				5.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	10.42	10.42	2.35	2.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	48	2.08	12.50	28.06	30.40	0.65	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	59	2.86	15.36	9.82	40.22	0.23	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	72	3.39	18.75	17.57	57.79	0.41	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	92	5.21	23.96	40.84	98.63	0.95	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	116	6.25	30.21	72.77	171.40	1.70	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	138	5.73	35.94	112.70	284.11	2.63	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	162	6.25	42.19	139.80	423.90	3.26	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	177	3.91	46.09	112.01	535.91	2.61	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	189	3.13	49.22	111.34	647.25	2.60	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	213	6.25	55.47	120.87	768.13	2.82	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	241	7.29	62.76	272.63	1,040.76	6.36	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	251	2.60	65.36	122.18	1,162.94	2.85	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	269	4.69	70.05	363.27	1,526.21	8.48	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	289	5.21	75.26	235.05	1,761.25	5.48	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	334	11.72	86.98	1,071.83	2,833.08	25.01	66.10	1	1	100.00	100.00	38.12	38.12	100.00	100.00	3.56	1.35
17	20,000	50,000	35,000	28	362	7.29	94.27	957.63	3,790.71	22.34	88.44	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	1.01
18	50,000	100,000	75,000	12	374	3.13	97.40	280.68	4,071.39	6.55	94.99	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.94
19	100,000	500,000	300,000	9	383	2.34	99.74	214.78	4,286.17	5.01	100.00	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.89
20	500,000	UP		1	384	0.26	100.00	0.00	4,286.17	0.00	100.00	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.89
				384				4,286.17				1				38.12				0.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	5.60	5.60	10.79	10.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	77	1.71	7.31	37.21	26.42	0.36	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	96	1.80	9.12	82.63	109.05	0.79	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	110	1.33	10.45	41.55	150.60	0.40	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	33	143	3.13	13.58	135.78	286.38	1.31	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	47	190	4.46	18.04	358.52	644.90	3.45	6.20	2	2	5.00	5.00	5.95	5.95	0.50	0.50	1.66	0.92
7	750	1,000	875	16	206	1.52	19.56	60.67	705.57	0.58	6.78	0	2	0.00	5.00	0.00	5.95	0.00	0.50	0.00	0.84
8	1,000	1,500	1,250	39	245	3.70	23.27	176.11	881.68	1.69	8.48	0	2	0.00	5.00	0.00	5.95	0.00	0.50	0.00	0.68
9	1,500	2,000	1,750	26	271	2.47	25.74	114.97	996.65	1.11	9.58	1	3	2.50	7.50	19.43	25.39	1.64	2.14	16.90	2.55
10	2,000	2,500	2,250	22	293	2.09	27.83	129.45	1,126.10	1.24	10.82	2	5	5.00	12.50	112.86	138.25	9.53	11.68	87.19	12.28
11	2,500	3,000	2,750	28	321	2.66	30.48	148.61	1,274.72	1.43	12.25	0	5	0.00	12.50	0.00	138.25	0.00	11.68	0.00	10.85
12	3,000	4,000	3,500	47	368	4.46	34.95	318.01	1,592.73	3.06	15.31	0	5	0.00	12.50	0.00	138.25	0.00	11.68	0.00	8.68
13	4,000	5,000	4,500	45	413	4.27	39.22	357.01	1,949.74	3.43	18.74	0	5	0.00	12.50	0.00	138.25	0.00	11.68	0.00	7.09
14	5,000	7,500	6,250	77	490	7.31	46.53	659.78	2,609.52	6.34	25.08	2	7	5.00	17.50	35.61	173.86	3.01	14.68	5.40	6.66
15	7,500	10,000	8,750	34	524	3.23	49.76	376.65	2,986.17	3.62	28.70	0	7	0.00	17.50	0.00	173.86	0.00	14.68	0.00	5.82
16	10,000	20,000	15,000	126	650	11.97	61.73	1,477.90	4,464.06	14.21	42.91	6	13	15.00	32.50	77.58	251.44	6.55	21.24	5.25	5.63
17	20,000	50,000	35,000	149	799	14.15	75.88	2,420.38	6,884.44	23.27	66.18	4	17	10.00	42.50	5.35	256.79	0.45	21.69	0.22	3.73
18	50,000	100,000	75,000	79	878	7.50	83.38	1,090.35	7,974.80	10.48	76.66	12	29	30.00	72.50	526.85	783.64	44.50	66.19	48.32	9.83
19	100,000	500,000	300,000	127	1,005	12.06	95.44	1,448.98	9,423.78	13.93	90.59	4	33	10.00	82.50	172.84	956.47	14.60	80.79	11.93	10.15
20	500,000	UP		48	1,053	4.56	100.00	979.25	10,403.03	9.41	100.00	7	40	17.50	100.00	227.48	1,183.95	19.21	100.00	23.23	11.38
				1,053				10,403.03				40				1,183.95				11.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2578 OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	7.18	7.18	0.65	0.65	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	54	2.76	9.94	36.96	37.60	0.68	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	67	2.39	12.34	44.41	82.01	0.82	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	82	2.76	15.10	77.44	159.46	1.42	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	109	4.97	20.07	129.72	289.17	2.38	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	136	4.97	25.05	120.92	410.10	2.22	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	145	1.66	26.70	128.88	538.98	2.37	9.91	1	1	50.00	50.00	113.81	113.81	100.00	100.00	88.30	21.12
8	1,000	1,500	1,250	52	197	9.58	36.28	450.13	989.11	8.27	18.18	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	11.51
9	1,500	2,000	1,750	29	226	5.34	41.62	163.52	1,152.63	3.01	21.19	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	9.87
10	2,000	2,500	2,250	14	240	2.58	44.20	138.46	1,291.09	2.55	23.73	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	8.81
11	2,500	3,000	2,750	17	257	3.13	47.33	162.93	1,454.02	2.99	26.73	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	7.83
12	3,000	4,000	3,500	12	269	2.21	49.54	102.58	1,556.60	1.89	28.61	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	7.31
13	4,000	5,000	4,500	12	281	2.21	51.75	114.95	1,671.55	2.11	30.73	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	6.81
14	5,000	7,500	6,250	36	317	6.63	58.38	305.56	1,977.12	5.62	36.34	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	5.76
15	7,500	10,000	8,750	38	355	7.00	65.38	318.47	2,295.59	5.85	42.20	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	4.96
16	10,000	20,000	15,000	42	397	7.73	73.11	762.43	3,058.02	14.01	56.21	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	3.72
17	20,000	50,000	35,000	94	491	17.31	90.42	1,438.94	4,496.96	26.45	82.66	1	2	50.00	100.00	0.00	113.81	0.00	100.00	0.00	2.53
18	50,000	100,000	75,000	40	531	7.37	97.79	722.34	5,219.30	13.28	95.94	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.18
19	100,000	500,000	300,000	6	537	1.10	98.90	164.90	5,384.20	3.03	98.97	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.11
20	500,000	UP		6	543	1.10	100.00	56.08	5,440.28	1.03	100.00	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.09
				543				5,440.28				2				113.81				2.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	18.62	18.62	49.77	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	18.79	37.41	50.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				37.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	10.00	10.00	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.71	10.71	0.33	0.39	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	1.43	12.14	0.79	1.19	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	21	2.86	15.00	1.33	2.51	0.15	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	29	5.71	20.71	5.21	7.72	0.60	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	41	8.57	29.29	9.85	17.57	1.14	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	46	3.57	32.86	10.71	28.28	1.24	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	54	5.71	38.57	13.97	42.24	1.62	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	64	7.14	45.71	29.24	71.48	3.40	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	65	0.71	46.43	2.09	73.57	0.24	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	75	7.14	53.57	14.07	87.65	1.63	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	78	2.14	55.71	10.90	98.55	1.27	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	86	5.71	61.43	38.80	137.35	4.51	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	92	4.29	65.71	43.42	180.77	5.04	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	104	8.57	74.29	52.11	232.88	6.05	27.04	1	1	100.00	100.00	2.01	2.01	100.00	100.00	3.86	0.86
16	10,000	20,000	15,000	19	123	13.57	87.86	174.57	407.46	20.27	47.31	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.49
17	20,000	50,000	35,000	6	129	4.29	92.14	269.94	677.40	31.34	78.65	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.30
18	50,000	100,000	75,000	8	137	5.71	97.86	165.06	842.46	19.16	97.81	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.24
19	100,000	500,000	300,000	3	140	2.14	100.00	18.83	861.29	2.19	100.00	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.23
20	500,000	UP		0	140	0.00	100.00	0.00	861.29	0.00	100.00	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.23
				140				861.29				1				2.01				0.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.74	3.74	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	12	2.67	6.42	0.50	0.51	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	20	4.28	10.70	4.49	5.00	0.51	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	30	5.35	16.04	8.42	13.42	0.96	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	46	8.56	24.60	7.38	20.79	0.85	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	59	6.95	31.55	19.23	40.02	2.20	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	77	9.63	41.18	33.36	73.38	3.82	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	90	6.95	48.13	29.15	102.54	3.34	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	98	4.28	52.41	50.97	153.51	5.84	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	114	8.56	60.96	47.99	201.50	5.50	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	116	1.07	62.03	11.49	213.00	1.32	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	124	4.28	66.31	33.70	246.70	3.86	28.27	1	1	100.00	100.00	93.96	93.96	100.00	100.00	278.78	38.09
13	4,000	5,000	4,500	5	129	2.67	68.98	17.72	264.42	2.03	30.30	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	35.53
14	5,000	7,500	6,250	4	133	2.14	71.12	76.86	341.28	8.81	39.11	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	27.53
15	7,500	10,000	8,750	3	136	1.60	72.73	65.15	406.43	7.47	46.58	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	23.12
16	10,000	20,000	15,000	23	159	12.30	85.03	137.81	544.23	15.79	62.37	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	17.26
17	20,000	50,000	35,000	12	171	6.42	91.44	134.59	678.82	15.42	77.80	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	13.84
18	50,000	100,000	75,000	4	175	2.14	93.58	23.20	702.02	2.66	80.45	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	13.38
19	100,000	500,000	300,000	12	187	6.42	100.00	170.55	872.57	19.55	100.00	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	10.77
20	500,000	UP		0	187	0.00	100.00	0.00	872.57	0.00	100.00	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	10.77
				187				872.57				1				93.96				10.77	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.45	3.45	0.30	0.30	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.72	5.17	0.52	0.81	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	3.45	8.62	2.70	3.52	0.19	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	12	1.72	10.34	1.78	5.29	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	16	3.45	13.79	3.55	8.85	0.26	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	25	7.76	21.55	14.67	23.52	1.05	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	31	5.17	26.72	24.33	47.85	1.75	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	40	7.76	34.48	22.32	70.16	1.60	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	53	11.21	45.69	41.34	111.50	2.97	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	58	4.31	50.00	20.36	131.86	1.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	64	5.17	55.17	39.02	170.87	2.80	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	67	2.59	57.76	39.03	209.90	2.80	15.08	1	1	100.00	100.00	9.20	9.20	100.00	100.00	23.57	4.38
13	4,000	5,000	4,500	6	73	5.17	62.93	69.05	278.95	4.96	20.04	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	3.30
14	5,000	7,500	6,250	14	87	12.07	75.00	189.80	468.75	13.64	33.68	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	1.96
15	7,500	10,000	8,750	9	96	7.76	82.76	155.69	624.44	11.19	44.87	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	1.47
16	10,000	20,000	15,000	15	111	12.93	95.69	550.63	1,175.08	39.56	84.43	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.78
17	20,000	50,000	35,000	5	116	4.31	100.00	216.72	1,391.80	15.57	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66
20	500,000	UP		0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66
				116				1,391.80				1				9.20				0.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.03	0.05	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	0.10	0.15	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	0.19	0.34	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	18.27	18.60	20.13	20.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	8.28	26.88	9.12	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	0.94	27.83	1.04	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	1.09	28.92	1.20	31.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	1.09	30.01	1.20	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	1.07	31.08	1.18	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	4.93	36.01	5.43	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	2.71	38.72	2.99	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.76	61.90	0.44	39.16	0.49	43.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.76	66.67	7.09	46.26	7.81	50.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.76	71.43	7.80	54.06	8.59	59.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	9.52	80.95	5.17	59.23	5.70	65.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	19	9.52	90.48	12.39	71.62	13.65	78.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	21	9.52	100.00	19.15	90.78	21.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	21	0.00	100.00	0.00	90.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					21				90.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	364	364	22.44	22.44	60.70	60.70	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	372	0.49	22.93	7.40	68.10	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	385	0.80	23.74	3.05	71.15	0.03	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	404	1.17	24.91	34.82	105.97	0.34	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	440	2.22	27.13	86.83	192.80	0.84	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	53	493	3.27	30.39	33.77	226.57	0.33	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	58	551	3.58	33.97	92.89	319.46	0.90	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	57	608	3.51	37.48	141.75	461.21	1.37	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	640	1.97	39.46	91.12	552.33	0.88	5.35	1	1	1.69	1.69	213.04	213.04	0.31	0.31	233.79	38.57
10	2,000	2,500	2,250	34	674	2.10	41.55	132.11	684.45	1.28	6.63	0	1	0.00	1.69	0.00	213.04	0.00	0.31	0.00	31.13
11	2,500	3,000	2,750	23	697	1.42	42.97	117.00	801.45	1.13	7.76	0	1	0.00	1.69	0.00	213.04	0.00	0.31	0.00	26.58
12	3,000	4,000	3,500	57	754	3.51	46.49	295.33	1,096.78	2.86	10.63	0	1	0.00	1.69	0.00	213.04	0.00	0.31	0.00	19.42
13	4,000	5,000	4,500	34	788	2.10	48.58	258.31	1,355.09	2.50	13.13	3	4	5.08	6.78	547.14	760.17	0.79	1.10	211.82	56.10
14	5,000	7,500	6,250	93	881	5.73	54.32	768.74	2,123.83	7.45	20.58	4	8	6.78	13.56	3,092.68	3,852.85	4.46	5.56	402.30	181.41
15	7,500	10,000	8,750	88	969	5.43	59.74	704.97	2,828.80	6.83	27.41	2	10	3.39	16.95	3,614.01	7,466.87	5.21	10.77	512.65	263.96
16	10,000	20,000	15,000	186	1,155	11.47	71.21	1,975.63	4,804.43	19.14	46.55	14	24	23.73	40.68	32,611.02	40,077.89	47.03	57.79	1650.67	834.19
17	20,000	50,000	35,000	189	1,344	11.65	82.86	2,712.92	7,517.35	26.28	72.83	11	35	18.64	59.32	7,911.17	47,989.06	11.41	69.20	291.61	638.38
18	50,000	100,000	75,000	74	1,418	4.56	87.42	854.82	8,372.17	8.28	81.11	0	35	0.00	59.32	0.00	47,989.06	0.00	69.20	0.00	573.20
19	100,000	500,000	300,000	152	1,570	9.37	96.79	1,639.16	10,011.33	15.88	96.99	21	56	35.59	94.92	21,344.60	69,333.66	30.78	99.98	1302.16	692.55
20	500,000	UP		52	1,622	3.21	100.00	310.40	10,321.73	3.01	100.00	3	59	5.08	100.00	12.89	69,346.55	0.02	100.00	4.15	671.85
				1,622				10,321.73				59				69,346.55				671.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	10.09	10.09	2.21	2.21	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	34	0.31	10.40	2.17	4.39	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	36	0.61	11.01	4.31	8.69	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	39	0.92	11.93	5.50	14.19	0.15	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	54	4.59	16.51	7.09	21.28	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	72	5.50	22.02	18.57	39.86	0.52	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	78	1.83	23.85	45.77	85.63	1.27	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	84	1.83	25.69	94.73	180.36	2.63	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	104	6.12	31.80	124.90	305.26	3.47	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	123	5.81	37.61	150.81	456.07	4.19	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	139	4.89	42.51	63.84	519.91	1.77	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	43	182	13.15	55.66	257.84	777.75	7.17	21.61	3	3	50.00	50.00	168.66	168.66	75.78	75.78	65.41	21.69
13	4,000	5,000	4,500	19	201	5.81	61.47	56.94	834.69	1.58	23.20	0	3	0.00	50.00	0.00	168.66	0.00	75.78	0.00	20.21
14	5,000	7,500	6,250	29	230	8.87	70.34	364.01	1,198.69	10.12	33.31	3	6	50.00	100.00	53.90	222.56	24.22	100.00	14.81	18.57
15	7,500	10,000	8,750	10	240	3.06	73.39	255.17	1,453.86	7.09	40.40	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	15.31
16	10,000	20,000	15,000	30	270	9.17	82.57	823.47	2,277.33	22.88	63.29	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	9.77
17	20,000	50,000	35,000	51	321	15.60	98.17	903.96	3,181.28	25.12	88.41	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	7.00
18	50,000	100,000	75,000	2	323	0.61	98.78	189.77	3,371.05	5.27	93.68	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.60
19	100,000	500,000	300,000	2	325	0.61	99.39	127.58	3,498.63	3.55	97.23	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.36
20	500,000	UP		2	327	0.61	100.00	99.85	3,598.47	2.77	100.00	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.18
				327				3,598.47				6				222.56				6.18	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	8.99	8.99	13.08	13.08	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	44	1.15	10.14	9.43	22.51	0.52	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	57	3.00	13.13	52.11	74.62	2.87	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	64	1.61	14.75	5.33	79.95	0.29	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	83	4.38	19.12	19.64	99.60	1.08	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	105	5.07	24.19	4.77	104.37	0.26	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	115	2.30	26.50	8.65	113.02	0.48	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	140	5.76	32.26	48.20	161.22	2.65	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	163	5.30	37.56	39.83	201.05	2.19	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	177	3.23	40.78	29.15	230.20	1.61	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	188	2.53	43.32	31.40	261.60	1.73	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	205	3.92	47.24	72.69	334.29	4.00	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	233	6.45	53.69	133.93	468.23	7.37	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	251	4.15	57.83	139.43	607.66	7.68	33.46	1	1	7.14	7.14	5.09	5.09	1.11	1.11	3.65	0.84
15	7,500	10,000	8,750	13	264	3.00	60.83	90.85	698.51	5.00	38.46	0	1	0.00	7.14	0.00	5.09	0.00	1.11	0.00	0.73
16	10,000	20,000	15,000	31	295	7.14	67.97	341.91	1,040.42	18.83	57.29	3	4	21.43	28.57	137.39	142.49	30.05	31.17	40.18	13.70
17	20,000	50,000	35,000	40	335	9.22	77.19	347.64	1,388.06	19.14	76.43	2	6	14.29	42.86	224.01	366.50	49.00	80.17	64.44	26.40
18	50,000	100,000	75,000	25	360	5.76	82.95	133.76	1,521.82	7.37	83.80	0	6	0.00	42.86	0.00	366.50	0.00	80.17	0.00	24.08
19	100,000	500,000	300,000	25	385	5.76	88.71	113.23	1,635.05	6.23	90.03	4	10	28.57	71.43	79.96	446.46	17.49	97.66	70.61	27.31
20	500,000	UP		49	434	11.29	100.00	181.04	1,816.09	9.97	100.00	4	14	28.57	100.00	10.72	457.18	2.34	100.00	5.92	25.17
				434				1,816.09				14				457.18				25.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	25.15	25.15	11.65	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	28.31	53.46	13.12	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.00	53.46	0.00	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	0.28	53.74	0.13	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	16.71	70.45	7.74	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	24.42	94.87	11.31	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	25.80	120.66	11.95	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.85	50.00	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.85	53.85	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.85	57.69	22.97	143.63	10.64	66.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.85	61.54	22.97	166.60	10.64	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.85	65.38	0.00	166.60	0.00	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.85	69.23	0.00	166.60	0.00	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	26	30.77	100.00	49.21	215.81	22.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				215.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.50	5.00	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.50	7.50	1.52	1.57	0.36	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.50	10.00	1.47	3.04	0.35	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.50	12.50	0.30	3.34	0.07	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.50	15.00	2.42	5.76	0.57	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	5.00	20.00	2.16	3.60	0.51	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	5.00	25.00	7.16	10.76	1.68	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.50	27.50	0.74	11.50	0.17	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.50	30.00	8.51	20.01	2.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.50	32.50	4.89	24.91	1.15	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	22	22.50	55.00	29.40	54.31	6.92	12.77	4	4	50.00	50.00	711.75	711.75	16.75	16.75	2420.65	1310.54
13	4,000	5,000	4,500	2	24	5.00	60.00	1.66	55.97	0.39	13.17	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	1271.56
14	5,000	7,500	6,250	1	25	2.50	62.50	24.85	80.82	5.84	19.01	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	880.64
15	7,500	10,000	8,750	2	27	5.00	67.50	57.77	138.59	13.59	32.60	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	513.55
16	10,000	20,000	15,000	8	35	20.00	87.50	177.32	315.91	41.71	74.31	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	225.30
17	20,000	50,000	35,000	5	40	12.50	100.00	109.23	425.14	25.69	100.00	4	8	50.00	100.00	3,536.26	4,248.00	83.25	100.00	3237.43	999.20
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	4,248.00	0.00	100.00	0.00	999.20
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	4,248.00	0.00	100.00	0.00	999.20
20	500,000	UP		0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	4,248.00	0.00	100.00	0.00	999.20
				40				425.14				8				4,248.00				999.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.98	6.98	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.33	9.30	9.88	9.88	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.33	11.63	33.76	43.64	9.48	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.33	13.95	33.76	77.40	9.48	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.33	16.28	1.19	78.59	0.33	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.33	18.60	0.05	78.64	0.01	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	13	11.63	30.23	19.78	98.42	5.55	27.63	1	1	100.00	100.00	180.19	180.19	100.00	100.00	910.97	183.09
8	1,000	1,500	1,250	1	14	2.33	32.56	0.77	99.19	0.22	27.85	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	181.66
9	1,500	2,000	1,750	4	18	9.30	41.86	61.75	160.94	17.34	45.19	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	111.96
10	2,000	2,500	2,250	1	19	2.33	44.19	0.06	161.00	0.02	45.21	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	111.92
11	2,500	3,000	2,750	1	20	2.33	46.51	4.83	165.84	1.36	46.56	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	108.65
12	3,000	4,000	3,500	1	21	2.33	48.84	0.81	166.64	0.23	46.79	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	108.13
13	4,000	5,000	4,500	14	35	32.56	81.40	9.64	176.28	2.71	49.50	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	102.22
14	5,000	7,500	6,250	1	36	2.33	83.72	0.05	176.34	0.02	49.51	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	102.18
15	7,500	10,000	8,750	1	37	2.33	86.05	33.76	210.09	9.48	58.99	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	85.77
16	10,000	20,000	15,000	4	41	9.30	95.35	139.48	349.57	39.16	98.15	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	51.55
17	20,000	50,000	35,000	1	42	2.33	97.67	4.35	353.92	1.22	99.37	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.91
18	50,000	100,000	75,000	1	43	2.33	100.00	2.23	356.15	0.63	100.00	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.59
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	356.15	0.00	100.00	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.59
20	500,000	UP		0	43	0.00	100.00	0.00	356.15	0.00	100.00	0	1	0.00	100.00	0.00	180.19	0.00	100.00	0.00	50.59
				43				356.15				1				180.19				50.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	252	252	10.28	10.28	67.51	67.51	0.61	0.61	2	2	3.08	3.08	4.38	4.38	0.01	0.01	6.49	6.49
2	50	100	75	58	310	2.37	12.65	23.28	90.79	0.21	0.82	0	2	0.00	3.08	0.00	4.38	0.00	0.01	0.00	4.82
3	100	200	150	22	332	0.90	13.55	1.72	92.52	0.02	0.84	0	2	0.00	3.08	0.00	4.38	0.00	0.01	0.00	4.73
4	200	300	250	37	369	1.51	15.06	3.78	96.30	0.03	0.87	1	3	1.54	4.62	15.20	19.58	0.04	0.06	401.88	20.33
5	300	500	400	42	411	1.71	16.77	0.49	96.78	0.00	0.88	1	4	1.54	6.15	443.72	463.30	1.28	1.34	91339.79	478.69
6	500	750	625	29	440	1.18	17.95	48.07	144.86	0.44	1.31	0	4	0.00	6.15	0.00	463.30	0.00	1.34	0.00	319.83
7	750	1,000	875	45	485	1.84	19.79	22.00	166.86	0.20	1.51	0	4	0.00	6.15	0.00	463.30	0.00	1.34	0.00	277.66
8	1,000	1,500	1,250	83	568	3.39	23.17	55.17	222.03	0.50	2.01	1	5	1.54	7.69	9.29	472.58	0.03	1.37	16.84	212.85
9	1,500	2,000	1,750	41	609	1.67	24.85	42.96	264.98	0.39	2.40	0	5	0.00	7.69	0.00	472.58	0.00	1.37	0.00	178.34
10	2,000	2,500	2,250	73	682	2.98	27.83	67.21	332.20	0.61	3.01	1	6	1.54	9.23	586.19	1,058.77	1.70	3.06	872.11	318.72
11	2,500	3,000	2,750	28	710	1.14	28.97	39.38	371.58	0.36	3.37	0	6	0.00	9.23	0.00	1,058.77	0.00	3.06	0.00	284.94
12	3,000	4,000	3,500	74	784	3.02	31.99	216.31	587.89	1.96	5.33	0	6	0.00	9.23	0.00	1,058.77	0.00	3.06	0.00	180.10
13	4,000	5,000	4,500	33	817	1.35	33.33	114.25	702.14	1.04	6.37	1	7	1.54	10.77	1,007.05	2,065.82	2.92	5.98	881.42	294.22
14	5,000	7,500	6,250	53	870	2.16	35.50	279.97	982.11	2.54	8.91	0	7	0.00	10.77	0.00	2,065.82	0.00	5.98	0.00	210.34
15	7,500	10,000	8,750	92	962	3.75	39.25	464.17	1,446.28	4.21	13.12	0	7	0.00	10.77	0.00	2,065.82	0.00	5.98	0.00	142.84
16	10,000	20,000	15,000	279	1,241	11.38	50.63	1,747.68	3,193.96	15.85	28.97	10	17	15.38	26.15	38.58	2,104.39	0.11	6.09	2.21	65.89
17	20,000	50,000	35,000	585	1,826	23.87	74.50	3,458.26	6,652.22	31.37	60.34	15	32	23.08	49.23	20,573.49	22,677.88	59.55	65.65	594.91	340.91
18	50,000	100,000	75,000	303	2,129	12.36	86.86	1,991.31	8,643.53	18.06	78.40	11	43	16.92	66.15	2,040.80	24,718.69	5.91	71.55	102.49	285.98
19	100,000	500,000	300,000	263	2,392	10.73	97.59	2,297.13	10,940.66	20.84	99.24	20	63	30.77	96.92	9,814.50	34,533.19	28.41	99.96	427.25	315.64
20	500,000	UP		59	2,451	2.41	100.00	83.60	11,024.26	0.76	100.00	2	65	3.08	100.00	12.46	34,545.64	0.04	100.00	14.90	313.36
				2,451				11,024.26				65				34,545.64				313.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	11.11	11.11	0.26	0.26	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.70	14.81	0.84	1.11	0.22	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	14.81	29.63	9.31	10.42	2.49	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	3.70	33.33	1.80	12.22	0.48	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	7.41	40.74	5.47	17.68	1.46	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.70	44.44	6.57	24.25	1.76	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.70	48.15	8.19	32.45	2.19	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.70	51.85	0.48	32.92	0.13	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	17	11.11	62.96	8.34	41.26	2.23	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	19	7.41	70.37	34.72	75.98	9.28	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.70	74.07	3.22	79.20	0.86	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.70	77.78	0.65	79.85	0.17	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.70	81.48	13.02	92.88	3.48	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.70	85.19	19.54	112.41	5.22	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.70	88.89	13.02	125.44	3.48	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	3.70	92.59	84.59	210.02	22.61	56.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	26	3.70	96.30	123.14	333.16	32.92	89.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	27	3.70	100.00	40.92	374.09	10.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	374.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	374.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				374.09				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.80	2.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.93	3.74	1.73	1.73	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.93	4.67	2.70	4.43	0.29	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.93	5.61	0.59	5.02	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.93	6.54	0.77	5.80	0.08	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	2.80	9.35	8.28	14.08	0.89	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	1.87	11.21	6.30	20.37	0.67	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	25	12.15	23.36	46.51	66.88	4.98	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	34	8.41	31.78	49.12	116.01	5.26	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	40	5.61	37.38	48.91	164.92	5.24	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	43	2.80	40.19	9.40	174.32	1.01	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	47	3.74	43.93	32.35	206.67	3.47	22.15	1	1	100.00	100.00	39.82	39.82	100.00	100.00	123.07	19.27
13	4,000	5,000	4,500	11	58	10.28	54.21	87.81	294.48	9.41	31.56	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	13.52
14	5,000	7,500	6,250	8	66	7.48	61.68	80.44	374.92	8.62	40.18	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	10.62
15	7,500	10,000	8,750	10	76	9.35	71.03	131.31	506.23	14.07	54.25	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	7.87
16	10,000	20,000	15,000	14	90	13.08	84.11	310.07	816.30	33.23	87.48	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.88
17	20,000	50,000	35,000	10	100	9.35	93.46	76.50	892.80	8.20	95.68	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.46
18	50,000	100,000	75,000	2	102	1.87	95.33	17.57	910.37	1.88	97.57	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.37
19	100,000	500,000	300,000	5	107	4.67	100.00	22.72	933.09	2.43	100.00	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.27
20	500,000	UP		0	107	0.00	100.00	0.00	933.09	0.00	100.00	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.27
					107				933.09				1				39.82				4.27

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	1.58	1.58	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.58	3.16	2.59	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	20.00	40.00	3.87	7.03	6.33	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	5.88	12.91	9.63	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	7.13	20.04	11.68	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	1.93	21.97	3.17	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	5.69	27.67	9.33	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	28.47	56.14	46.64	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	4.91	61.06	8.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				61.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	206	206	15.40	15.40	27.97	27.97	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	115	321	8.59	23.99	107.08	135.05	0.98	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	100	421	7.47	31.46	132.87	267.92	1.22	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	93	514	6.95	38.42	186.89	454.81	1.71	4.16	1	1	5.88	5.88	262.67	262.67	11.18	11.18	140.55	57.75
5	300	500	400	94	608	7.03	45.44	256.11	710.92	2.34	6.50	1	2	5.88	11.76	110.22	372.90	4.69	15.88	43.04	52.45
6	500	750	625	71	679	5.31	50.75	343.72	1,054.64	3.14	9.64	0	2	0.00	11.76	0.00	372.90	0.00	15.88	0.00	35.36
7	750	1,000	875	38	717	2.84	53.59	227.45	1,282.09	2.08	11.73	0	2	0.00	11.76	0.00	372.90	0.00	15.88	0.00	29.09
8	1,000	1,500	1,250	68	785	5.08	58.67	384.51	1,666.60	3.52	15.24	5	7	29.41	41.18	1,318.81	1,691.70	56.14	72.02	342.98	101.51
9	1,500	2,000	1,750	59	844	4.41	63.08	428.39	2,094.99	3.92	19.16	2	9	11.76	52.94	408.37	2,100.08	17.39	89.40	95.33	100.24
10	2,000	2,500	2,250	45	889	3.36	66.44	469.33	2,564.31	4.29	23.45	0	9	0.00	52.94	0.00	2,100.08	0.00	89.40	0.00	81.90
11	2,500	3,000	2,750	13	902	0.97	67.41	181.25	2,745.56	1.66	25.11	0	9	0.00	52.94	0.00	2,100.08	0.00	89.40	0.00	76.49
12	3,000	4,000	3,500	40	942	2.99	70.40	464.63	3,210.19	4.25	29.36	0	9	0.00	52.94	0.00	2,100.08	0.00	89.40	0.00	65.42
13	4,000	5,000	4,500	33	975	2.47	72.87	486.50	3,696.69	4.45	33.81	2	11	11.76	64.71	82.93	2,183.01	3.53	92.94	17.05	59.05
14	5,000	7,500	6,250	53	1,028	3.96	76.83	755.35	4,452.05	6.91	40.72	0	11	0.00	64.71	0.00	2,183.01	0.00	92.94	0.00	49.03
15	7,500	10,000	8,750	66	1,094	4.93	81.76	800.94	5,252.98	7.32	48.04	0	11	0.00	64.71	0.00	2,183.01	0.00	92.94	0.00	41.56
16	10,000	20,000	15,000	112	1,206	8.37	90.13	2,438.67	7,691.66	22.30	70.34	6	17	35.29	100.00	165.94	2,348.95	7.06	100.00	6.80	30.54
17	20,000	50,000	35,000	112	1,318	8.37	98.51	2,829.54	10,521.19	25.88	96.22	0	17	0.00	100.00	0.00	2,348.95	0.00	100.00	0.00	22.33
18	50,000	100,000	75,000	14	1,332	1.05	99.55	278.82	10,800.02	2.55	98.77	0	17	0.00	100.00	0.00	2,348.95	0.00	100.00	0.00	21.75
19	100,000	500,000	300,000	6	1,338	0.45	100.00	134.62	10,934.63	1.23	100.00	0	17	0.00	100.00	0.00	2,348.95	0.00	100.00	0.00	21.48
20	500,000	UP		0	1,338	0.00	100.00	0.00	10,934.63	0.00	100.00	0	17	0.00	100.00	0.00	2,348.95	0.00	100.00	0.00	21.48
				1,338				10,934.63				17				2,348.95				21.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	8.23	8.23	1.45	1.45	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	84	2.09	10.32	19.25	20.69	0.36	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	103	2.33	12.65	7.07	27.76	0.13	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	112	1.11	13.76	11.56	39.32	0.22	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	146	4.18	17.94	49.40	88.73	0.92	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	170	2.95	20.88	37.34	126.06	0.70	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	211	5.04	25.92	70.00	196.06	1.31	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	246	4.30	30.22	89.95	286.01	1.68	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	285	4.79	35.01	169.79	455.80	3.18	8.53	1	1	4.76	4.76	37.56	37.56	2.80	2.80	22.12	8.24
10	2,000	2,500	2,250	18	303	2.21	37.22	101.14	556.94	1.89	10.42	0	1	0.00	4.76	0.00	37.56	0.00	2.80	0.00	6.74
11	2,500	3,000	2,750	19	322	2.33	39.56	85.18	642.12	1.59	12.01	0	1	0.00	4.76	0.00	37.56	0.00	2.80	0.00	5.85
12	3,000	4,000	3,500	27	349	3.32	42.87	102.71	744.83	1.92	13.93	0	1	0.00	4.76	0.00	37.56	0.00	2.80	0.00	5.04
13	4,000	5,000	4,500	44	393	5.41	48.28	228.71	973.54	4.28	18.21	1	2	4.76	9.52	160.21	197.77	11.96	14.77	70.05	20.31
14	5,000	7,500	6,250	42	435	5.16	53.44	462.48	1,436.02	8.65	26.86	0	2	0.00	9.52	0.00	197.77	0.00	14.77	0.00	13.77
15	7,500	10,000	8,750	47	482	5.77	59.21	482.89	1,918.91	9.03	35.89	0	2	0.00	9.52	0.00	197.77	0.00	14.77	0.00	10.31
16	10,000	20,000	15,000	106	588	13.02	72.24	1,544.26	3,463.18	28.88	64.78	2	4	9.52	19.05	464.43	662.19	34.67	49.44	30.07	19.12
17	20,000	50,000	35,000	80	668	9.83	82.06	832.24	4,295.42	15.57	80.34	0	4	0.00	19.05	0.00	662.19	0.00	49.44	0.00	15.42
18	50,000	100,000	75,000	56	724	6.88	88.94	760.76	5,056.18	14.23	94.57	16	20	76.19	95.24	625.88	1,288.07	46.73	96.17	82.27	25.48
19	100,000	500,000	300,000	61	785	7.49	96.44	250.14	5,306.32	4.68	99.25	1	21	4.76	100.00	51.34	1,339.41	3.83	100.00	20.52	25.24
20	500,000	UP		29	814	3.56	100.00	39.98	5,346.30	0.75	100.00	0	21	0.00	100.00	0.00	1,339.41	0.00	100.00	0.00	25.05
				814				5,346.30				21				1,339.41				25.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	36.36	36.36	0.11	0.11	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	9.09	45.45	0.82	0.93	8.51	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	9.09	54.55	1.17	2.10	12.08	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	9.09	63.64	1.29	3.40	13.37	35.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	9.09	72.73	1.62	5.01	16.71	51.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	18.18	90.91	4.66	9.68	48.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	9.09	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				9.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.79	0.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.79	1.57	5.57	5.57	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	2.36	3.94	2.60	8.16	0.23	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	9	3.15	7.09	4.42	12.58	0.38	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	2.36	9.45	2.93	15.51	0.26	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	2.36	11.81	6.28	21.79	0.55	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.79	12.60	0.17	21.96	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	20	3.15	15.75	11.58	33.54	1.01	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	25	3.94	19.69	17.70	51.24	1.54	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	31	4.72	24.41	19.81	71.05	1.72	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	45	11.02	35.43	45.79	116.84	3.99	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	52	5.51	40.94	27.91	144.74	2.43	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	67	11.81	52.76	59.19	203.93	5.15	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	75	6.30	59.06	128.17	332.10	11.15	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	86	8.66	67.72	223.73	555.83	19.47	48.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	99	10.24	77.95	253.85	809.68	22.09	70.47	1	1	33.33	33.33	85.20	85.20	49.47	49.47	33.56	10.52
17	20,000	50,000	35,000	20	119	15.75	93.70	187.34	997.02	16.30	86.77	0	1	0.00	33.33	0.00	85.20	0.00	49.47	0.00	8.55
18	50,000	100,000	75,000	1	120	0.79	94.49	6.15	1,003.17	0.54	87.30	0	1	0.00	33.33	0.00	85.20	0.00	49.47	0.00	8.49
19	100,000	500,000	300,000	7	127	5.51	100.00	145.87	1,149.05	12.70	100.00	2	3	66.67	100.00	87.03	172.23	50.53	100.00	59.66	14.99
20	500,000	UP		0	127	0.00	100.00	0.00	1,149.05	0.00	100.00	0	3	0.00	100.00	0.00	172.23	0.00	100.00	0.00	14.99
				127				1,149.05				3				172.23				14.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	22.22	22.22	0.78	0.78	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	5.56	27.78	0.22	1.00	0.18	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	11.11	38.89	2.07	3.07	1.73	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	5.56	44.44	1.76	4.82	1.47	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	5.56	50.00	13.90	18.72	11.63	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	5.56	55.56	12.80	31.52	10.70	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	5.56	61.11	7.80	39.32	6.53	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	5.56	66.67	11.31	50.63	9.46	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	5.56	72.22	30.67	81.30	25.65	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	5.56	77.78	4.14	85.44	3.46	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	5.56	83.33	0.93	86.37	0.78	72.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	5.56	88.89	14.48	100.85	12.11	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	5.56	94.44	16.55	117.39	13.84	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	5.56	100.00	2.16	119.55	1.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				119.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.79	1.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	3.57	5.36	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	3.57	8.93	1.63	1.57	0.54	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	10	8.93	17.86	3.90	5.47	1.30	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	5.36	23.21	4.84	10.31	1.61	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	16	5.36	28.57	12.59	22.90	4.19	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	24	14.29	42.86	27.28	50.18	9.08	16.70	2	2	40.00	40.00	25.11	25.11	56.93	56.93	92.07	50.05
8	1,000	1,500	1,250	5	29	8.93	51.79	16.23	66.41	5.40	22.10	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	37.82
9	1,500	2,000	1,750	5	34	8.93	60.71	8.40	74.81	2.79	24.89	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	33.57
10	2,000	2,500	2,250	1	35	1.79	62.50	19.35	94.16	6.44	31.33	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	26.67
11	2,500	3,000	2,750	3	38	5.36	67.86	34.60	128.76	11.52	42.85	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	19.50
12	3,000	4,000	3,500	1	39	1.79	69.64	11.87	140.63	3.95	46.80	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	17.86
13	4,000	5,000	4,500	4	43	7.14	76.79	30.53	171.16	10.16	56.96	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	14.67
14	5,000	7,500	6,250	11	54	19.64	96.43	102.63	273.78	34.15	91.11	3	5	60.00	100.00	19.00	44.11	43.07	100.00	18.51	16.11
15	7,500	10,000	8,750	1	55	1.79	98.21	1.43	275.21	0.48	91.58	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	16.03
16	10,000	20,000	15,000	1	56	1.79	100.00	25.30	300.51	8.42	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68
17	20,000	50,000	35,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68
20	500,000	UP		0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68
				56				300.51				5				44.11				14.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	602	602	9.02	9.02	23.71	23.71	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	183	785	2.74	11.77	190.88	167.17	0.46	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	305	1,090	4.57	16.34	346.89	514.06	0.83	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	235	1,325	3.52	19.86	328.75	842.81	0.79	2.01	1	1	0.88	0.88	151.35	151.35	0.40	0.40	46.04	17.96
5	300	500	400	334	1,659	5.01	24.87	589.83	1,432.64	1.41	3.42	3	4	2.65	3.54	734.48	885.84	1.93	2.33	124.52	61.83
6	500	750	625	350	2,009	5.25	30.12	885.30	2,317.94	2.12	5.54	1	5	0.88	4.42	3.99	889.82	0.01	2.34	0.45	38.39
7	750	1,000	875	334	2,343	5.01	35.12	928.31	3,246.25	2.22	7.76	1	6	0.88	5.31	127.51	1,017.34	0.34	2.68	13.74	31.34
8	1,000	1,500	1,250	457	2,800	6.85	41.97	1,996.94	5,243.19	4.77	12.53	1	7	0.88	6.19	1,198.36	2,215.70	3.16	5.84	60.01	42.26
9	1,500	2,000	1,750	336	3,136	5.04	47.01	1,716.13	6,959.32	4.10	16.63	10	17	8.85	15.04	1,514.43	3,730.13	3.99	9.83	88.25	53.60
10	2,000	2,500	2,250	252	3,388	3.78	50.79	1,509.42	8,468.74	3.61	20.23	2	19	1.77	16.81	28.47	3,758.61	0.07	9.90	1.89	44.38
11	2,500	3,000	2,750	276	3,664	4.14	54.92	1,498.18	9,966.92	3.58	23.81	4	23	3.54	20.35	269.29	4,027.90	0.71	10.61	17.97	40.41
12	3,000	4,000	3,500	363	4,027	5.44	60.37	2,512.66	12,479.58	6.00	29.81	8	31	7.08	27.43	985.86	5,013.76	2.60	13.21	39.24	40.18
13	4,000	5,000	4,500	243	4,270	3.64	64.01	2,188.96	14,668.53	5.23	35.04	3	34	2.65	30.09	9.59	5,023.35	0.03	13.23	0.44	34.25
14	5,000	7,500	6,250	431	4,701	6.46	70.47	3,711.10	18,379.63	8.87	43.91	3	37	2.65	32.74	3,570.40	8,593.75	9.40	22.64	96.21	46.76
15	7,500	10,000	8,750	299	5,000	4.48	74.95	2,958.34	21,337.97	7.07	50.98	18	55	15.93	48.67	1,443.92	10,037.67	3.80	26.44	48.81	47.04
16	10,000	20,000	15,000	712	5,712	10.67	85.62	8,042.84	29,380.82	19.21	70.19	19	74	16.81	65.49	2,373.69	12,411.36	6.25	32.69	29.51	42.24
17	20,000	50,000	35,000	547	6,259	8.20	93.82	7,364.78	36,745.60	17.59	87.79	22	96	19.47	84.96	5,358.63	17,769.98	14.12	46.81	72.76	48.36
18	50,000	100,000	75,000	225	6,484	3.37	97.20	2,871.80	39,617.40	6.86	94.65	5	101	4.42	89.38	5,284.67	23,054.66	13.92	60.73	184.02	58.19
19	100,000	500,000	300,000	175	6,659	2.62	99.82	2,218.41	41,835.81	5.30	99.95	12	113	10.62	100.00	14,908.79	37,963.45	39.27	100.00	672.05	90.74
20	500,000	UP		12	6,671	0.18	100.00	21.45	41,857.26	0.05	100.00	0	113	0.00	100.00	0.00	37,963.45	0.00	100.00	0.00	90.70
				6,671				41,857.26				113				37,963.45				90.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.49	3.49	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.16	4.65	0.75	0.75	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.16	5.81	0.48	1.23	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.16	6.98	0.02	1.24	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.16	8.14	0.45	1.70	0.07	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	2.33	10.47	3.44	5.14	0.56	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.16	11.63	3.98	9.12	0.64	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	3.49	15.12	11.40	20.52	1.84	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	16	3.49	18.60	1.88	22.40	0.30	3.62	1	1	25.00	25.00	18.94	18.94	5.96	5.96	1007.18	84.53
10	2,000	2,500	2,250	4	20	4.65	23.26	10.58	32.98	1.71	5.32	0	1	0.00	25.00	0.00	18.94	0.00	5.96	0.00	57.41
11	2,500	3,000	2,750	2	22	2.33	25.58	7.23	40.22	1.17	6.49	0	1	0.00	25.00	0.00	18.94	0.00	5.96	0.00	47.08
12	3,000	4,000	3,500	3	25	3.49	29.07	38.17	78.38	6.16	12.65	0	1	0.00	25.00	0.00	18.94	0.00	5.96	0.00	24.16
13	4,000	5,000	4,500	8	33	9.30	38.37	42.21	120.59	6.81	19.47	0	1	0.00	25.00	0.00	18.94	0.00	5.96	0.00	15.70
14	5,000	7,500	6,250	6	39	6.98	45.35	57.60	178.19	9.30	28.76	1	2	25.00	50.00	91.28	110.22	28.75	34.71	158.48	61.86
15	7,500	10,000	8,750	5	44	5.81	51.16	14.50	192.69	2.34	31.10	0	2	0.00	50.00	0.00	110.22	0.00	34.71	0.00	57.20
16	10,000	20,000	15,000	19	63	22.09	73.26	153.19	345.88	24.73	55.83	2	4	50.00	100.00	207.33	317.55	65.29	100.00	135.34	91.81
17	20,000	50,000	35,000	16	79	18.60	91.86	258.36	604.24	41.70	97.54	0	4	0.00	100.00	0.00	317.55	0.00	100.00	0.00	52.55
18	50,000	100,000	75,000	1	80	1.16	93.02	0.23	604.47	0.04	97.57	0	4	0.00	100.00	0.00	317.55	0.00	100.00	0.00	52.53
19	100,000	500,000	300,000	5	85	5.81	98.84	12.88	617.35	2.08	99.65	0	4	0.00	100.00	0.00	317.55	0.00	100.00	0.00	51.44
20	500,000	UP		1	86	1.16	100.00	2.15	619.51	0.35	100.00	0	4	0.00	100.00	0.00	317.55	0.00	100.00	0.00	51.26
				86				619.51				4				317.55				51.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	25.55	25.55	6.61	6.61	0.64	0.64	2	2	8.33	8.33	77.69	77.69	22.09	22.09	1174.70	1174.70
2	50	100	75	2	60	0.88	26.43	0.21	6.82	0.02	0.66	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	1139.32
3	100	200	150	2	62	0.88	27.31	1.65	8.47	0.16	0.82	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	917.12
4	200	300	250	1	63	0.44	27.75	1.27	9.74	0.12	0.94	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	797.64
5	300	500	400	1	64	0.44	28.19	0.76	10.50	0.07	1.01	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	740.21
6	500	750	625	2	66	0.88	29.07	2.28	12.77	0.22	1.23	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	608.18
7	750	1,000	875	8	74	3.52	32.60	14.40	27.17	1.39	2.62	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	285.90
8	1,000	1,500	1,250	7	81	3.08	35.68	0.07	27.25	0.01	2.63	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	285.12
9	1,500	2,000	1,750	9	90	3.96	39.65	25.27	52.52	2.44	5.06	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	147.92
10	2,000	2,500	2,250	8	98	3.52	43.17	20.14	72.66	1.94	7.01	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	106.92
11	2,500	3,000	2,750	3	101	1.32	44.49	9.86	82.52	0.95	7.96	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	94.15
12	3,000	4,000	3,500	2	103	0.88	45.37	12.81	95.33	1.24	9.19	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	81.50
13	4,000	5,000	4,500	1	104	0.44	45.81	7.62	102.94	0.73	9.93	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	75.47
14	5,000	7,500	6,250	4	108	1.76	47.58	33.43	136.38	3.22	13.15	0	2	0.00	8.33	0.00	77.69	0.00	22.09	0.00	56.97
15	7,500	10,000	8,750	11	119	4.85	52.42	85.72	222.10	8.27	21.41	3	5	12.50	20.83	6.38	84.07	1.81	23.90	7.44	37.85
16	10,000	20,000	15,000	20	139	8.81	61.23	153.08	375.18	14.76	36.17	2	7	8.33	29.17	2.99	87.06	0.85	24.75	1.96	23.21
17	20,000	50,000	35,000	26	165	11.45	72.69	307.57	682.75	29.66	65.83	5	12	20.83	50.00	61.02	148.08	17.35	42.10	19.84	21.69
18	50,000	100,000	75,000	11	176	4.85	77.53	94.94	777.69	9.15	74.99	4	16	16.67	66.67	3.94	152.02	1.12	43.22	4.15	19.55
19	100,000	500,000	300,000	44	220	19.38	96.92	202.61	980.30	19.54	94.52	8	24	33.33	100.00	199.74	351.76	56.78	100.00	98.58	35.88
20	500,000	UP		7	227	3.08	100.00	56.82	1,037.12	5.48	100.00	0	24	0.00	100.00	0.00	351.76	0.00	100.00	0.00	33.92
				227				1,037.12				24				351.76				33.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	5.54	5.54	56.95	56.95	2.26	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	0.23	5.77	0.01	56.93	0.00	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	30	1.15	6.93	2.21	54.73	0.09	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	33	0.69	7.62	3.45	51.28	0.14	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	53	4.62	12.24	12.72	38.56	0.50	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	70	3.93	16.17	19.26	19.30	0.76	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	76	1.39	17.55	4.97	14.33	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	93	3.93	21.48	47.32	32.99	1.88	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	114	4.85	26.33	33.35	66.34	1.32	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	119	1.15	27.48	11.84	78.17	0.47	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	135	3.70	31.18	91.60	169.78	3.63	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	153	4.16	35.33	55.37	225.15	2.20	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	165	2.77	38.11	50.92	276.06	2.02	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	186	4.85	42.96	194.19	470.25	7.70	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	200	3.23	46.19	215.43	685.69	8.55	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	77	277	17.78	63.97	518.90	1,204.59	20.59	47.79	1	1	12.50	12.50	693.61	693.61	33.07	33.07	133.67	57.58
17	20,000	50,000	35,000	58	335	13.39	77.37	662.95	1,867.54	26.30	74.09	3	4	37.50	50.00	1,291.61	1,985.22	61.57	94.64	194.83	106.30
18	50,000	100,000	75,000	44	379	10.16	87.53	242.23	2,109.77	9.61	83.70	4	8	50.00	100.00	112.42	2,097.63	5.36	100.00	46.41	99.42
19	100,000	500,000	300,000	38	417	8.78	96.30	298.36	2,408.13	11.84	95.53	0	8	0.00	100.00	0.00	2,097.63	0.00	100.00	0.00	87.11
20	500,000	UP		16	433	3.70	100.00	112.55	2,520.69	4.47	100.00	0	8	0.00	100.00	0.00	2,097.63	0.00	100.00	0.00	83.22
				433				2,520.69				8				2,097.63				83.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.02	0.02	13.33	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.14	0.17	86.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	183	183	7.38	7.38	5.87	5.87	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	202	0.77	8.15	69.67	75.55	0.31	0.34	1	1	1.04	1.04	40.25	40.25	0.09	0.09	57.77	53.28
3	100	200	150	18	220	0.73	8.88	41.60	117.15	0.19	0.53	0	1	0.00	1.04	0.00	40.25	0.00	0.09	0.00	34.36
4	200	300	250	29	249	1.17	10.05	72.21	189.36	0.33	0.85	0	1	0.00	1.04	0.00	40.25	0.00	0.09	0.00	21.25
5	300	500	400	36	285	1.45	11.50	41.85	231.21	0.19	1.04	0	1	0.00	1.04	0.00	40.25	0.00	0.09	0.00	17.41
6	500	750	625	60	345	2.42	13.92	179.03	410.25	0.81	1.85	0	1	0.00	1.04	0.00	40.25	0.00	0.09	0.00	9.81
7	750	1,000	875	51	396	2.06	15.98	72.98	483.23	0.33	2.18	0	1	0.00	1.04	0.00	40.25	0.00	0.09	0.00	8.33
8	1,000	1,500	1,250	80	476	3.23	19.21	277.49	760.72	1.25	3.43	2	3	2.08	3.13	735.32	775.57	1.62	1.71	264.99	101.95
9	1,500	2,000	1,750	60	536	2.42	21.63	236.17	996.89	1.07	4.50	1	4	1.04	4.17	40.31	815.88	0.09	1.80	17.07	81.84
10	2,000	2,500	2,250	59	595	2.38	24.01	275.18	1,272.07	1.24	5.74	1	5	1.04	5.21	385.76	1,201.64	0.85	2.65	140.18	94.46
11	2,500	3,000	2,750	54	649	2.18	26.19	300.84	1,572.92	1.36	7.10	1	6	1.04	6.25	26.87	1,228.52	0.06	2.71	8.93	78.10
12	3,000	4,000	3,500	66	715	2.66	28.85	318.09	1,891.01	1.44	8.53	1	7	1.04	7.29	1,371.03	2,599.55	3.02	5.73	431.02	137.47
13	4,000	5,000	4,500	90	805	3.63	32.49	637.84	2,528.85	2.88	11.41	1	8	1.04	8.33	206.20	2,805.74	0.45	6.19	32.33	110.95
14	5,000	7,500	6,250	132	937	5.33	37.81	1,478.35	4,007.20	6.67	18.08	10	18	10.42	18.75	1,701.46	4,507.20	3.75	9.94	115.09	112.48
15	7,500	10,000	8,750	106	1,043	4.28	42.09	1,022.68	5,029.88	4.61	22.70	2	20	2.08	20.83	518.97	5,026.17	1.14	11.08	50.75	99.93
16	10,000	20,000	15,000	301	1,344	12.15	54.24	4,273.16	9,303.04	19.28	41.98	9	29	9.38	30.21	10,502.78	15,528.95	23.16	34.24	245.78	166.92
17	20,000	50,000	35,000	525	1,869	21.19	75.42	7,092.88	16,395.93	32.01	73.98	27	56	28.13	58.33	12,371.19	27,900.14	27.28	61.52	174.42	170.17
18	50,000	100,000	75,000	251	2,120	10.13	85.55	2,556.84	18,952.77	11.54	85.52	26	82	27.08	85.42	15,819.95	43,720.10	34.88	96.40	618.73	230.68
19	100,000	500,000	300,000	299	2,419	12.07	97.62	2,564.17	21,516.94	11.57	97.09	11	93	11.46	96.88	503.39	44,223.49	1.11	97.51	19.63	205.53
20	500,000	UP		59	2,478	2.38	100.00	644.69	22,161.63	2.91	100.00	3	96	3.13	100.00	1,131.49	45,354.98	2.49	100.00	175.51	204.66
				2,478				22,161.63				96				45,354.98				204.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.00	4.00	0.11	0.11	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.00	8.00	0.63	0.52	0.40	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.00	12.00	2.73	3.25	1.74	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.00	16.00	11.46	14.71	7.31	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.00	20.00	13.29	28.00	8.47	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.00	24.00	16.38	44.38	10.44	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.00	28.00	2.87	47.25	1.83	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.00	32.00	14.33	61.58	9.13	39.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.00	36.00	1.33	62.91	0.85	40.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.00	40.00	6.64	69.55	4.23	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.00	44.00	27.99	97.54	17.84	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.00	48.00	5.67	103.21	3.62	65.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.00	52.00	1.42	104.63	0.90	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.00	56.00	1.42	106.05	0.90	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	22	32.00	88.00	47.66	153.71	30.38	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	8.00	96.00	3.16	156.87	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	4.00	100.00	0.01	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				156.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	5.90	5.90	1.62	1.62	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	38	1.33	7.24	1.42	3.04	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	51	2.48	9.71	9.28	12.32	0.73	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	72	4.00	13.71	24.39	36.71	1.92	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	96	4.57	18.29	17.52	54.23	1.38	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	111	2.86	21.14	17.52	71.75	1.38	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	125	2.67	23.81	13.12	84.87	1.03	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	137	2.29	26.10	25.83	110.70	2.04	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	156	3.62	29.71	63.62	174.32	5.02	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	175	3.62	33.33	8.13	182.46	0.64	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	190	2.86	36.19	18.61	201.06	1.47	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	43	233	8.19	44.38	93.15	294.21	7.35	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	40	273	7.62	52.00	66.43	360.64	5.24	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	53	326	10.10	62.10	154.37	515.00	12.17	40.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	332	1.14	63.24	2.46	517.46	0.19	40.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	374	8.00	71.24	231.02	748.49	18.22	59.02	1	1	100.00	100.00	3,360.62	3,360.62	100.00	100.00	1454.66	448.99
17	20,000	50,000	35,000	64	438	12.19	83.43	121.02	869.51	9.54	68.56	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	386.50
18	50,000	100,000	75,000	44	482	8.38	91.81	197.26	1,066.77	15.55	84.12	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	315.03
19	100,000	500,000	300,000	26	508	4.95	96.76	189.60	1,256.37	14.95	99.07	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	267.49
20	500,000	UP		17	525	3.24	100.00	11.82	1,268.19	0.93	100.00	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	264.99
				525				1,268.19				1				3,360.62				264.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	3.59	3.59	13.54	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	21.69	25.28	81.75	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	1.25	26.53	4.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				26.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	1.14	1.14	2.09	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	3.03	4.17	5.56	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	3.11	7.28	5.71	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	3.55	10.83	6.52	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	18.18	63.64	5.04	15.86	9.25	29.13	1	1	100.00	100.00	269.56	269.56	100.00	100.00	5351.50	1699.16
7	750	1,000	875	1	8	9.09	72.73	6.35	22.21	11.66	40.79	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	1213.52
8	1,000	1,500	1,250	1	9	9.09	81.82	7.02	29.23	12.88	53.68	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	922.23
9	1,500	2,000	1,750	1	10	9.09	90.91	10.55	39.78	19.37	73.05	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	677.67
10	2,000	2,500	2,500	1	11	9.09	100.00	14.67	54.45	26.95	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
20	500,000	UP		0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04
				11				54.45				1				269.56				495.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.07	4.07	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.81	4.88	0.68	0.68	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.81	5.69	0.20	0.88	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	18	8.94	14.63	2.59	3.47	0.71	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	26	6.50	21.14	1.50	4.97	0.41	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	29	2.44	23.58	3.83	8.80	1.04	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	31	1.63	25.20	4.75	13.55	1.29	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	36	4.07	29.27	10.35	23.90	2.81	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	41	4.07	33.33	18.80	42.70	5.11	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	43	1.63	34.96	4.22	46.92	1.15	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	0.81	35.77	4.28	51.20	1.16	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	49	4.07	39.84	15.18	66.38	4.13	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	64	12.20	52.03	30.83	97.21	8.38	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	79	12.20	64.23	40.96	138.16	11.14	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	93	11.38	75.61	67.15	205.31	18.26	55.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	109	13.01	88.62	116.01	321.32	31.55	87.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	112	2.44	91.06	29.72	351.04	8.08	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	123	8.94	100.00	16.70	367.73	4.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	367.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	123	0.00	100.00	0.00	367.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					123				367.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	18.18	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	9.09	27.27	0.38	0.38	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	18.18	45.45	1.58	1.20	4.79	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	18.18	63.64	3.45	4.65	10.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	27.27	90.91	4.70	9.35	14.25	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	9.09	100.00	23.65	33.00	71.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				33.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	9.22	9.22	9.56	9.56	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	17	2.84	12.06	0.41	9.98	0.02	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	1.42	13.48	0.52	10.49	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.71	14.18	2.09	12.59	0.11	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	2.13	16.31	3.36	15.95	0.18	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	25	1.42	17.73	1.50	17.45	0.08	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	30	3.55	21.28	14.97	32.42	0.79	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	35	3.55	24.82	21.15	53.58	1.12	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	36	0.71	25.53	4.75	58.33	0.25	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	0.71	26.24	6.71	65.04	0.36	3.45	1	1	7.69	7.69	183.35	183.35	6.37	6.37	2731.38	281.89
11	2,500	3,000	2,750	2	39	1.42	27.66	9.17	74.22	0.49	3.94	1	2	7.69	15.38	444.16	627.51	15.43	21.80	4842.07	845.52
12	3,000	4,000	3,500	2	41	1.42	29.08	15.32	89.53	0.81	4.75	0	2	0.00	15.38	0.00	627.51	0.00	21.80	0.00	700.88
13	4,000	5,000	4,500	1	42	0.71	29.79	18.00	107.53	0.96	5.71	0	2	0.00	15.38	0.00	627.51	0.00	21.80	0.00	583.56
14	5,000	7,500	6,250	10	52	7.09	36.88	98.71	206.24	5.24	10.94	1	3	7.69	23.08	1,072.15	1,699.66	37.25	59.05	1086.19	824.12
15	7,500	10,000	8,750	1	53	0.71	37.59	31.07	237.31	1.65	12.59	0	3	0.00	23.08	0.00	1,699.66	0.00	59.05	0.00	716.22
16	10,000	20,000	15,000	26	79	18.44	56.03	349.31	586.62	18.54	31.13	3	6	23.08	46.15	391.01	2,090.67	13.59	72.64	111.94	356.39
17	20,000	50,000	35,000	13	92	9.22	65.25	304.56	891.18	16.16	47.29	1	7	7.69	53.85	0.00	2,090.67	0.00	72.64	0.00	234.60
18	50,000	100,000	75,000	19	111	13.48	78.72	391.25	1,282.42	20.76	68.06	0	7	0.00	53.85	0.00	2,090.67	0.00	72.64	0.00	163.02
19	100,000	500,000	300,000	24	135	17.02	95.74	466.47	1,748.90	24.76	92.81	6	13	46.15	100.00	787.49	2,878.16	27.36	100.00	168.82	164.57
20	500,000	UP		6	141	4.26	100.00	135.45	1,884.35	7.19	100.00	0	13	0.00	100.00	0.00	2,878.16	0.00	100.00	0.00	152.74
				141				1,884.35				13				2,878.16				152.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.43	0.56	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	0.98	1.54	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.23	12.90	1.81	3.35	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.23	16.13	2.62	5.97	0.64	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.23	19.35	3.42	9.39	0.84	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	6.45	25.81	3.26	12.65	0.80	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	3.59	16.24	0.88	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.23	32.26	0.11	16.35	0.03	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.23	35.48	22.31	38.66	5.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.23	38.71	1.22	39.88	0.30	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.23	41.94	3.24	43.12	0.79	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	22	29.03	70.97	65.02	108.15	15.92	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	6.45	77.42	32.96	141.10	8.07	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	3.23	80.65	36.95	178.05	9.05	43.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	3.23	83.87	44.23	222.28	10.83	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.23	87.10	69.65	291.94	17.06	71.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	29	6.45	93.55	115.40	407.34	28.26	99.74	1	1	100.00	100.00	24.84	24.84	100.00	100.00	21.52	6.10
19	100,000	500,000	300,000	2	31	6.45	100.00	1.05	408.39	0.26	100.00	0	1	0.00	100.00	0.00	24.84	0.00	100.00	0.00	6.08
20	500,000	UP		0	31	0.00	100.00	0.00	408.39	0.00	100.00	0	1	0.00	100.00	0.00	24.84	0.00	100.00	0.00	6.08
				31				408.39				1				24.84				6.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	14.81	14.81	48.30	48.30	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	38	0.82	15.64	5.40	42.90	0.28	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	39	0.41	16.05	0.84	42.06	0.04	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	40	0.41	16.46	1.33	40.73	0.07	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	46	2.47	18.93	14.32	26.41	0.74	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	50	1.65	20.58	11.56	37.97	0.60	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	54	1.65	22.22	15.82	22.15	0.82	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	64	4.12	26.34	50.98	28.82	2.64	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	68	1.65	27.98	13.22	42.05	0.69	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	75	2.88	30.86	54.82	96.86	2.84	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	85	4.12	34.98	86.39	183.26	4.48	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	93	3.29	38.27	49.78	233.04	2.58	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	103	4.12	42.39	75.81	308.85	3.93	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	126	9.47	51.85	180.20	489.05	9.35	25.36	1	1	20.00	20.00	165.05	165.05	16.99	16.99	91.59	33.75
15	7,500	10,000	8,750	20	146	8.23	60.08	101.57	590.62	5.27	30.63	0	1	0.00	20.00	0.00	165.05	0.00	16.99	0.00	27.94
16	10,000	20,000	15,000	41	187	16.87	76.95	492.72	1,083.34	25.55	56.19	0	1	0.00	20.00	0.00	165.05	0.00	16.99	0.00	15.23
17	20,000	50,000	35,000	39	226	16.05	93.00	527.19	1,610.53	27.34	83.53	3	4	60.00	80.00	573.14	738.19	59.01	76.00	108.72	45.83
18	50,000	100,000	75,000	9	235	3.70	96.71	172.88	1,783.41	8.97	92.49	1	5	20.00	100.00	233.09	971.27	24.00	100.00	134.83	54.46
19	100,000	500,000	300,000	8	243	3.29	100.00	144.75	1,928.16	7.51	100.00	0	5	0.00	100.00	0.00	971.27	0.00	100.00	0.00	50.37
20	500,000	UP		0	243	0.00	100.00	0.00	1,928.16	0.00	100.00	0	5	0.00	100.00	0.00	971.27	0.00	100.00	0.00	50.37
				243				1,928.16				5				971.27				50.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.78	6.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.85	7.63	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.85	8.47	0.23	0.25	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.85	9.32	0.20	0.44	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	2.54	11.86	2.23	2.68	0.35	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	22	6.78	18.64	5.51	8.19	0.85	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	30	6.78	25.42	8.25	16.44	1.28	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	36	5.08	30.51	9.19	25.63	1.42	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	45	7.63	38.14	16.39	42.02	2.54	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	54	7.63	45.76	12.70	54.72	1.97	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	57	2.54	48.31	12.47	67.19	1.93	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	63	5.08	53.39	17.36	84.55	2.69	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	71	6.78	60.17	51.75	136.30	8.01	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	80	7.63	67.80	55.50	191.80	8.59	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	85	4.24	72.03	16.87	208.67	2.61	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	103	15.25	87.29	288.07	496.74	44.61	76.92	1	1	50.00	50.00	36.54	36.54	49.20	49.20	12.68	7.36
17	20,000	50,000	35,000	8	111	6.78	94.07	105.19	601.92	16.29	93.21	1	2	50.00	100.00	37.73	74.26	50.80	100.00	35.86	12.34
18	50,000	100,000	75,000	6	117	5.08	99.15	42.64	644.57	6.60	99.82	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.52
19	100,000	500,000	300,000	1	118	0.85	100.00	1.18	645.74	0.18	100.00	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.50
20	500,000	UP		0	118	0.00	100.00	0.00	645.74	0.00	100.00	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.50
				118				645.74				2				74.26				11.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.57	3.57	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.57	7.14	0.23	0.27	0.18	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.57	10.71	0.60	0.87	0.47	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.57	14.29	1.04	1.91	0.83	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.57	17.86	0.91	2.82	0.72	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.57	21.43	1.38	4.20	1.10	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.57	25.00	0.17	4.37	0.14	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.57	28.57	1.92	6.28	1.52	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.57	32.14	0.31	6.60	0.25	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.57	35.71	0.40	6.99	0.31	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.57	39.29	2.67	9.66	2.12	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.57	42.86	2.90	12.56	2.30	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.57	46.43	5.70	18.26	4.53	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.57	50.00	1.40	19.66	1.11	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.57	53.57	4.38	24.04	3.48	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.57	57.14	15.19	39.23	12.07	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.57	60.71	4.33	43.56	3.44	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	25	28.57	89.29	81.71	125.27	64.94	99.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	28	10.71	100.00	0.57	125.84	0.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	125.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				125.84				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	10.17	10.17	2.37	2.37	0.28	0.28	1	1	2.70	2.70	1.82	1.82	0.10	0.10	77.13	77.13
2	50	100	75	5	52	1.08	11.26	0.41	2.77	0.05	0.33	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	65.78
3	100	200	150	12	64	2.60	13.85	1.49	4.26	0.18	0.51	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	42.84
4	200	300	250	17	81	3.68	17.53	4.23	8.48	0.51	1.02	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	21.50
5	300	500	400	9	90	1.95	19.48	5.82	14.30	0.70	1.72	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	12.76
6	500	750	625	6	96	1.30	20.78	3.65	17.95	0.44	2.16	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	10.16
7	750	1,000	875	19	115	4.11	24.89	5.71	23.66	0.69	2.84	0	1	0.00	2.70	0.00	1.82	0.00	0.10	0.00	7.71
8	1,000	1,500	1,250	24	139	5.19	30.09	13.50	37.15	1.62	4.47	1	2	2.70	5.41	0.00	1.82	0.00	0.10	0.00	4.91
9	1,500	2,000	1,750	8	147	1.73	31.82	10.38	47.54	1.25	5.71	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	3.84
10	2,000	2,500	2,250	16	163	3.46	35.28	29.35	76.89	3.53	9.24	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	2.37
11	2,500	3,000	2,750	14	177	3.03	38.31	27.16	104.05	3.26	12.50	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	1.75
12	3,000	4,000	3,500	20	197	4.33	42.64	39.96	144.00	4.80	17.31	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	1.27
13	4,000	5,000	4,500	12	209	2.60	45.24	60.19	204.19	7.23	24.54	0	2	0.00	5.41	0.00	1.82	0.00	0.10	0.00	0.89
14	5,000	7,500	6,250	47	256	10.17	55.41	19.02	185.17	2.29	22.25	3	5	8.11	13.51	2.92	4.74	0.15	0.25	15.35	2.56
15	7,500	10,000	8,750	29	285	6.28	61.69	79.28	264.45	9.53	31.78	2	7	5.41	18.92	29.02	33.76	1.53	1.78	36.60	12.77
16	10,000	20,000	15,000	50	335	10.82	72.51	253.79	518.25	30.50	62.28	8	15	21.62	40.54	299.50	333.26	15.81	17.59	118.01	64.31
17	20,000	50,000	35,000	73	408	15.80	88.31	157.71	675.96	18.95	81.23	13	28	35.14	75.68	1,461.17	1,794.44	77.13	94.72	926.47	265.46
18	50,000	100,000	75,000	23	431	4.98	93.29	94.94	770.90	11.41	92.64	2	30	5.41	81.08	52.03	1,846.47	2.75	97.47	54.81	239.52
19	100,000	500,000	300,000	10	441	2.16	95.45	17.71	788.61	2.13	94.77	1	31	2.70	83.78	0.18	1,846.65	0.01	97.48	1.03	234.17
20	500,000	UP		21	462	4.55	100.00	43.50	832.11	5.23	100.00	6	37	16.22	100.00	47.74	1,894.39	2.52	100.00	109.73	227.66
				462				832.11				37				1,894.39				227.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	4.12	4.12	3.54	3.54	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	84	1.04	5.16	1.41	2.12	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	104	1.23	6.39	5.13	3.01	0.11	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	113	0.55	6.95	1.76	4.77	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	139	1.60	8.54	7.34	12.11	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	170	1.91	10.45	4.68	16.79	0.10	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	208	2.34	12.78	91.66	108.45	2.02	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	49	257	3.01	15.80	33.97	142.42	0.75	3.14	1	1	0.96	0.96	1.64	1.64	0.02	0.02	4.82	1.15
9	1,500	2,000	1,750	20	277	1.23	17.03	21.51	163.94	0.47	3.61	0	1	0.00	0.96	0.00	1.64	0.00	0.02	0.00	1.00
10	2,000	2,500	2,250	28	305	1.72	18.75	46.21	210.14	1.02	4.63	0	1	0.00	0.96	0.00	1.64	0.00	0.02	0.00	0.78
11	2,500	3,000	2,750	19	324	1.17	19.91	36.85	246.99	0.81	5.44	0	1	0.00	0.96	0.00	1.64	0.00	0.02	0.00	0.66
12	3,000	4,000	3,500	56	380	3.44	23.36	119.91	366.90	2.64	8.09	6	7	5.77	6.73	113.90	115.53	1.62	1.64	94.99	31.49
13	4,000	5,000	4,500	41	421	2.52	25.88	71.48	438.38	1.58	9.66	3	10	2.88	9.62	62.92	178.46	0.89	2.54	88.03	40.71
14	5,000	7,500	6,250	63	484	3.87	29.75	147.93	586.30	3.26	12.93	6	16	5.77	15.38	66.53	244.99	0.95	3.48	44.98	41.78
15	7,500	10,000	8,750	73	557	4.49	34.23	201.93	788.23	4.45	17.38	10	26	9.62	25.00	280.35	525.34	3.99	7.47	138.84	66.65
16	10,000	20,000	15,000	131	688	8.05	42.29	524.84	1,313.07	11.57	28.95	14	40	13.46	38.46	585.60	1,110.94	8.33	15.80	111.58	84.61
17	20,000	50,000	35,000	202	890	12.42	54.70	860.82	2,173.89	18.98	47.92	12	52	11.54	50.00	3,269.90	4,380.84	46.49	62.29	379.86	201.52
18	50,000	100,000	75,000	181	1,071	11.12	65.83	669.42	2,843.31	14.76	62.68	11	63	10.58	60.58	1,013.60	5,394.44	14.41	76.70	151.41	189.72
19	100,000	500,000	300,000	507	1,578	31.16	96.99	1,490.09	4,333.40	32.85	95.53	39	102	37.50	98.08	979.99	6,374.43	13.93	90.64	65.77	147.10
20	500,000	UP		49	1,627	3.01	100.00	202.71	4,536.12	4.47	100.00	2	104	1.92	100.00	658.60	7,033.03	9.36	100.00	324.89	155.05
				1,627				4,536.12				104				7,033.03				155.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	7.04	7.04	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	27	5.63	12.68	0.55	0.61	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	35	3.76	16.43	1.21	1.83	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	47	5.63	22.07	3.07	4.89	0.39	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	65	8.45	30.52	6.66	11.55	0.84	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	72	3.29	33.80	3.87	15.42	0.49	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	81	4.23	38.03	8.60	24.02	1.08	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	88	3.29	41.31	7.20	31.23	0.91	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	102	6.57	47.89	20.35	51.58	2.57	6.50	3	3	23.08	23.08	154.04	154.04	14.40	14.40	756.80	298.65
10	2,000	2,500	2,250	5	107	2.35	50.23	11.60	63.18	1.46	7.97	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	243.81
11	2,500	3,000	2,750	1	108	0.47	50.70	1.91	65.09	0.24	8.21	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	236.67
12	3,000	4,000	3,500	11	119	5.16	55.87	37.90	102.98	4.78	12.98	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	149.58
13	4,000	5,000	4,500	7	126	3.29	59.15	40.08	143.06	5.05	18.04	0	3	0.00	23.08	0.00	154.04	0.00	14.40	0.00	107.68
14	5,000	7,500	6,250	15	141	7.04	66.20	71.94	215.00	9.07	27.10	1	4	7.69	30.77	468.26	622.31	43.78	58.19	650.94	289.45
15	7,500	10,000	8,750	13	154	6.10	72.30	62.23	277.23	7.85	34.95	2	6	15.38	46.15	330.46	952.76	30.90	89.09	531.03	343.68
16	10,000	20,000	15,000	12	166	5.63	77.93	96.97	374.19	12.22	47.17	1	7	7.69	53.85	60.74	1,013.50	5.68	94.77	62.63	270.85
17	20,000	50,000	35,000	30	196	14.08	92.02	261.16	635.36	32.92	80.10	4	11	30.77	84.62	15.11	1,028.60	1.41	96.18	5.78	161.89
18	50,000	100,000	75,000	12	208	5.63	97.65	88.71	724.07	11.18	91.28	2	13	15.38	100.00	40.87	1,069.48	3.82	100.00	46.08	147.70
19	100,000	500,000	300,000	5	213	2.35	100.00	69.15	793.22	8.72	100.00	0	13	0.00	100.00	0.00	1,069.48	0.00	100.00	0.00	134.83
20	500,000	UP		0	213	0.00	100.00	0.00	793.22	0.00	100.00	0	13	0.00	100.00	0.00	1,069.48	0.00	100.00	0.00	134.83
				213				793.22				13				1,069.48				134.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	2.06	2.06	4.27	4.27	1	1	33.33	33.33	47.36	47.36	85.13	85.13	2293.97	2293.97
3	100	200	150	1	3	10.00	30.00	4.51	6.57	9.32	13.58	1	2	33.33	66.67	5.42	52.78	9.75	94.88	120.33	803.08
4	200	300	250	1	4	10.00	40.00	4.65	11.22	9.61	23.19	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	470.42
5	300	500	400	1	5	10.00	50.00	12.08	23.30	24.96	48.15	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	226.56
6	500	750	625	1	6	10.00	60.00	0.00	23.30	0.00	48.15	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	226.56
7	750	1,000	875	1	7	10.00	70.00	4.65	27.94	9.61	57.76	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	188.88
8	1,000	1,500	1,250	1	8	10.00	80.00	2.32	30.27	4.80	62.56	0	2	0.00	66.67	0.00	52.78	0.00	94.88	0.00	174.38
9	1,500	2,000	1,750	1	9	10.00	90.00	12.08	42.34	24.96	87.52	1	3	33.33	100.00	2.85	55.63	5.12	100.00	23.58	131.37
10	2,000	2,500	2,500	1	10	10.00	100.00	6.04	48.38	12.48	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
20	500,000	UP		0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	3	0.00	100.00	0.00	55.63	0.00	100.00	0.00	114.97
				10				48.38				3				55.63				114.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	101	101	13.07	13.07	13.23	13.23	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	113	1.55	14.62	7.02	20.25	0.27	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	129	2.07	16.69	2.93	23.19	0.11	0.89	1	1	4.55	4.55	1.98	1.98	0.12	0.12	67.38	8.52
4	200	300	250	7	136	0.91	17.59	1.98	25.17	0.08	0.96	0	1	0.00	4.55	0.00	1.98	0.00	0.12	0.00	7.85
5	300	500	400	18	154	2.33	19.92	5.39	30.56	0.21	1.17	0	1	0.00	4.55	0.00	1.98	0.00	0.12	0.00	6.47
6	500	750	625	12	166	1.55	21.47	7.81	38.37	0.30	1.47	0	1	0.00	4.55	0.00	1.98	0.00	0.12	0.00	5.15
7	750	1,000	875	10	176	1.29	22.77	12.11	50.48	0.46	1.93	0	1	0.00	4.55	0.00	1.98	0.00	0.12	0.00	3.91
8	1,000	1,500	1,250	21	197	2.72	25.49	27.05	77.54	1.04	2.97	0	1	0.00	4.55	0.00	1.98	0.00	0.12	0.00	2.55
9	1,500	2,000	1,750	22	219	2.85	28.33	49.67	127.20	1.90	4.87	1	2	4.55	9.09	33.25	35.23	2.02	2.14	66.94	27.69
10	2,000	2,500	2,250	18	237	2.33	30.66	24.51	151.72	0.94	5.81	0	2	0.00	9.09	0.00	35.23	0.00	2.14	0.00	23.22
11	2,500	3,000	2,750	14	251	1.81	32.47	28.24	179.96	1.08	6.89	2	4	9.09	18.18	126.02	161.24	7.65	9.78	446.16	89.60
12	3,000	4,000	3,500	16	267	2.07	34.54	39.66	219.62	1.52	8.41	0	4	0.00	18.18	0.00	161.24	0.00	9.78	0.00	73.42
13	4,000	5,000	4,500	28	295	3.62	38.16	33.02	252.63	1.26	9.67	3	7	13.64	31.82	42.28	203.52	2.57	12.35	128.07	80.56
14	5,000	7,500	6,250	31	326	4.01	42.17	100.97	353.61	3.86	13.54	1	8	4.55	36.36	225.00	428.52	13.65	26.00	222.83	121.19
15	7,500	10,000	8,750	15	341	1.94	44.11	109.81	463.42	4.20	17.74	2	10	9.09	45.45	19.78	448.31	1.20	27.20	18.01	96.74
16	10,000	20,000	15,000	65	406	8.41	52.52	340.48	803.90	13.03	30.77	2	12	9.09	54.55	66.76	515.06	4.05	31.26	19.61	64.07
17	20,000	50,000	35,000	109	515	14.10	66.62	666.20	1,470.11	25.50	56.27	3	15	13.64	68.18	96.24	611.30	5.84	37.09	14.45	41.58
18	50,000	100,000	75,000	70	585	9.06	75.68	372.34	1,842.45	14.25	70.52	2	17	9.09	77.27	764.23	1,375.53	46.38	83.47	205.25	74.66
19	100,000	500,000	300,000	92	677	11.90	87.58	497.86	2,340.30	19.06	89.58	5	22	22.73	100.00	272.41	1,647.94	16.53	100.00	54.72	70.42
20	500,000	UP		96	773	12.42	100.00	272.20	2,612.50	10.42	100.00	0	22	0.00	100.00	0.00	1,647.94	0.00	100.00	0.00	63.08
				773				2,612.50				22				1,647.94				63.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	4.87	4.87	0.20	0.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	2.21	7.08	0.87	1.07	0.13	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18	0.88	7.96	0.60	1.67	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	24	2.65	10.62	5.33	7.00	0.78	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	30	2.65	13.27	3.48	10.48	0.51	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	32	0.88	14.16	2.53	13.01	0.37	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	47	6.64	20.80	6.80	19.81	0.99	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	64	7.52	28.32	13.59	33.40	1.99	4.89	1	1	16.67	16.67	163.95	163.95	42.93	42.93	1206.27	490.87
9	1,500	2,000	1,750	15	79	6.64	34.96	17.56	50.96	2.57	7.46	0	1	0.00	16.67	0.00	163.95	0.00	42.93	0.00	321.75
10	2,000	2,500	2,250	3	82	1.33	36.28	16.02	66.98	2.35	9.80	0	1	0.00	16.67	0.00	163.95	0.00	42.93	0.00	244.78
11	2,500	3,000	2,750	5	87	2.21	38.50	31.57	98.55	4.62	14.42	1	2	16.67	33.33	175.91	339.86	46.06	88.99	557.26	344.88
12	3,000	4,000	3,500	8	95	3.54	42.04	18.24	116.78	2.67	17.09	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	291.01
13	4,000	5,000	4,500	1	96	0.44	42.48	0.28	117.06	0.04	17.13	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	290.33
14	5,000	7,500	6,250	10	106	4.42	46.90	91.34	208.40	13.37	30.50	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	163.08
15	7,500	10,000	8,750	3	109	1.33	48.23	50.62	259.02	7.41	37.91	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	131.21
16	10,000	20,000	15,000	37	146	16.37	64.60	234.26	493.28	34.29	72.19	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	68.90
17	20,000	50,000	35,000	6	152	2.65	67.26	92.75	586.03	13.58	85.77	1	3	16.67	50.00	3.88	343.74	1.02	90.01	4.18	58.65
18	50,000	100,000	75,000	2	154	0.88	68.14	0.31	586.34	0.05	85.82	0	3	0.00	50.00	0.00	343.74	0.00	90.01	0.00	58.62
19	100,000	500,000	300,000	41	195	18.14	86.28	66.97	653.32	9.80	95.62	2	5	33.33	83.33	34.64	378.37	9.07	99.08	51.72	57.92
20	500,000	UP		31	226	13.72	100.00	29.94	683.26	4.38	100.00	1	6	16.67	100.00	3.51	381.89	0.92	100.00	11.74	55.89
				226				683.26				6				381.89				55.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,025	1,025	18.63	18.63	25.86	25.86	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	600	1,625	10.91	29.53	99.63	125.49	1.18	1.48	1	1	5.88	5.88	17.47	17.47	0.81	0.81	17.54	13.92
3	100	200	150	879	2,504	15.98	45.51	261.11	386.61	3.09	4.57	0	1	0.00	5.88	0.00	17.47	0.00	0.81	0.00	4.52
4	200	300	250	461	2,965	8.38	53.89	198.49	585.09	2.35	6.92	0	1	0.00	5.88	0.00	17.47	0.00	0.81	0.00	2.99
5	300	500	400	573	3,538	10.41	64.30	377.51	962.60	4.46	11.38	1	2	5.88	11.76	43.11	60.58	2.01	2.82	11.42	6.29
6	500	750	625	348	3,886	6.32	70.63	318.29	1,280.90	3.76	15.15	1	3	5.88	17.65	305.93	366.51	14.23	17.05	96.12	28.61
7	750	1,000	875	224	4,110	4.07	74.70	294.89	1,575.79	3.49	18.64	0	3	0.00	17.65	0.00	366.51	0.00	17.05	0.00	23.26
8	1,000	1,500	1,250	228	4,338	4.14	78.84	381.27	1,957.07	4.51	23.15	1	4	5.88	23.53	64.80	431.31	3.01	20.06	17.00	22.04
9	1,500	2,000	1,750	200	4,538	3.64	82.48	401.39	2,358.46	4.75	27.89	0	4	0.00	23.53	0.00	431.31	0.00	20.06	0.00	18.29
10	2,000	2,500	2,250	113	4,651	2.05	84.53	294.28	2,652.74	3.48	31.37	1	5	5.88	29.41	5.16	436.48	0.24	20.30	1.75	16.45
11	2,500	3,000	2,750	85	4,736	1.54	86.08	294.27	2,947.00	3.48	34.85	1	6	5.88	35.29	370.06	806.54	17.21	37.52	125.76	27.37
12	3,000	4,000	3,500	134	4,870	2.44	88.51	577.87	3,524.87	6.83	41.69	1	7	5.88	41.18	508.86	1,315.39	23.67	61.18	88.06	37.32
13	4,000	5,000	4,500	96	4,966	1.74	90.26	382.54	3,907.42	4.52	46.21	1	8	5.88	47.06	0.65	1,316.05	0.03	61.21	0.17	33.68
14	5,000	7,500	6,250	140	5,106	2.54	92.80	897.27	4,804.69	10.61	56.83	2	10	11.76	58.82	320.28	1,636.33	14.90	76.11	35.69	34.06
15	7,500	10,000	8,750	79	5,185	1.44	94.24	704.45	5,509.14	8.33	65.16	1	11	5.88	64.71	7.01	1,643.33	0.33	76.44	0.99	29.83
16	10,000	20,000	15,000	121	5,306	2.20	96.44	1,228.47	6,737.61	14.53	79.69	1	12	5.88	70.59	70.00	1,713.33	3.26	79.69	5.70	25.43
17	20,000	50,000	35,000	92	5,398	1.67	98.11	1,123.53	7,861.14	13.29	92.97	2	14	11.76	82.35	399.58	2,112.91	18.59	98.28	35.56	26.88
18	50,000	100,000	75,000	50	5,448	0.91	99.02	265.82	8,126.97	3.14	96.12	1	15	5.88	88.24	16.55	2,129.46	0.77	99.05	6.23	26.20
19	100,000	500,000	300,000	53	5,501	0.96	99.98	327.95	8,454.92	3.88	100.00	2	17	11.76	100.00	20.42	2,149.88	0.95	100.00	6.23	25.43
20	500,000	UP		1	5,502	0.02	100.00	0.24	8,455.16	0.00	100.00	0	17	0.00	100.00	0.00	2,149.88	0.00	100.00	0.00	25.43
				5,502				8,455.16				17				2,149.88				25.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	98	98	17.31	17.31	32.66	32.66	1.01	1.01	6	6	16.67	16.67	42.91	42.91	0.36	0.36	131.37	131.37
2	50	100	75	14	112	2.47	19.79	35.08	67.74	1.08	2.09	1	7	2.78	19.44	1.02	43.93	0.01	0.37	2.91	64.85
3	100	200	150	12	124	2.12	21.91	2.15	69.89	0.07	2.16	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	62.85
4	200	300	250	8	132	1.41	23.32	1.91	71.80	0.06	2.21	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	61.18
5	300	500	400	15	147	2.65	25.97	3.27	75.07	0.10	2.32	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	58.52
6	500	750	625	5	152	0.88	26.86	3.40	78.46	0.10	2.42	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	55.99
7	750	1,000	875	12	164	2.12	28.98	5.25	83.71	0.16	2.58	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	52.48
8	1,000	1,500	1,250	15	179	2.65	31.63	11.23	94.94	0.35	2.93	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	46.27
9	1,500	2,000	1,750	9	188	1.59	33.22	11.58	106.51	0.36	3.29	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	41.24
10	2,000	2,500	2,250	10	198	1.77	34.98	26.11	132.63	0.81	4.09	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	33.12
11	2,500	3,000	2,750	13	211	2.30	37.28	44.84	177.47	1.38	5.47	0	7	0.00	19.44	0.00	43.93	0.00	0.37	0.00	24.75
12	3,000	4,000	3,500	22	233	3.89	41.17	73.57	251.04	2.27	7.74	2	9	5.56	25.00	7.63	51.56	0.06	0.43	10.38	20.54
13	4,000	5,000	4,500	12	245	2.12	43.29	53.63	304.67	1.65	9.40	0	9	0.00	25.00	0.00	51.56	0.00	0.43	0.00	16.92
14	5,000	7,500	6,250	13	258	2.30	45.58	40.56	345.23	1.25	10.65	0	9	0.00	25.00	0.00	51.56	0.00	0.43	0.00	14.94
15	7,500	10,000	8,750	21	279	3.71	49.29	68.27	413.50	2.11	12.76	0	9	0.00	25.00	0.00	51.56	0.00	0.43	0.00	12.47
16	10,000	20,000	15,000	53	332	9.36	58.66	260.03	673.54	8.02	20.78	1	10	2.78	27.78	30.84	82.41	0.26	0.69	11.86	12.23
17	20,000	50,000	35,000	32	364	5.65	64.31	139.54	813.08	4.30	25.08	0	10	0.00	27.78	0.00	82.41	0.00	0.69	0.00	10.14
18	50,000	100,000	75,000	22	386	3.89	68.20	156.23	969.31	4.82	29.90	2	12	5.56	33.33	210.54	292.94	1.78	2.47	134.76	30.22
19	100,000	500,000	300,000	86	472	15.19	83.39	488.07	1,457.38	15.06	44.96	6	18	16.67	50.00	348.91	641.85	2.94	5.41	71.49	44.04
20	500,000	UP		94	566	16.61	100.00	1,784.25	3,241.62	55.04	100.00	18	36	50.00	100.00	11,215.89	11,857.74	94.59	100.00	628.61	365.80
				566				3,241.62				36				11,857.74				365.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	10.71	10.71	19.51	19.51	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	62	1.15	11.85	6.49	26.00	0.35	1.39	1	1	1.64	1.64	1.40	1.40	0.02	0.02	21.51	5.37
3	100	200	150	7	69	1.34	13.19	55.01	81.01	2.94	4.33	3	4	4.92	6.56	24.67	26.06	0.40	0.42	44.85	32.18
4	200	300	250	6	75	1.15	14.34	1.66	82.67	0.09	4.42	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	31.53
5	300	500	400	10	85	1.91	16.25	5.34	88.01	0.29	4.70	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	29.62
6	500	750	625	22	107	4.21	20.46	12.68	100.69	0.68	5.38	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	25.89
7	750	1,000	875	22	129	4.21	24.67	10.37	111.07	0.55	5.94	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	23.47
8	1,000	1,500	1,250	11	140	2.10	26.77	9.51	120.57	0.51	6.44	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	21.62
9	1,500	2,000	1,750	15	155	2.87	29.64	27.30	147.87	1.46	7.90	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	17.63
10	2,000	2,500	2,250	10	165	1.91	31.55	20.26	168.13	1.08	8.99	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	15.50
11	2,500	3,000	2,750	8	173	1.53	33.08	18.29	186.42	0.98	9.96	0	4	0.00	6.56	0.00	26.06	0.00	0.42	0.00	13.98
12	3,000	4,000	3,500	10	183	1.91	34.99	13.88	200.30	0.74	10.71	1	5	1.64	8.20	4.00	30.06	0.06	0.49	28.82	15.01
13	4,000	5,000	4,500	10	193	1.91	36.90	50.37	250.67	2.69	13.40	0	5	0.00	8.20	0.00	30.06	0.00	0.49	0.00	11.99
14	5,000	7,500	6,250	18	211	3.44	40.34	90.16	340.83	4.82	18.22	0	5	0.00	8.20	0.00	30.06	0.00	0.49	0.00	8.82
15	7,500	10,000	8,750	26	237	4.97	45.32	64.23	405.06	3.43	21.65	2	7	3.28	11.48	28.46	58.52	0.46	0.94	44.30	14.45
16	10,000	20,000	15,000	36	273	6.88	52.20	221.08	626.15	11.82	33.47	0	7	0.00	11.48	0.00	58.52	0.00	0.94	0.00	9.35
17	20,000	50,000	35,000	38	311	7.27	59.46	315.22	941.36	16.85	50.31	0	7	0.00	11.48	0.00	58.52	0.00	0.94	0.00	6.22
18	50,000	100,000	75,000	21	332	4.02	63.48	172.85	1,114.21	9.24	59.55	0	7	0.00	11.48	0.00	58.52	0.00	0.94	0.00	5.25
19	100,000	500,000	300,000	80	412	15.30	78.78	297.59	1,411.80	15.91	75.46	34	41	55.74	67.21	253.00	311.52	4.08	5.03	85.02	22.07
20	500,000	UP		111	523	21.22	100.00	459.22	1,871.02	24.54	100.00	20	61	32.79	100.00	5,884.07	6,195.59	94.97	100.00	1281.32	331.13
				523				1,871.02				61				6,195.59				331.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	9.68	9.68	4.36	4.36	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.61	11.29	0.60	3.76	0.32	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.61	12.90	0.08	3.68	0.04	1.96	3	3	25.00	25.00	1.17	1.17	0.01	0.01	1550.15	31.64
4	200	300	250	1	9	1.61	14.52	3.84	0.16	2.04	0.08	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	729.77
5	300	500	400	1	10	1.61	16.13	4.43	4.59	2.36	2.44	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	25.38
6	500	750	625	1	11	1.61	17.74	9.02	13.62	4.80	7.24	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	8.56
7	750	1,000	875	1	12	1.61	19.35	8.58	22.20	4.56	11.81	0	3	0.00	25.00	0.00	1.17	0.00	0.01	0.00	5.25
8	1,000	1,500	1,250	1	13	1.61	20.97	7.15	29.34	3.80	15.61	1	4	8.33	33.33	441.89	443.05	4.70	4.71	6182.49	1509.85
9	1,500	2,000	1,750	1	14	1.61	22.58	38.00	67.34	20.21	35.82	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	657.89
10	2,000	2,500	2,250	1	15	1.61	24.19	26.54	40.80	14.12	21.71	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	1085.81
11	2,500	3,000	2,750	1	16	1.61	25.81	23.66	64.46	12.59	34.29	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	687.29
12	3,000	4,000	3,500	1	17	1.61	27.42	37.94	102.40	20.18	54.47	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	432.67
13	4,000	5,000	4,500	1	18	1.61	29.03	9.25	111.65	4.92	59.39	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	396.81
14	5,000	7,500	6,250	1	19	1.61	30.65	8.80	120.45	4.68	64.07	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	367.82
15	7,500	10,000	8,750	1	20	1.61	32.26	11.40	109.06	6.06	58.01	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	406.25
16	10,000	20,000	15,000	1	21	1.61	33.87	7.11	101.95	3.78	54.23	0	4	0.00	33.33	0.00	443.05	0.00	4.71	0.00	434.57
17	20,000	50,000	35,000	1	22	1.61	35.48	2.51	104.46	1.33	55.57	3	7	25.00	58.33	1.13	444.18	0.01	4.72	45.02	425.22
18	50,000	100,000	75,000	1	23	1.61	37.10	0.33	104.79	0.17	55.74	0	7	0.00	58.33	0.00	444.18	0.00	4.72	0.00	423.90
19	100,000	500,000	300,000	4	27	6.45	43.55	9.60	114.39	5.11	60.85	1	8	8.33	66.67	3,869.00	4,313.18	41.14	45.87	40286.74	3770.61
20	500,000	UP		35	62	56.45	100.00	73.60	187.99	39.15	100.00	4	12	33.33	100.00	5,090.65	9,403.83	54.13	100.00	6916.29	5002.22
				62				187.99				12				9,403.83				5002.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.27	1.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.27	2.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	2.53	5.06	0.66	0.66	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	12	2.53	7.59	0.20	0.86	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	1.27	8.86	0.01	0.87	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	18	2.53	11.39	0.01	0.88	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	23	3.16	14.56	5.31	6.19	0.69	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	26	1.90	16.46	1.75	7.94	0.23	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	28	1.27	17.72	5.05	12.99	0.66	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	30	1.27	18.99	4.85	17.84	0.63	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	0.63	19.62	0.03	17.87	0.00	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	34	1.90	21.52	6.30	24.17	0.82	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	41	4.43	25.95	18.43	42.60	2.39	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	48	4.43	30.38	71.52	114.12	9.27	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	59	6.96	37.34	33.89	148.01	4.39	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	83	15.19	52.53	176.37	324.38	22.86	42.05	2	2	33.33	33.33	255.22	255.22	30.17	30.17	144.70	78.68
17	20,000	50,000	35,000	23	106	14.56	67.09	87.93	412.31	11.40	53.44	2	4	33.33	66.67	155.90	411.12	18.43	48.59	177.30	99.71
18	50,000	100,000	75,000	14	120	8.86	75.95	81.43	493.74	10.55	64.00	0	4	0.00	66.67	0.00	411.12	0.00	48.59	0.00	83.27
19	100,000	500,000	300,000	24	144	15.19	91.14	243.70	737.44	31.59	95.59	1	5	16.67	83.33	415.38	826.50	49.10	97.69	170.45	112.08
20	500,000	UP		14	158	8.86	100.00	34.06	771.50	4.41	100.00	1	6	16.67	100.00	19.52	846.01	2.31	100.00	57.31	109.66
				158				771.50				6				846.01				109.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	18.00	18.00	50.74	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	14.29	28.57	0.19	18.19	0.54	51.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	7.14	35.71	0.23	18.42	0.66	51.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	7.14	42.86	0.90	19.32	2.54	54.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	7.14	50.00	0.58	19.90	1.65	56.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	7.14	57.14	0.02	19.93	0.07	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	7.14	64.29	0.02	19.95	0.07	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	14.29	78.57	5.04	24.99	14.22	70.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.14	85.71	7.58	32.58	21.39	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	0.10	32.68	0.28	92.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	2.79	35.46	7.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	35.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				35.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.52	9.52	1.94	1.94	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	4.76	14.29	1.31	3.25	0.26	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	28	12.38	26.67	5.43	8.68	1.06	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	31	2.86	29.52	0.58	9.26	0.11	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	37	5.71	35.24	4.46	13.72	0.87	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	47	9.52	44.76	5.99	19.70	1.17	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	52	4.76	49.52	5.08	24.78	0.99	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	58	5.71	55.24	9.07	33.85	1.77	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	62	3.81	59.05	11.33	45.18	2.21	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	66	3.81	62.86	10.16	55.34	1.99	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	67	0.95	63.81	5.05	60.39	0.99	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	73	5.71	69.52	19.55	79.94	3.82	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	80	6.67	76.19	33.03	112.97	6.45	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	86	5.71	81.90	27.09	140.06	5.29	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	87	0.95	82.86	13.54	153.60	2.65	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	92	4.76	87.62	58.92	212.52	11.52	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	97	4.76	92.38	128.14	340.66	25.04	66.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	104	6.67	99.05	141.22	481.87	27.60	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	105	0.95	100.00	29.79	511.66	5.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	105	0.00	100.00	0.00	511.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				105				511.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,014	2,014	34.39	34.39	181.46	181.46	2.00	2.00	4	4	9.09	9.09	33.42	33.42	0.59	0.59	18.42	18.42
2	50	100	75	314	2,328	5.36	39.75	80.66	262.13	0.89	2.89	1	5	2.27	11.36	34.40	67.81	0.61	1.21	42.64	25.87
3	100	200	150	195	2,523	3.33	43.08	101.75	363.88	1.12	4.01	0	5	0.00	11.36	0.00	67.81	0.00	1.21	0.00	18.64
4	200	300	250	233	2,756	3.98	47.05	83.59	447.47	0.92	4.93	0	5	0.00	11.36	0.00	67.81	0.00	1.21	0.00	15.15
5	300	500	400	375	3,131	6.40	53.46	210.31	657.77	2.31	7.24	1	6	2.27	13.64	32.26	100.07	0.57	1.78	15.34	15.21
6	500	750	625	435	3,566	7.43	60.88	353.73	1,011.50	3.89	11.13	4	10	9.09	22.73	35.17	135.24	0.63	2.40	9.94	13.37
7	750	1,000	875	218	3,784	3.72	64.61	260.32	1,271.82	2.87	14.00	0	10	0.00	22.73	0.00	135.24	0.00	2.40	0.00	10.63
8	1,000	1,500	1,250	306	4,090	5.22	69.83	451.38	1,723.21	4.97	18.97	2	12	4.55	27.27	617.71	752.96	10.98	13.39	136.85	43.70
9	1,500	2,000	1,750	353	4,443	6.03	75.86	677.47	2,400.68	7.46	26.42	9	21	20.45	47.73	43.88	796.84	0.78	14.17	6.48	33.19
10	2,000	2,500	2,250	309	4,752	5.28	81.13	555.47	2,956.15	6.11	32.54	5	26	11.36	59.09	228.97	1,025.81	4.07	18.24	41.22	34.70
11	2,500	3,000	2,750	106	4,858	1.81	82.94	227.70	3,183.85	2.51	35.05	1	27	2.27	61.36	9.00	1,034.81	0.16	18.40	3.95	32.50
12	3,000	4,000	3,500	120	4,978	2.05	84.99	368.03	3,551.88	4.05	39.10	0	27	0.00	61.36	0.00	1,034.81	0.00	18.40	0.00	29.13
13	4,000	5,000	4,500	89	5,067	1.52	86.51	425.58	3,977.46	4.68	43.78	0	27	0.00	61.36	0.00	1,034.81	0.00	18.40	0.00	26.02
14	5,000	7,500	6,250	132	5,199	2.25	88.77	785.86	4,763.31	8.65	52.43	1	28	2.27	63.64	0.22	1,035.03	0.00	18.40	0.03	21.73
15	7,500	10,000	8,750	75	5,274	1.28	90.05	530.24	5,293.55	5.84	58.27	0	28	0.00	63.64	0.00	1,035.03	0.00	18.40	0.00	19.55
16	10,000	20,000	15,000	168	5,442	2.87	92.91	1,203.08	6,496.63	13.24	71.51	2	30	4.55	68.18	20.66	1,055.69	0.37	18.77	1.72	16.25
17	20,000	50,000	35,000	129	5,571	2.20	95.12	1,124.15	7,620.78	12.37	83.88	1	31	2.27	70.45	35.44	1,091.14	0.63	19.40	3.15	14.32
18	50,000	100,000	75,000	93	5,664	1.59	96.70	461.13	8,081.91	5.08	88.96	2	33	4.55	75.00	375.42	1,466.56	6.67	26.07	81.41	18.15
19	100,000	500,000	300,000	125	5,789	2.13	98.84	745.94	8,827.85	8.21	97.17	3	36	6.82	81.82	1,649.72	3,116.27	29.33	55.41	221.16	35.30
20	500,000	UP		68	5,857	1.16	100.00	257.02	9,084.87	2.83	100.00	8	44	18.18	100.00	2,508.23	5,624.50	44.59	100.00	975.89	61.91
				5,857				9,084.87				44				5,624.50				61.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	241	241	10.86	10.86	23.89	23.89	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	101	342	4.55	15.41	26.31	50.20	0.33	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	177	519	7.97	23.38	87.39	137.59	1.11	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	122	641	5.50	28.87	81.51	219.10	1.03	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	164	805	7.39	36.26	133.04	352.14	1.68	4.46	1	1	7.14	7.14	56.27	56.27	0.50	0.50	42.30	15.98
6	500	750	625	116	921	5.23	41.49	116.92	469.06	1.48	5.94	1	2	7.14	14.29	0.00	56.27	0.00	0.50	0.00	12.00
7	750	1,000	875	107	1,028	4.82	46.31	183.36	652.42	2.32	8.26	2	4	14.29	28.57	2.05	58.32	0.02	0.52	1.12	8.94
8	1,000	1,500	1,250	121	1,149	5.45	51.76	252.50	904.92	3.20	11.46	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	6.44
9	1,500	2,000	1,750	107	1,256	4.82	56.58	255.91	1,160.83	3.24	14.70	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	5.02
10	2,000	2,500	2,250	55	1,311	2.48	59.05	208.07	1,368.90	2.63	17.33	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	4.26
11	2,500	3,000	2,750	51	1,362	2.30	61.35	205.63	1,574.53	2.60	19.94	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	3.70
12	3,000	4,000	3,500	80	1,442	3.60	64.95	487.57	2,062.10	6.17	26.11	0	4	0.00	28.57	0.00	58.32	0.00	0.52	0.00	2.83
13	4,000	5,000	4,500	60	1,502	2.70	67.66	385.32	2,447.42	4.88	30.99	1	5	7.14	35.71	24.23	82.55	0.21	0.73	6.29	3.37
14	5,000	7,500	6,250	112	1,614	5.05	72.70	925.29	3,372.71	11.72	42.70	1	6	7.14	42.86	1,232.89	1,315.44	10.89	11.62	133.24	39.00
15	7,500	10,000	8,750	100	1,714	4.50	77.21	952.28	4,324.99	12.06	54.76	1	7	7.14	50.00	108.13	1,423.56	0.96	12.57	11.35	32.91
16	10,000	20,000	15,000	144	1,858	6.49	83.69	1,618.05	5,943.04	20.49	75.24	1	8	7.14	57.14	67.43	1,490.99	0.60	13.17	4.17	25.09
17	20,000	50,000	35,000	117	1,975	5.27	88.96	1,113.01	7,056.05	14.09	89.34	0	8	0.00	57.14	0.00	1,490.99	0.00	13.17	0.00	21.13
18	50,000	100,000	75,000	64	2,039	2.88	91.85	363.70	7,419.75	4.60	93.94	3	11	21.43	78.57	9,113.96	10,604.95	80.50	93.67	2505.88	142.93
19	100,000	500,000	300,000	145	2,184	6.53	98.38	410.79	7,830.54	5.20	99.14	2	13	14.29	92.86	715.19	11,320.15	6.32	99.99	174.10	144.56
20	500,000	UP		36	2,220	1.62	100.00	67.72	7,898.26	0.86	100.00	1	14	7.14	100.00	1.00	11,321.15	0.01	100.00	1.48	143.34
				2,220				7,898.26				14				11,321.15				143.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	10.74	10.74	5.68	5.68	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	73	4.34	15.08	10.10	15.78	0.37	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	95	4.55	19.63	7.75	23.54	0.28	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	111	3.31	22.93	8.78	32.31	0.32	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	135	4.96	27.89	23.21	55.52	0.84	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	156	4.34	32.23	18.11	73.63	0.66	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	178	4.55	36.78	27.40	101.03	0.99	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	201	4.75	41.53	34.31	135.33	1.24	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	213	2.48	44.01	35.74	171.07	1.29	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	228	3.10	47.11	40.78	211.85	1.48	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	239	2.27	49.38	26.91	238.76	0.97	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	261	4.55	53.93	78.71	317.47	2.85	11.49	1	1	12.50	12.50	56.06	56.06	23.34	23.34	71.23	17.66
13	4,000	5,000	4,500	15	276	3.10	57.02	99.15	416.62	3.59	15.08	0	1	0.00	12.50	0.00	56.06	0.00	23.34	0.00	13.46
14	5,000	7,500	6,250	15	291	3.10	60.12	111.15	527.77	4.02	19.10	0	1	0.00	12.50	0.00	56.06	0.00	23.34	0.00	10.62
15	7,500	10,000	8,750	10	301	2.07	62.19	69.82	597.59	2.53	21.63	0	1	0.00	12.50	0.00	56.06	0.00	23.34	0.00	9.38
16	10,000	20,000	15,000	31	332	6.40	68.60	421.58	1,019.17	15.26	36.88	1	2	12.50	25.00	15.56	71.63	6.48	29.82	3.69	7.03
17	20,000	50,000	35,000	24	356	4.96	73.55	351.89	1,371.06	12.73	49.62	0	2	0.00	25.00	0.00	71.63	0.00	29.82	0.00	5.22
18	50,000	100,000	75,000	67	423	13.84	87.40	619.30	1,990.36	22.41	72.03	0	2	0.00	25.00	0.00	71.63	0.00	29.82	0.00	3.60
19	100,000	500,000	300,000	57	480	11.78	99.17	713.50	2,703.85	25.82	97.85	6	8	75.00	100.00	168.61	240.23	70.18	100.00	23.63	8.88
20	500,000	UP		4	484	0.83	100.00	59.49	2,763.34	2.15	100.00	0	8	0.00	100.00	0.00	240.23	0.00	100.00	0.00	8.69
				484				2,763.34				8				240.23				8.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	0.42	0.42	6.94	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	0.34	0.75	5.64	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	5.23	5.99	87.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				5.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2731 PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	6.28	6.28	0.50	0.50	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	37	0.36	6.64	0.59	1.10	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	44	1.26	7.90	2.84	3.94	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	57	2.33	10.23	4.45	8.39	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	72	2.69	12.93	8.46	16.85	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	90	3.23	16.16	10.85	27.70	0.48	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	104	2.51	18.67	18.33	46.03	0.81	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	122	3.23	21.90	25.24	71.27	1.11	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	142	3.59	25.49	54.04	125.31	2.39	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	150	1.44	26.93	18.96	144.27	0.84	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	167	3.05	29.98	72.59	216.86	3.21	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	188	3.77	33.75	83.17	300.03	3.67	13.25	2	2	9.52	9.52	112.45	112.45	0.06	0.06	135.21	37.48
13	4,000	5,000	4,500	15	203	2.69	36.45	81.64	381.67	3.61	16.85	0	2	0.00	9.52	0.00	112.45	0.00	0.06	0.00	29.46
14	5,000	7,500	6,250	32	235	5.75	42.19	127.19	508.86	5.62	22.47	0	2	0.00	9.52	0.00	112.45	0.00	0.06	0.00	22.10
15	7,500	10,000	8,750	18	253	3.23	45.42	143.72	652.59	6.35	28.82	0	2	0.00	9.52	0.00	112.45	0.00	0.06	0.00	17.23
16	10,000	20,000	15,000	62	315	11.13	56.55	447.91	1,100.50	19.78	48.60	2	4	9.52	19.05	668.26	780.71	0.35	0.40	149.19	70.94
17	20,000	50,000	35,000	40	355	7.18	63.73	289.73	1,390.23	12.79	61.39	0	4	0.00	19.05	0.00	780.71	0.00	0.40	0.00	56.16
18	50,000	100,000	75,000	61	416	10.95	74.69	313.42	1,703.65	13.84	75.23	5	9	23.81	42.86	83.86	864.57	0.04	0.45	26.76	50.75
19	100,000	500,000	300,000	70	486	12.57	87.25	251.70	1,955.35	11.11	86.35	5	14	23.81	66.67	111,098.96	111,963.53	57.54	57.98	44140.18	5726.02
20	500,000	UP		71	557	12.75	100.00	309.16	2,264.50	13.65	100.00	7	21	33.33	100.00	81,129.99	193,093.53	42.02	100.00	26242.37	8526.98
				557				2,264.50				21				193,093.53				8526.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	125	125	7.22	7.22	23.13	23.13	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	152	1.56	8.78	23.39	46.51	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	184	1.85	10.62	6.39	52.90	0.11	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	41	225	2.37	12.99	29.61	82.51	0.50	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	51	276	2.94	15.94	16.35	98.86	0.28	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	53	329	3.06	19.00	23.03	121.89	0.39	2.06	3	3	10.71	10.71	178.63	178.63	3.95	3.95	775.70	146.55
7	750	1,000	875	47	376	2.71	21.71	47.18	169.08	0.80	2.85	0	3	0.00	10.71	0.00	178.63	0.00	3.95	0.00	105.65
8	1,000	1,500	1,250	70	446	4.04	25.75	98.56	267.63	1.66	4.51	1	4	3.57	14.29	210.27	388.90	4.65	8.60	213.35	145.31
9	1,500	2,000	1,750	28	474	1.62	27.37	29.48	297.11	0.50	5.01	0	4	0.00	14.29	0.00	388.90	0.00	8.60	0.00	130.90
10	2,000	2,500	2,250	48	522	2.77	30.14	69.58	366.69	1.17	6.18	2	6	7.14	21.43	2.49	391.39	0.06	8.65	3.58	106.74
11	2,500	3,000	2,750	34	556	1.96	32.10	64.79	431.48	1.09	7.28	0	6	0.00	21.43	0.00	391.39	0.00	8.65	0.00	90.71
12	3,000	4,000	3,500	49	605	2.83	34.93	95.01	526.49	1.60	8.88	0	6	0.00	21.43	0.00	391.39	0.00	8.65	0.00	74.34
13	4,000	5,000	4,500	71	676	4.10	39.03	129.88	656.37	2.19	11.07	0	6	0.00	21.43	0.00	391.39	0.00	8.65	0.00	59.63
14	5,000	7,500	6,250	91	767	5.25	44.28	291.06	947.43	4.91	15.97	0	6	0.00	21.43	0.00	391.39	0.00	8.65	0.00	41.31
15	7,500	10,000	8,750	64	831	3.70	47.98	316.35	1,263.79	5.33	21.31	0	6	0.00	21.43	0.00	391.39	0.00	8.65	0.00	30.97
16	10,000	20,000	15,000	132	963	7.62	55.60	1,004.41	2,268.20	16.94	38.24	0	6	0.00	21.43	0.00	391.39	0.00	8.65	0.00	17.26
17	20,000	50,000	35,000	312	1,275	18.01	73.61	2,020.03	4,288.23	34.06	72.30	8	14	28.57	50.00	3,312.90	3,704.29	73.24	81.90	164.00	86.38
18	50,000	100,000	75,000	145	1,420	8.37	81.99	883.59	5,171.82	14.90	87.20	9	23	32.14	82.14	384.65	4,088.94	8.50	90.40	43.53	79.06
19	100,000	500,000	300,000	208	1,628	12.01	94.00	674.09	5,845.92	11.37	98.57	5	28	17.86	100.00	434.11	4,523.05	9.60	100.00	64.40	77.37
20	500,000	UP		104	1,732	6.00	100.00	84.87	5,930.79	1.43	100.00	0	28	0.00	100.00	0.00	4,523.05	0.00	100.00	0.00	76.26
				1,732				5,930.79				28				4,523.05				76.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	13.66	13.66	1.87	1.87	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	89	6.94	20.60	10.24	12.11	1.14	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	129	9.26	29.86	8.48	20.59	0.94	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	155	6.02	35.88	5.76	26.35	0.64	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	194	9.03	44.91	20.19	46.54	2.24	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	220	6.02	50.93	14.79	61.32	1.64	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	238	4.17	55.09	18.41	79.74	2.05	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	258	4.63	59.72	27.70	107.44	3.08	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	282	5.56	65.28	51.47	158.90	5.72	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	290	1.85	67.13	16.52	175.42	1.84	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	305	3.47	70.60	42.28	217.70	4.70	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	324	4.40	75.00	45.61	263.31	5.07	29.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	340	3.70	78.70	61.56	324.87	6.84	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	361	4.86	83.56	82.37	407.24	9.16	45.27	3	3	50.00	50.00	7.97	7.97	7.17	7.17	9.68	1.96
15	7,500	10,000	8,750	8	369	1.85	85.42	75.64	482.89	8.41	53.68	1	4	16.67	66.67	37.72	45.69	33.93	41.09	49.87	9.46
16	10,000	20,000	15,000	21	390	4.86	90.28	172.85	655.74	19.22	72.90	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	6.97
17	20,000	50,000	35,000	17	407	3.94	94.21	176.40	832.14	19.61	92.51	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	5.49
18	50,000	100,000	75,000	4	411	0.93	95.14	21.74	853.88	2.42	94.92	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	5.35
19	100,000	500,000	300,000	17	428	3.94	99.07	40.86	894.74	4.54	99.46	2	6	33.33	100.00	65.50	111.19	58.91	100.00	160.30	12.43
20	500,000	UP		4	432	0.93	100.00	4.82	899.55	0.54	100.00	0	6	0.00	100.00	0.00	111.19	0.00	100.00	0.00	12.36
				432				899.55				6				111.19				12.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,561	1,561	4.21	4.21	84.67	84.67	0.54	0.54	15	15	4.52	4.52	31.53	31.53	0.23	0.23	37.24	37.24
2	50	100	75	3,050	4,611	8.22	12.43	198.05	282.72	1.26	1.81	12	27	3.61	8.13	160.05	191.58	1.18	1.42	80.81	67.76
3	100	200	150	3,805	8,416	10.26	22.69	313.16	595.88	2.00	3.81	13	40	3.92	12.05	100.91	292.50	0.75	2.16	32.22	49.09
4	200	300	250	2,455	10,871	6.62	29.31	354.82	950.70	2.27	6.07	14	54	4.22	16.27	359.41	651.90	2.65	4.82	101.29	68.57
5	300	500	400	2,777	13,648	7.49	36.79	540.79	1,491.49	3.45	9.53	30	84	9.04	25.30	183.24	835.15	1.35	6.17	33.88	55.99
6	500	750	625	3,116	16,764	8.40	45.20	491.16	1,982.64	3.14	12.66	14	98	4.22	29.52	18.29	853.44	0.14	6.30	3.72	43.05
7	750	1,000	875	2,756	19,520	7.43	52.63	407.49	2,390.13	2.60	15.27	5	103	1.51	31.02	37.90	891.34	0.28	6.58	9.30	37.29
8	1,000	1,500	1,250	2,474	21,994	6.67	59.30	645.55	3,035.69	4.12	19.39	9	112	2.71	33.73	313.18	1,204.52	2.31	8.90	48.51	39.68
9	1,500	2,000	1,750	1,702	23,696	4.59	63.88	575.10	3,610.79	3.67	23.06	6	118	1.81	35.54	2,200.51	3,405.03	16.25	25.15	382.63	94.30
10	2,000	2,500	2,250	1,627	25,323	4.39	68.27	969.97	4,580.76	6.20	29.26	12	130	3.61	39.16	599.63	4,004.66	4.43	29.58	61.82	87.42
11	2,500	3,000	2,750	3,749	29,072	10.11	78.38	610.45	5,191.21	3.90	33.16	4	134	1.20	40.36	18.73	4,023.39	0.14	29.72	3.07	77.50
12	3,000	4,000	3,500	2,067	31,139	5.57	83.95	907.33	6,098.54	5.80	38.95	6	140	1.81	42.17	15.78	4,039.18	0.12	29.84	1.74	66.23
13	4,000	5,000	4,500	830	31,969	2.24	86.19	598.36	6,696.90	3.82	42.77	14	154	4.22	46.39	598.54	4,637.71	4.42	34.26	100.03	69.25
14	5,000	7,500	6,250	1,559	33,528	4.20	90.39	1,587.72	8,284.62	10.14	52.91	16	170	4.82	51.20	426.91	5,064.62	3.15	37.41	26.89	61.13
15	7,500	10,000	8,750	504	34,032	1.36	91.75	963.32	9,247.94	6.15	59.07	17	187	5.12	56.33	715.76	5,780.37	5.29	42.70	74.30	62.50
16	10,000	20,000	15,000	1,366	35,398	3.68	95.43	2,012.65	11,260.59	12.85	71.92	31	218	9.34	65.66	250.41	6,030.78	1.85	44.55	12.44	53.56
17	20,000	50,000	35,000	999	36,397	2.69	98.13	3,028.49	14,289.08	19.34	91.26	81	299	24.40	90.06	5,960.30	11,991.09	44.03	88.57	196.81	83.92
18	50,000	100,000	75,000	241	36,638	0.65	98.78	1,056.03	15,345.11	6.74	98.01	28	327	8.43	98.49	1,437.79	13,428.88	10.62	99.19	136.15	87.51
19	100,000	500,000	300,000	173	36,811	0.47	99.24	214.83	15,559.94	1.37	99.38	5	332	1.51	100.00	109.25	13,538.13	0.81	100.00	50.86	87.01
20	500,000	**UP**		281	37,092	0.76	100.00	96.99	15,656.93	0.62	100.00	0	332	0.00	100.00	0.00	13,538.13	0.00	100.00	0.00	86.47
				37,092				15,656.93				332				13,538.13				86.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	3.65	3.65	65.16	65.16	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	204	1.31	4.97	10.36	54.80	0.31	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	270	1.61	6.57	17.71	37.09	0.52	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	295	0.61	7.18	16.34	20.74	0.48	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	339	1.07	8.25	61.25	40.50	1.81	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	60	399	1.46	9.71	24.36	64.87	0.72	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	152	551	3.70	13.41	46.98	111.85	1.39	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	387	938	9.42	22.83	105.74	217.58	3.13	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	327	1,265	7.96	30.79	108.47	326.06	3.21	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	442	1,707	10.76	41.55	182.17	508.23	5.39	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1,222	2,929	29.75	71.30	598.15	1,106.38	17.71	32.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	575	3,504	14.00	85.30	358.07	1,464.45	10.60	43.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	145	3,649	3.53	88.83	203.36	1,667.81	6.02	49.37	1	1	50.00	50.00	18.26	18.26	35.15	35.15	8.98	1.09
14	5,000	7,500	6,250	355	4,004	8.64	97.47	463.59	2,131.40	13.72	63.10	0	1	0.00	50.00	0.00	18.26	0.00	35.15	0.00	0.86
15	7,500	10,000	8,750	13	4,017	0.32	97.78	149.28	2,280.68	4.42	67.52	0	1	0.00	50.00	0.00	18.26	0.00	35.15	0.00	0.80
16	10,000	20,000	15,000	35	4,052	0.85	98.64	308.09	2,588.76	9.12	76.64	1	2	50.00	100.00	33.69	51.95	64.85	100.00	10.94	2.01
17	20,000	50,000	35,000	43	4,095	1.05	99.68	474.37	3,063.13	14.04	90.68	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.70
18	50,000	100,000	75,000	13	4,108	0.32	100.00	314.78	3,377.91	9.32	100.00	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.54
19	100,000	500,000	300,000	0	4,108	0.00	100.00	0.00	3,377.91	0.00	100.00	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.54
20	500,000	UP		0	4,108	0.00	100.00	0.00	3,377.91	0.00	100.00	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.54
				4,108				3,377.91				2				51.95				1.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.17	0.17	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	1.34	1.52	3.32	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	2.77	4.29	6.85	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	6.48	10.77	16.02	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	3.80	14.57	9.38	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	5.84	20.41	14.43	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	4.02	24.43	9.92	60.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	5.04	29.47	12.45	72.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	11.02	40.49	27.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				40.49				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	463	463	15.51	15.51	30.92	30.92	0.91	0.91	1	1	2.86	2.86	0.26	0.26	0.02	0.02	0.83	0.83
2	50	100	75	157	620	5.26	20.77	34.66	65.57	1.02	1.92	0	1	0.00	2.86	0.00	0.26	0.00	0.02	0.00	0.39
3	100	200	150	336	956	11.26	32.03	122.49	188.06	3.59	5.52	0	1	0.00	2.86	0.00	0.26	0.00	0.02	0.00	0.14
4	200	300	250	256	1,212	8.58	40.60	121.52	309.59	3.56	9.08	0	1	0.00	2.86	0.00	0.26	0.00	0.02	0.00	0.08
5	300	500	400	386	1,598	12.93	53.53	234.90	544.48	6.89	15.97	2	3	5.71	8.57	48.02	48.28	4.43	4.46	20.44	8.87
6	500	750	625	339	1,937	11.36	64.89	254.77	799.25	7.47	23.45	5	8	14.29	22.86	87.18	135.46	8.05	12.51	34.22	16.95
7	750	1,000	875	179	2,116	6.00	70.89	208.50	1,007.76	6.12	29.56	0	8	0.00	22.86	0.00	135.46	0.00	12.51	0.00	13.44
8	1,000	1,500	1,250	195	2,311	6.53	77.42	254.58	1,262.34	7.47	37.03	4	12	11.43	34.29	651.73	787.19	60.19	72.70	256.00	62.36
9	1,500	2,000	1,750	100	2,411	3.35	80.77	178.24	1,440.58	5.23	42.26	0	12	0.00	34.29	0.00	787.19	0.00	72.70	0.00	54.64
10	2,000	2,500	2,250	71	2,482	2.38	83.15	134.23	1,574.81	3.94	46.20	1	13	2.86	37.14	27.72	814.91	2.56	75.26	20.65	51.75
11	2,500	3,000	2,750	40	2,522	1.34	84.49	88.94	1,663.76	2.61	48.81	0	13	0.00	37.14	0.00	814.91	0.00	75.26	0.00	48.98
12	3,000	4,000	3,500	35	2,557	1.17	85.66	83.46	1,747.21	2.45	51.25	2	15	5.71	42.86	2.61	817.52	0.24	75.50	3.13	46.79
13	4,000	5,000	4,500	31	2,588	1.04	86.70	54.95	1,802.16	1.61	52.87	0	15	0.00	42.86	0.00	817.52	0.00	75.50	0.00	45.36
14	5,000	7,500	6,250	51	2,639	1.71	88.41	159.67	1,961.83	4.68	57.55	1	16	2.86	45.71	0.40	817.92	0.04	75.54	0.25	41.69
15	7,500	10,000	8,750	54	2,693	1.81	90.22	179.59	2,141.42	5.27	62.82	0	16	0.00	45.71	0.00	817.92	0.00	75.54	0.00	38.20
16	10,000	20,000	15,000	56	2,749	1.88	92.09	384.39	2,525.81	11.28	74.09	0	16	0.00	45.71	0.00	817.92	0.00	75.54	0.00	32.38
17	20,000	50,000	35,000	95	2,844	3.18	95.28	604.89	3,130.70	17.74	91.84	13	29	37.14	82.86	119.17	937.08	11.01	86.54	19.70	29.93
18	50,000	100,000	75,000	49	2,893	1.64	96.92	151.71	3,282.41	4.45	96.29	5	34	14.29	97.14	133.23	1,070.32	12.30	98.85	87.82	32.61
19	100,000	500,000	300,000	63	2,956	2.11	99.03	123.35	3,405.76	3.62	99.91	1	35	2.86	100.00	12.50	1,082.82	1.15	100.00	10.13	31.79
20	500,000	UP		29	2,985	0.97	100.00	3.21	3,408.96	0.09	100.00	0	35	0.00	100.00	0.00	1,082.82	0.00	100.00	0.00	31.76
				2,985				3,408.96				35				1,082.82				31.76	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	129	129	5.75	5.75	0.17	0.17	0.01	0.01	4	4	8.70	8.70	10.54	10.54	2.24	2.24	6057.67	6057.67
2	50	100	75	66	195	2.94	8.69	6.94	6.76	0.30	0.29	0	4	0.00	8.70	0.00	10.54	0.00	2.24	0.00	155.82
3	100	200	150	95	290	4.23	12.92	26.73	33.49	1.14	1.42	3	7	6.52	15.22	52.25	62.79	11.10	13.34	195.47	187.46
4	200	300	250	71	361	3.16	16.09	14.38	47.87	0.61	2.04	1	8	2.17	17.39	0.75	63.54	0.16	13.50	5.19	132.73
5	300	500	400	88	449	3.92	20.01	17.30	65.17	0.74	2.77	0	8	0.00	17.39	0.00	63.54	0.00	13.50	0.00	97.50
6	500	750	625	57	506	2.54	22.55	13.24	78.40	0.56	3.34	1	9	2.17	19.57	7.22	70.76	1.53	15.03	54.55	90.25
7	750	1,000	875	57	563	2.54	25.09	18.62	97.02	0.79	4.13	0	9	0.00	19.57	0.00	70.76	0.00	15.03	0.00	72.93
8	1,000	1,500	1,250	96	659	4.28	29.37	44.82	141.84	1.91	6.03	2	11	4.35	23.91	1.69	72.44	0.36	15.39	3.76	51.07
9	1,500	2,000	1,750	71	730	3.16	32.53	15.95	157.79	0.68	6.71	0	11	0.00	23.91	0.00	72.44	0.00	15.39	0.00	45.91
10	2,000	2,500	2,250	73	803	3.25	35.78	30.49	188.29	1.30	8.01	1	12	2.17	26.09	0.72	73.17	0.15	15.54	2.37	38.86
11	2,500	3,000	2,750	58	861	2.58	38.37	9.35	197.64	0.40	8.41	1	13	2.17	28.26	118.74	191.90	25.23	40.77	1269.32	97.10
12	3,000	4,000	3,500	56	917	2.50	40.86	45.16	242.80	1.92	10.33	0	13	0.00	28.26	0.00	191.90	0.00	40.77	0.00	79.04
13	4,000	5,000	4,500	49	966	2.18	43.05	65.45	308.25	2.78	13.11	0	13	0.00	28.26	0.00	191.90	0.00	40.77	0.00	62.26
14	5,000	7,500	6,250	177	1,143	7.89	50.94	192.65	500.90	8.19	21.31	0	13	0.00	28.26	0.00	191.90	0.00	40.77	0.00	38.31
15	7,500	10,000	8,750	146	1,289	6.51	57.44	209.47	710.36	8.91	30.22	1	14	2.17	30.43	3.45	195.35	0.73	41.50	1.65	27.50
16	10,000	20,000	15,000	319	1,608	14.22	71.66	417.01	1,127.37	17.74	47.96	7	21	15.22	45.65	38.35	233.70	8.15	49.65	9.20	20.73
17	20,000	50,000	35,000	417	2,025	18.58	90.24	919.20	2,046.57	39.10	87.06	20	41	43.48	89.13	222.99	456.69	47.37	97.02	24.26	22.32
18	50,000	100,000	75,000	101	2,126	4.50	94.74	195.89	2,242.46	8.33	95.39	5	46	10.87	100.00	14.01	470.70	2.98	100.00	7.15	20.99
19	100,000	500,000	300,000	62	2,188	2.76	97.50	118.33	2,360.79	5.03	100.42	0	46	0.00	100.00	0.00	470.70	0.00	100.00	0.00	19.94
20	500,000	UP		56	2,244	2.50	100.00	9.97	2,350.82	0.42	100.00	0	46	0.00	100.00	0.00	470.70	0.00	100.00	0.00	20.02
				2,244				2,350.82				46				470.70				20.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.89	0.89	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	4.60	4.60	8.48	8.48	1	1	33.33	33.33	3,447.50	3,447.50	97.75	97.75	74979.66	74979.66
3	100	200	150	1	2	33.33	66.67	46.05	50.64	84.96	93.45	1	2	33.33	66.67	75.96	3,523.46	2.15	99.90	164.96	6957.37
4	200	300	250	1	3	33.33	100.00	3.55	54.19	6.55	100.00	1	3	33.33	100.00	3.50	3,526.96	0.10	100.00	98.52	6507.98
5	300	500	400	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
6	500	750	625	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
7	750	1,000	875	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
20	500,000	UP		0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	3,526.96	0.00	100.00	0.00	6507.98
				3				54.19				3				3,526.96				6507.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.12	6.12	3.05	3.05	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.04	8.16	0.13	3.18	0.05	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.04	10.20	1.73	4.92	0.70	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.04	12.24	1.63	6.55	0.66	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.04	14.29	0.32	6.87	0.13	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.04	16.33	2.33	9.19	0.94	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.04	18.37	4.66	13.85	1.88	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.04	20.41	1.60	15.45	0.64	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.04	22.45	4.35	19.80	1.75	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.04	24.49	0.54	20.34	0.22	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.04	26.53	1.18	21.52	0.48	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.04	28.57	1.77	23.30	0.71	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.04	30.61	1.74	25.03	0.70	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.04	32.65	4.72	29.75	1.90	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	20	8.16	40.82	28.21	57.96	11.36	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	29	18.37	59.18	36.71	94.68	14.78	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	38	18.37	77.55	51.75	146.43	20.84	58.96	2	2	100.00	100.00	284.03	284.03	100.00	100.00	548.81	193.97
18	50,000	100,000	75,000	2	40	4.08	81.63	38.64	185.07	15.56	74.52	0	2	0.00	100.00	0.00	284.03	0.00	100.00	0.00	153.48
19	100,000	500,000	300,000	9	49	18.37	100.00	63.28	248.34	25.48	100.00	0	2	0.00	100.00	0.00	284.03	0.00	100.00	0.00	114.37
20	500,000	UP		0	49	0.00	100.00	0.00	248.34	0.00	100.00	0	2	0.00	100.00	0.00	284.03	0.00	100.00	0.00	114.37
				49				248.34				2				284.03				114.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	649	649	7.41	7.41	47.32	47.32	0.23	0.23	27	27	5.61	5.61	173.08	173.08	0.19	0.19	365.81	365.81
2	50	100	75	70	719	0.80	8.21	84.87	37.56	0.42	0.18	3	30	0.62	6.24	148.81	321.89	0.16	0.35	175.33	857.05
3	100	200	150	96	815	1.10	9.30	217.13	254.68	1.06	1.25	3	33	0.62	6.86	304.24	626.14	0.33	0.68	140.12	245.85
4	200	300	250	91	906	1.04	10.34	134.40	389.09	0.66	1.91	0	33	0.00	6.86	0.00	626.14	0.00	0.68	0.00	160.92
5	300	500	400	116	1,022	1.32	11.67	12.01	401.09	0.06	1.97	2	35	0.42	7.28	13.24	639.38	0.01	0.69	110.30	159.41
6	500	750	625	175	1,197	2.00	13.66	11.38	412.47	0.06	2.02	2	37	0.42	7.69	171.68	811.05	0.19	0.88	1508.11	196.63
7	750	1,000	875	134	1,331	1.53	15.19	32.91	445.38	0.16	2.18	1	38	0.21	7.90	0.15	811.20	0.00	0.88	0.45	182.14
8	1,000	1,500	1,250	201	1,532	2.29	17.49	92.67	538.05	0.45	2.64	3	41	0.62	8.52	1.99	813.19	0.00	0.88	2.15	151.14
9	1,500	2,000	1,750	171	1,703	1.95	19.44	53.01	591.06	0.26	2.90	1	42	0.21	8.73	7.80	820.99	0.01	0.89	14.72	138.90
10	2,000	2,500	2,250	102	1,805	1.16	20.61	98.39	689.45	0.48	3.38	0	42	0.00	8.73	0.00	820.99	0.00	0.89	0.00	119.08
11	2,500	3,000	2,750	93	1,898	1.06	21.67	48.34	737.79	0.24	3.62	0	42	0.00	8.73	0.00	820.99	0.00	0.89	0.00	111.28
12	3,000	4,000	3,500	196	2,094	2.24	23.90	151.69	889.48	0.74	4.36	3	45	0.62	9.36	49.63	870.62	0.05	0.94	32.71	97.88
13	4,000	5,000	4,500	184	2,278	2.10	26.00	176.62	1,066.10	0.87	5.23	3	48	0.62	9.98	427.74	1,298.36	0.46	1.41	242.19	121.79
14	5,000	7,500	6,250	363	2,641	4.14	30.15	439.83	1,505.93	2.16	7.38	11	59	2.29	12.27	407.14	1,705.50	0.44	1.85	92.57	113.25
15	7,500	10,000	8,750	352	2,993	4.02	34.17	448.92	1,954.86	2.20	9.58	7	66	1.46	13.72	708.32	2,413.81	0.77	2.61	157.78	123.48
16	10,000	20,000	15,000	822	3,815	9.38	43.55	1,556.51	3,511.37	7.63	17.22	30	96	6.24	19.96	22,637.66	25,051.47	24.51	27.12	1454.39	713.44
17	20,000	50,000	35,000	1,290	5,105	14.73	58.28	3,035.38	6,546.75	14.88	32.10	56	152	11.64	31.60	6,706.69	31,758.16	7.26	34.38	220.95	485.10
18	50,000	100,000	75,000	1,244	6,349	14.20	72.48	5,917.68	12,464.43	29.01	61.11	48	200	9.98	41.58	10,122.59	41,880.76	10.96	45.34	171.06	336.00
19	100,000	500,000	300,000	2,020	8,369	23.06	95.54	7,274.73	19,739.16	35.67	96.78	227	427	47.19	88.77	27,157.04	69,037.79	29.40	74.74	373.31	349.75
20	500,000	UP		391	8,760	4.46	100.00	657.71	20,396.87	3.22	100.00	54	481	11.23	100.00	23,333.22	92,371.01	25.26	100.00	3547.66	452.87
				8,760				20,396.87				481				92,371.01				452.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2743 STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	9.34	9.34	62.20	62.20	3.25	3.25	1	1	3.13	3.13	106.06	106.06	8.02	8.02	170.51	170.51
2	50	100	75	5	74	0.68	10.01	9.16	71.36	0.48	3.72	0	1	0.00	3.13	0.00	106.06	0.00	8.02	0.00	148.62
3	100	200	150	20	94	2.71	12.72	9.32	62.04	0.49	3.24	0	1	0.00	3.13	0.00	106.06	0.00	8.02	0.00	170.95
4	200	300	250	7	101	0.95	13.67	1.47	63.51	0.08	3.31	0	1	0.00	3.13	0.00	106.06	0.00	8.02	0.00	167.00
5	300	500	400	30	131	4.06	17.73	4.10	67.61	0.21	3.53	0	1	0.00	3.13	0.00	106.06	0.00	8.02	0.00	156.87
6	500	750	625	31	162	4.19	21.92	4.84	72.45	0.25	3.78	0	1	0.00	3.13	0.00	106.06	0.00	8.02	0.00	146.40
7	750	1,000	875	20	182	2.71	24.63	6.67	79.12	0.35	4.13	0	1	0.00	3.13	0.00	106.06	0.00	8.02	0.00	134.05
8	1,000	1,500	1,250	33	215	4.47	29.09	17.37	96.49	0.91	5.03	1	2	3.13	6.25	13.88	119.94	1.05	9.07	79.89	124.30
9	1,500	2,000	1,750	13	228	1.76	30.85	1.34	97.83	0.07	5.10	1	3	3.13	9.38	0.35	120.29	0.03	9.10	26.09	122.96
10	2,000	2,500	2,250	5	233	0.68	31.53	2.08	99.91	0.11	5.21	0	3	0.00	9.38	0.00	120.29	0.00	9.10	0.00	120.40
11	2,500	3,000	2,750	29	262	3.92	35.45	28.77	128.68	1.50	6.71	0	3	0.00	9.38	0.00	120.29	0.00	9.10	0.00	93.48
12	3,000	4,000	3,500	24	286	3.25	38.70	34.78	163.46	1.81	8.53	0	3	0.00	9.38	0.00	120.29	0.00	9.10	0.00	73.59
13	4,000	5,000	4,500	26	312	3.52	42.22	56.65	220.11	2.96	11.49	0	3	0.00	9.38	0.00	120.29	0.00	9.10	0.00	54.65
14	5,000	7,500	6,250	33	345	4.47	46.68	117.41	337.52	6.13	17.61	1	4	3.13	12.50	0.00	120.29	0.00	9.10	0.00	35.64
15	7,500	10,000	8,750	37	382	5.01	51.69	57.06	394.58	2.98	20.59	0	4	0.00	12.50	0.00	120.29	0.00	9.10	0.00	30.48
16	10,000	20,000	15,000	92	474	12.45	64.14	272.32	666.90	14.21	34.80	3	7	9.38	21.88	28.81	149.09	2.18	11.28	10.58	22.36
17	20,000	50,000	35,000	68	542	9.20	73.34	299.80	966.71	15.64	50.45	1	8	3.13	25.00	5.82	154.91	0.44	11.72	1.94	16.02
18	50,000	100,000	75,000	54	596	7.31	80.65	248.84	1,215.55	12.99	63.43	5	13	15.63	40.63	160.15	315.07	12.12	23.83	64.36	25.92
19	100,000	500,000	300,000	130	726	17.59	98.24	559.66	1,775.21	29.20	92.64	16	29	50.00	90.63	128.92	443.99	9.75	33.59	23.04	25.01
20	500,000	UP		13	739	1.76	100.00	141.11	1,916.32	7.36	100.00	3	32	9.38	100.00	877.94	1,321.93	66.41	100.00	622.17	68.98
				739				1,916.32				32				1,321.93				68.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	4.50	4.50	47.83	47.83	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	75	0.12	4.62	1.88	45.94	0.06	1.57	2	2	7.41	7.41	74.56	74.56	0.88	0.88	3958.77	162.30
3	100	200	150	1	76	0.06	4.68	0.81	45.13	0.03	1.55	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	165.22
4	200	300	250	1	77	0.06	4.74	0.85	44.28	0.03	1.52	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	168.38
5	300	500	400	1	78	0.06	4.80	1.30	42.99	0.04	1.47	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	173.46
6	500	750	625	16	94	0.99	5.79	3.57	39.42	0.12	1.35	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	189.16
7	750	1,000	875	5	99	0.31	6.10	10.81	28.61	0.37	0.98	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	260.62
8	1,000	1,500	1,250	24	123	1.48	7.57	19.07	9.54	0.65	0.33	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	781.50
9	1,500	2,000	1,750	15	138	0.92	8.50	6.92	2.62	0.24	0.09	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	2841.19
10	2,000	2,500	2,250	2	140	0.12	8.62	0.31	2.32	0.01	0.08	0	2	0.00	7.41	0.00	74.56	0.00	0.88	0.00	3218.42
11	2,500	3,000	2,750	14	154	0.86	9.48	1.44	0.88	0.05	0.03	1	3	3.70	11.11	76.27	150.84	0.90	1.78	5296.83	17202.61
12	3,000	4,000	3,500	3	157	0.18	9.67	19.05	18.17	0.65	0.62	0	3	0.00	11.11	0.00	150.84	0.00	1.78	0.00	830.21
13	4,000	5,000	4,500	37	194	2.28	11.95	21.26	39.43	0.73	1.35	0	3	0.00	11.11	0.00	150.84	0.00	1.78	0.00	382.57
14	5,000	7,500	6,250	43	237	2.65	14.59	35.22	74.65	1.21	2.56	1	4	3.70	14.81	500.12	650.96	5.89	7.67	1419.89	872.01
15	7,500	10,000	8,750	27	264	1.66	16.26	76.95	151.60	2.63	5.19	0	4	0.00	14.81	0.00	650.96	0.00	7.67	0.00	429.40
16	10,000	20,000	15,000	106	370	6.53	22.78	365.40	517.00	12.51	17.70	1	5	3.70	18.52	684.71	1,335.67	8.07	15.74	187.38	258.35
17	20,000	50,000	35,000	209	579	12.87	35.65	416.17	933.17	14.25	31.96	0	5	0.00	18.52	0.00	1,335.67	0.00	15.74	0.00	143.13
18	50,000	100,000	75,000	191	770	11.76	47.41	395.80	1,328.97	13.55	45.51	5	10	18.52	37.04	2,742.26	4,077.92	32.31	48.05	692.83	306.85
19	100,000	500,000	300,000	508	1,278	31.28	78.69	1,269.97	2,598.94	43.49	89.00	4	14	14.81	51.85	1,413.64	5,491.56	16.66	64.71	111.31	211.30
20	500,000	UP		346	1,624	21.31	100.00	321.23	2,920.16	11.00	100.00	13	27	48.15	100.00	2,995.33	8,486.89	35.29	100.00	932.46	290.63
				1,624				2,920.16				27				8,486.89				290.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	16.21	16.21	7.02	7.02	0.99	0.99	1	1	3.33	3.33	9.30	9.30	15.72	15.72	132.39	132.39
2	50	100	75	4	45	1.58	17.79	11.56	18.58	1.63	2.62	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	50.04
3	100	200	150	4	49	1.58	19.37	0.36	18.94	0.05	2.67	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	49.11
4	200	300	250	6	55	2.37	21.74	0.50	19.44	0.07	2.74	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	47.84
5	300	500	400	6	61	2.37	24.11	1.16	20.60	0.16	2.90	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	45.14
6	500	750	625	5	66	1.98	26.09	2.27	22.87	0.32	3.22	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	40.67
7	750	1,000	875	1	67	0.40	26.48	0.19	23.06	0.03	3.25	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	40.32
8	1,000	1,500	1,250	1	68	0.40	26.88	0.46	23.52	0.06	3.32	0	1	0.00	3.33	0.00	9.30	0.00	15.72	0.00	39.54
9	1,500	2,000	1,750	4	72	1.58	28.46	8.98	32.49	1.27	4.58	1	2	3.33	6.67	20.05	29.35	33.90	49.62	223.27	90.31
10	2,000	2,500	2,250	1	73	0.40	28.85	0.73	33.22	0.10	4.68	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	88.33
11	2,500	3,000	2,750	1	74	0.40	29.25	0.05	33.27	0.01	4.69	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	88.20
12	3,000	4,000	3,500	1	75	0.40	29.64	1.66	34.93	0.23	4.92	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	84.02
13	4,000	5,000	4,500	1	76	0.40	30.04	5.69	40.62	0.80	5.73	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	72.25
14	5,000	7,500	6,250	4	80	1.58	31.62	3.55	44.17	0.50	6.23	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	66.44
15	7,500	10,000	8,750	1	81	0.40	32.02	0.34	44.51	0.05	6.28	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	65.92
16	10,000	20,000	15,000	17	98	6.72	38.74	47.77	92.28	6.73	13.01	0	2	0.00	6.67	0.00	29.35	0.00	49.62	0.00	31.80
17	20,000	50,000	35,000	13	111	5.14	43.87	64.82	157.10	9.14	22.15	1	3	3.33	10.00	0.86	30.21	1.45	51.08	1.33	19.23
18	50,000	100,000	75,000	33	144	13.04	56.92	179.73	336.83	25.34	47.49	0	3	0.00	10.00	0.00	30.21	0.00	51.08	0.00	8.97
19	100,000	500,000	300,000	71	215	28.06	84.98	181.53	518.35	25.59	73.09	22	25	73.33	83.33	8.06	38.26	13.63	64.70	4.44	7.38
20	500,000	UP		38	253	15.02	100.00	190.89	709.24	26.91	100.00	5	30	16.67	100.00	20.87	59.14	35.30	100.00	10.93	8.34
				253				709.24				30				59.14				8.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	10.56	10.56	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	21	1.11	11.67	0.23	0.34	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	24	1.67	13.33	0.80	1.14	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	0.56	13.89	0.18	1.32	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	27	1.11	15.00	0.14	1.18	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	30	1.67	16.67	1.99	3.18	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	36	3.33	20.00	2.76	5.94	0.33	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	45	5.00	25.00	5.77	11.71	0.69	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	50	2.78	27.78	7.70	19.42	0.92	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	52	1.11	28.89	1.14	20.56	0.14	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	53	0.56	29.44	2.80	23.36	0.34	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	1.67	31.11	3.79	27.14	0.45	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	59	1.67	32.78	5.80	32.94	0.69	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	73	7.78	40.56	53.50	86.44	6.40	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	83	5.56	46.11	33.61	120.05	4.02	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	111	15.56	61.67	201.04	321.08	24.06	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	123	6.67	68.33	88.36	409.44	10.57	48.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	131	4.44	72.78	74.38	483.82	8.90	57.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	28	159	15.56	88.33	196.69	680.52	23.54	81.43	3	3	100.00	100.00	151.36	151.36	100.00	100.00	76.95	22.24
20	500,000	UP		21	180	11.67	100.00	155.18	835.70	18.57	100.00	0	3	0.00	100.00	0.00	151.36	0.00	100.00	0.00	18.11
				180				835.70				3				151.36				18.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	7.25	7.32	10.70	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	11.23	18.55	16.57	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	23.81	42.36	35.11	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	25.44	67.80	37.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				67.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	3.49	3.49	0.71	0.71	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	52	0.45	3.94	10.74	11.45	0.30	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	118	5.00	8.95	5.29	16.74	0.15	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	68	186	5.16	14.10	7.00	23.75	0.20	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	224	2.88	16.98	15.36	39.11	0.43	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	247	1.74	18.73	9.64	48.75	0.27	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	267	1.52	20.24	26.14	74.88	0.74	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	296	2.20	22.44	39.90	114.78	1.13	3.25	1	1	6.25	6.25	216.58	216.58	5.47	5.47	542.77	188.69
9	1,500	2,000	1,750	198	494	15.01	37.45	50.51	165.29	1.43	4.68	0	1	0.00	6.25	0.00	216.58	0.00	5.47	0.00	131.03
10	2,000	2,500	2,250	31	525	2.35	39.80	77.60	242.89	2.20	6.87	0	1	0.00	6.25	0.00	216.58	0.00	5.47	0.00	89.17
11	2,500	3,000	2,750	26	551	1.97	41.77	30.74	273.63	0.87	7.74	0	1	0.00	6.25	0.00	216.58	0.00	5.47	0.00	79.15
12	3,000	4,000	3,500	38	589	2.88	44.66	97.45	371.07	2.76	10.50	0	1	0.00	6.25	0.00	216.58	0.00	5.47	0.00	58.37
13	4,000	5,000	4,500	27	616	2.05	46.70	61.06	432.14	1.73	12.23	3	4	18.75	25.00	1.02	217.60	0.03	5.49	1.67	50.35
14	5,000	7,500	6,250	82	698	6.22	52.92	294.22	726.36	8.33	20.56	1	5	6.25	31.25	1.00	218.60	0.03	5.52	0.34	30.10
15	7,500	10,000	8,750	51	749	3.87	56.79	239.78	966.14	6.79	27.34	1	6	6.25	37.50	24.08	242.68	0.61	6.12	10.04	25.12
16	10,000	20,000	15,000	120	869	9.10	65.88	740.32	1,706.46	20.95	48.30	0	6	0.00	37.50	0.00	242.68	0.00	6.12	0.00	14.22
17	20,000	50,000	35,000	156	1,025	11.83	77.71	832.27	2,538.73	23.56	71.85	3	9	18.75	56.25	706.48	949.15	17.83	23.96	84.89	37.39
18	50,000	100,000	75,000	100	1,125	7.58	85.29	412.97	2,951.70	11.69	83.54	1	10	6.25	62.50	5.05	954.20	0.13	24.08	1.22	32.33
19	100,000	500,000	300,000	137	1,262	10.39	95.68	458.69	3,410.39	12.98	96.52	2	12	12.50	75.00	103.79	1,058.00	2.62	26.70	22.63	31.02
20	500,000	UP		57	1,319	4.32	100.00	122.87	3,533.26	3.48	100.00	4	16	25.00	100.00	2,904.16	3,962.15	73.30	100.00	2363.63	112.14
				1,319				3,533.26				16				3,962.15				112.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.14	0.14	3.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.12	0.26	3.28	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	3.42	3.68	92.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	10.06	10.06	0.33	0.33	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	47	5.19	15.26	0.74	1.07	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	67	6.49	21.75	1.62	2.69	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	77	3.25	25.00	1.46	4.14	0.15	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	94	5.52	30.52	13.46	17.60	1.36	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	100	1.95	32.47	3.86	21.46	0.39	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	105	1.62	34.09	1.48	19.99	0.15	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	124	6.17	40.26	17.05	37.04	1.73	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	146	7.14	47.40	28.55	65.59	2.89	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	155	2.92	50.32	18.03	83.62	1.83	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	163	2.60	52.92	18.57	102.18	1.88	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	177	4.55	57.47	39.31	141.49	3.98	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	179	0.65	58.12	2.46	143.95	0.25	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	46	225	14.94	73.05	176.80	320.74	17.91	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	231	1.95	75.00	106.76	427.50	10.82	43.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	269	12.34	87.34	351.05	778.54	35.57	78.88	1	1	50.00	50.00	18.39	18.39	42.97	42.97	5.24	2.36
17	20,000	50,000	35,000	25	294	8.12	95.45	159.65	938.19	16.18	95.06	0	1	0.00	50.00	0.00	18.39	0.00	42.97	0.00	1.96
18	50,000	100,000	75,000	5	299	1.62	97.08	16.14	954.33	1.63	96.69	1	2	50.00	100.00	24.42	42.81	57.03	100.00	151.32	4.49
19	100,000	500,000	300,000	6	305	1.95	99.03	34.14	988.46	3.46	100.15	0	2	0.00	100.00	0.00	42.81	0.00	100.00	0.00	4.33
20	500,000	UP		3	308	0.97	100.00	1.48	986.98	0.15	100.00	0	2	0.00	100.00	0.00	42.81	0.00	100.00	0.00	4.34
				308				986.98				2				42.81				4.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.56	11.11	0.24	0.24	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.56	16.67	0.34	0.58	0.25	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.56	22.22	0.79	1.37	0.59	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.56	27.78	1.89	3.26	1.42	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.56	33.33	2.19	5.45	1.64	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.56	38.89	2.99	8.44	2.24	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.56	44.44	5.34	13.78	4.00	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.56	50.00	2.55	16.33	1.91	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.56	55.56	3.75	20.08	2.81	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.56	61.11	6.30	26.38	4.72	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.56	66.67	10.02	36.40	7.50	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.56	72.22	8.51	44.91	6.37	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.56	77.78	14.01	58.92	10.49	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.56	83.33	23.01	81.93	17.23	61.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.56	88.89	40.59	122.52	30.39	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	18	11.11	100.00	11.05	133.57	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				133.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.94	2.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.94	5.88	0.09	0.09	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.94	8.82	0.69	0.60	0.56	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.94	11.76	0.53	1.13	0.43	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.94	14.71	0.62	1.76	0.50	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.94	17.65	0.83	2.59	0.67	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.94	20.59	0.93	3.51	0.74	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	11.76	32.35	5.40	8.91	4.33	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.94	35.29	2.49	11.41	2.00	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	8.82	44.12	6.52	17.93	5.23	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	20	14.71	58.82	14.03	31.95	11.25	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	23	8.82	67.65	8.90	40.85	7.14	32.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	28	14.71	82.35	27.66	68.51	22.18	54.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	8.82	91.18	25.10	93.61	20.13	75.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.94	94.12	8.16	101.77	6.55	81.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.94	97.06	5.60	107.36	4.49	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	34	2.94	100.00	17.32	124.68	13.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				124.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	123	123	5.36	5.36	32.68	32.68	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	156	1.44	6.80	42.45	75.13	0.46	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56	212	2.44	9.24	29.17	104.30	0.31	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	50	262	2.18	11.42	47.62	151.92	0.51	1.63	1	1	2.44	2.44	5.67	5.67	0.03	0.03	11.91	3.73
5	300	500	400	80	342	3.49	14.91	55.36	207.28	0.59	2.22	0	1	0.00	2.44	0.00	5.67	0.00	0.03	0.00	2.74
6	500	750	625	153	495	6.67	21.58	89.61	296.88	0.96	3.18	0	1	0.00	2.44	0.00	5.67	0.00	0.03	0.00	1.91
7	750	1,000	875	144	639	6.28	27.86	166.79	463.67	1.79	4.97	0	1	0.00	2.44	0.00	5.67	0.00	0.03	0.00	1.22
8	1,000	1,500	1,250	178	817	7.76	35.61	214.78	678.46	2.30	7.27	2	3	4.88	7.32	105.00	110.68	0.55	0.58	48.89	16.31
9	1,500	2,000	1,750	112	929	4.88	40.50	219.62	898.07	2.35	9.63	0	3	0.00	7.32	0.00	110.68	0.00	0.58	0.00	12.32
10	2,000	2,500	2,250	76	1,005	3.31	43.81	197.46	1,095.54	2.12	11.74	0	3	0.00	7.32	0.00	110.68	0.00	0.58	0.00	10.10
11	2,500	3,000	2,750	81	1,086	3.53	47.34	221.10	1,316.64	2.37	14.11	0	3	0.00	7.32	0.00	110.68	0.00	0.58	0.00	8.41
12	3,000	4,000	3,500	166	1,252	7.24	54.58	545.64	1,862.28	5.85	19.96	0	3	0.00	7.32	0.00	110.68	0.00	0.58	0.00	5.94
13	4,000	5,000	4,500	105	1,357	4.58	59.15	424.04	2,286.32	4.55	24.51	1	4	2.44	9.76	91.32	202.00	0.48	1.06	21.54	8.83
14	5,000	7,500	6,250	199	1,556	8.67	67.83	797.88	3,084.20	8.55	33.06	4	8	9.76	19.51	73.07	275.07	0.38	1.44	9.16	8.92
15	7,500	10,000	8,750	102	1,658	4.45	72.28	729.65	3,813.85	7.82	40.88	0	8	0.00	19.51	0.00	275.07	0.00	1.44	0.00	7.21
16	10,000	20,000	15,000	197	1,855	8.59	80.86	1,920.53	5,734.38	20.59	61.47	3	11	7.32	26.83	244.28	519.35	1.28	2.73	12.72	9.06
17	20,000	50,000	35,000	217	2,072	9.46	90.32	2,137.14	7,871.51	22.91	84.38	7	18	17.07	43.90	2,351.84	2,871.19	12.35	15.08	110.05	36.48
18	50,000	100,000	75,000	117	2,189	5.10	95.42	947.82	8,819.33	10.16	94.54	14	32	34.15	78.05	15,281.05	18,152.23	80.24	95.32	1612.23	205.82
19	100,000	500,000	300,000	96	2,285	4.18	99.61	468.63	9,287.97	5.02	99.56	9	41	21.95	100.00	892.04	19,044.27	4.68	100.00	190.35	205.04
20	500,000	UP		9	2,294	0.39	100.00	40.61	9,328.57	0.44	100.00	0	41	0.00	100.00	0.00	19,044.27	0.00	100.00	0.00	204.15
				2,294				9,328.57				41				19,044.27				204.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	8.85	8.85	2.16	2.16	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	65	4.23	13.08	5.01	7.17	0.43	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	85	4.02	17.10	4.77	11.94	0.41	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	110	5.03	22.13	11.96	23.90	1.02	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	140	6.04	28.17	21.12	45.02	1.80	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	149	1.81	29.98	6.97	51.99	0.60	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	169	4.02	34.00	28.79	80.79	2.46	6.90	1	1	16.67	16.67	2.12	2.12	0.60	0.60	7.37	2.63
8	1,000	1,500	1,250	17	186	3.42	37.42	18.25	99.04	1.56	8.46	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	2.14
9	1,500	2,000	1,750	14	200	2.82	40.24	46.94	145.98	4.01	12.47	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.45
10	2,000	2,500	2,250	11	211	2.21	42.45	26.45	172.42	2.26	14.72	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.23
11	2,500	3,000	2,750	7	218	1.41	43.86	7.93	180.35	0.68	15.40	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.18
12	3,000	4,000	3,500	16	234	3.22	47.08	57.94	238.29	4.95	20.35	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	0.89
13	4,000	5,000	4,500	7	241	1.41	48.49	48.03	286.32	4.10	24.45	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	0.74
14	5,000	7,500	6,250	31	272	6.24	54.73	72.21	358.54	6.17	30.62	1	2	16.67	33.33	331.75	333.88	94.42	95.02	459.42	93.12
15	7,500	10,000	8,750	32	304	6.44	61.17	62.86	421.39	5.37	35.99	0	2	0.00	33.33	0.00	333.88	0.00	95.02	0.00	79.23
16	10,000	20,000	15,000	52	356	10.46	71.63	253.01	674.41	21.61	57.59	0	2	0.00	33.33	0.00	333.88	0.00	95.02	0.00	49.51
17	20,000	50,000	35,000	69	425	13.88	85.51	299.28	973.69	25.56	83.15	4	6	66.67	100.00	17.50	351.38	4.98	100.00	5.85	36.09
18	50,000	100,000	75,000	57	482	11.47	96.98	192.14	1,165.84	16.41	99.56	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.14
19	100,000	500,000	300,000	8	490	1.61	98.59	5.14	1,170.98	0.44	100.00	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.01
20	500,000	UP		7	497	1.41	100.00	0.03	1,171.01	0.00	100.00	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.01
				497				1,171.01				6				351.38				30.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.76	0.76	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	24.09	24.85	11.57	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	3.89	28.74	1.87	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	3.83	32.57	1.84	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	4.39	36.96	2.11	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	3.29	40.26	1.58	19.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	28.34	68.60	13.61	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	7.69	76.29	3.69	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	14.71	91.00	7.07	43.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	7.50	98.50	3.60	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	42.30	140.81	20.32	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	10.36	151.17	4.98	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	11.87	163.04	5.70	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	8.90	171.94	4.28	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	6.59	178.53	3.16	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	29.68	208.21	14.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				208.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	105	105	43.39	43.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	125	8.26	51.65	6.17	6.17	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	170	18.60	70.25	26.46	32.63	14.62	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	197	11.16	81.40	33.18	65.81	18.33	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	213	6.61	88.02	15.24	81.05	8.42	44.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	224	4.55	92.56	12.60	93.65	6.96	51.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	229	2.07	94.63	5.36	99.01	2.96	54.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	233	1.65	96.28	2.88	101.88	1.59	56.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	234	0.41	96.69	3.95	105.83	2.18	58.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	235	0.41	97.11	4.25	110.08	2.35	60.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	236	0.41	97.52	13.67	123.75	7.55	68.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	240	1.65	99.17	11.17	134.92	6.17	74.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	241	0.41	99.59	14.66	149.58	8.10	82.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	242	0.41	100.00	31.43	181.01	17.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	242	0.00	100.00	0.00	181.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	242	0.00	100.00	0.00	181.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	242	0.00	100.00	0.00	181.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	242	0.00	100.00	0.00	181.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	242	0.00	100.00	0.00	181.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	242	0.00	100.00	0.00	181.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				242				181.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	12.10	12.10	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	12.10	24.19	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				24.19				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.58	7.58	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.52	9.09	0.05	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.52	10.61	0.05	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.52	12.12	0.07	0.19	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.52	13.64	0.78	0.97	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.52	15.15	0.77	1.74	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	3.03	18.18	1.92	3.66	0.43	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.52	19.70	1.75	5.41	0.39	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.52	21.21	1.25	6.66	0.28	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.52	22.73	1.79	8.44	0.40	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.52	24.24	1.98	10.42	0.44	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.52	25.76	1.97	12.38	0.43	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.52	27.27	2.77	15.15	0.61	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.52	28.79	2.50	17.65	0.55	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	23	6.06	34.85	28.17	45.82	6.23	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	25	3.03	37.88	8.08	53.90	1.79	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	31	9.09	46.97	15.14	69.04	3.35	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	41	15.15	62.12	70.11	139.15	15.51	30.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	50	13.64	75.76	203.97	343.12	45.14	75.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	66	24.24	100.00	108.76	451.88	24.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				66				451.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	174	174	7.57	7.57	68.69	68.69	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	218	1.91	9.49	16.09	52.60	0.20	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	88	306	3.83	13.32	118.86	66.26	1.49	0.83	1	1	3.45	3.45	2.80	2.80	0.10	0.10	2.36	4.23
4	200	300	250	67	373	2.92	16.23	73.17	139.42	0.92	1.75	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	2.01
5	300	500	400	117	490	5.09	21.32	60.77	200.19	0.76	2.51	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	1.40
6	500	750	625	80	570	3.48	24.80	58.79	258.98	0.74	3.24	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	1.08
7	750	1,000	875	80	650	3.48	28.29	88.32	347.31	1.11	4.35	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	0.81
8	1,000	1,500	1,250	102	752	4.44	32.72	159.58	506.89	2.00	6.35	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	0.55
9	1,500	2,000	1,750	59	811	2.57	35.29	114.38	621.26	1.43	7.78	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	0.45
10	2,000	2,500	2,250	50	861	2.18	37.47	105.87	727.13	1.33	9.11	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	0.39
11	2,500	3,000	2,750	45	906	1.96	39.43	114.90	842.03	1.44	10.55	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	0.33
12	3,000	4,000	3,500	94	1,000	4.09	43.52	314.65	1,156.68	3.94	14.49	0	1	0.00	3.45	0.00	2.80	0.00	0.10	0.00	0.24
13	4,000	5,000	4,500	64	1,064	2.79	46.30	228.12	1,384.79	2.86	17.34	1	2	3.45	6.90	4.60	7.40	0.16	0.25	2.02	0.53
14	5,000	7,500	6,250	110	1,174	4.79	51.09	503.31	1,888.10	6.30	23.65	0	2	0.00	6.90	0.00	7.40	0.00	0.25	0.00	0.39
15	7,500	10,000	8,750	90	1,264	3.92	55.00	411.28	2,299.38	5.15	28.80	3	5	10.34	17.24	583.28	590.68	19.92	20.17	141.82	25.69
16	10,000	20,000	15,000	264	1,528	11.49	66.49	1,528.22	3,827.60	19.14	47.94	1	6	3.45	20.69	0.00	590.68	0.00	20.17	0.00	15.43
17	20,000	50,000	35,000	279	1,807	12.14	78.63	2,025.84	5,853.45	25.37	73.31	6	12	20.69	41.38	804.98	1,395.66	27.48	47.65	39.74	23.84
18	50,000	100,000	75,000	190	1,997	8.27	86.90	883.45	6,736.89	11.06	84.38	4	16	13.79	55.17	110.84	1,506.50	3.78	51.44	12.55	22.36
19	100,000	500,000	300,000	184	2,181	8.01	94.91	970.49	7,707.39	12.15	96.53	7	23	24.14	79.31	1,257.60	2,764.10	42.94	94.37	129.58	35.86
20	500,000	UP		117	2,298	5.09	100.00	277.03	7,984.41	3.47	100.00	6	29	20.69	100.00	164.76	2,928.86	5.63	100.00	59.47	36.68
				2,298				7,984.41				29				2,928.86				36.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.09	3.09	2.16	2.16	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.03	4.12	0.03	2.14	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.03	5.15	0.27	1.87	0.05	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.03	6.19	0.05	1.82	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	5.15	11.34	0.10	1.72	0.02	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.03	12.37	0.80	0.92	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	3.09	15.46	1.15	0.23	0.21	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	4.12	19.59	4.61	4.84	0.86	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	23	4.12	23.71	9.79	14.64	1.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	25	2.06	25.77	4.56	19.19	0.85	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	27	2.06	27.84	2.93	22.12	0.54	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	1.03	28.87	6.19	28.31	1.15	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	32	4.12	32.99	24.30	52.61	4.51	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	1.03	34.02	4.18	56.78	0.77	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	37	4.12	38.14	24.79	81.57	4.60	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	53	16.49	54.64	60.16	141.72	11.16	26.30	2	2	18.18	18.18	12.06	12.06	2.97	2.97	20.05	8.51
17	20,000	50,000	35,000	7	60	7.22	61.86	30.87	172.60	5.73	32.03	3	5	27.27	45.45	30.75	42.82	7.58	10.56	99.62	24.81
18	50,000	100,000	75,000	24	84	24.74	86.60	267.83	440.43	49.70	81.73	0	5	0.00	45.45	0.00	42.82	0.00	10.56	0.00	9.72
19	100,000	500,000	300,000	11	95	11.34	97.94	94.77	535.19	17.59	99.31	5	10	45.45	90.91	357.15	399.96	88.07	98.63	376.88	74.73
20	500,000	UP		2	97	2.06	100.00	3.69	538.88	0.69	100.00	1	11	9.09	100.00	5.55	405.52	1.37	100.00	150.32	75.25
				97				538.88				11				405.52				75.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.50	0.50	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.66	1.16	1.89	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.53	1.70	1.52	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.65	2.34	1.83	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.76	4.10	4.99	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.15	5.25	3.27	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	29.99	35.24	85.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				35.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	10.87	10.87	2.60	2.60	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	40	55	28.99	39.86	4.00	6.60	6.66	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	70	10.87	50.72	0.30	6.31	0.50	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	88	13.04	63.77	2.14	4.17	3.56	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	100	8.70	72.46	3.47	0.70	5.78	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	109	6.52	78.99	5.81	5.11	9.67	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	121	8.70	87.68	12.54	17.65	20.89	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	131	7.25	94.93	15.47	33.13	25.78	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	132	0.72	95.65	3.16	36.28	5.26	60.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	133	0.72	96.38	3.22	39.50	5.36	65.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	137	2.90	99.28	14.90	54.41	24.83	90.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	138	0.72	100.00	5.62	60.03	9.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				138				60.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.73	0.73	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	3.24	3.97	3.31	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	2.19	6.16	2.24	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	2.63	8.79	2.69	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	10.11	18.90	10.34	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	25.70	44.60	26.30	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	28.21	72.81	28.88	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	24.89	97.70	25.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				97.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	16.67	16.67	1.13	1.13	5.09	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.56	22.22	1.91	3.04	8.62	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.56	27.78	0.00	3.04	0.00	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.56	33.33	0.05	3.08	0.21	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.56	38.89	1.45	4.53	6.53	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.56	44.44	1.50	6.03	6.77	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.56	50.00	2.50	8.53	11.29	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.56	55.56	4.50	13.03	20.30	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.56	61.11	0.39	13.42	1.76	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.56	66.67	0.00	13.42	0.00	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.56	72.22	0.00	13.42	0.00	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.56	77.78	0.00	13.42	0.00	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	17	16.67	94.44	6.88	20.29	31.04	91.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	5.56	100.00	1.86	22.15	8.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				22.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	677	677	15.79	15.79	35.39	35.39	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	66	743	1.54	17.33	0.84	36.23	0.02	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	134	877	3.13	20.45	12.50	48.73	0.29	1.11	1	1	7.14	7.14	80.58	80.58	7.70	7.70	644.50	165.34
4	200	300	250	158	1,035	3.68	24.14	3.05	51.78	0.07	1.18	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	155.60
5	300	500	400	200	1,235	4.66	28.80	10.64	62.43	0.24	1.42	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	129.08
6	500	750	625	156	1,391	3.64	32.44	60.44	122.87	1.38	2.80	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	65.58
7	750	1,000	875	89	1,480	2.08	34.51	25.70	148.56	0.59	3.39	1	2	7.14	14.29	4.58	85.16	0.44	8.14	17.82	57.32
8	1,000	1,500	1,250	232	1,712	5.41	39.93	50.31	198.87	1.15	4.54	0	2	0.00	14.29	0.00	85.16	0.00	8.14	0.00	42.82
9	1,500	2,000	1,750	98	1,810	2.29	42.21	92.84	291.71	2.12	6.66	0	2	0.00	14.29	0.00	85.16	0.00	8.14	0.00	29.19
10	2,000	2,500	2,250	126	1,936	2.94	45.15	45.30	337.01	1.03	7.69	2	4	14.29	28.57	12.98	98.13	1.24	9.38	28.64	29.12
11	2,500	3,000	2,750	49	1,985	1.14	46.29	46.36	383.37	1.06	8.75	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	25.60
12	3,000	4,000	3,500	213	2,198	4.97	51.26	162.51	545.88	3.71	12.46	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	17.98
13	4,000	5,000	4,500	103	2,301	2.40	53.66	119.58	665.45	2.73	15.19	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	14.75
14	5,000	7,500	6,250	302	2,603	7.04	60.70	276.81	942.26	6.32	21.50	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	10.41
15	7,500	10,000	8,750	146	2,749	3.40	64.11	275.22	1,217.48	6.28	27.78	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	8.06
16	10,000	20,000	15,000	354	3,103	8.26	72.36	782.79	2,000.27	17.86	45.65	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	4.91
17	20,000	50,000	35,000	477	3,580	11.12	83.49	1,034.44	3,034.72	23.61	69.25	1	5	7.14	35.71	3.34	101.47	0.32	9.69	0.32	3.34
18	50,000	100,000	75,000	292	3,872	6.81	90.30	465.95	3,500.66	10.63	79.89	2	7	14.29	50.00	313.64	415.11	29.96	39.66	67.31	11.86
19	100,000	500,000	300,000	276	4,148	6.44	96.74	551.68	4,052.34	12.59	92.48	0	7	0.00	50.00	0.00	415.11	0.00	39.66	0.00	10.24
20	500,000	UP		140	4,288	3.26	100.00	329.64	4,381.98	7.52	100.00	7	14	50.00	100.00	631.61	1,046.72	60.34	100.00	191.61	23.89
				4,288				4,381.98				14				1,046.72				23.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	546	546	52.60	52.60	648.35	648.35	18.04	18.04	12	12	18.18	18.18	413.16	413.16	13.79	13.79	63.72	63.72
2	50	100	75	76	622	7.32	59.92	256.22	904.57	7.13	25.16	12	24	18.18	36.36	478.32	891.48	15.96	29.75	186.68	98.55
3	100	200	150	9	631	0.87	60.79	39.41	943.98	1.10	26.26	9	33	13.64	50.00	533.00	1,424.48	17.79	47.54	1352.55	150.90
4	200	300	250	4	635	0.39	61.18	19.35	963.33	0.54	26.80	5	38	7.58	57.58	599.60	2,024.08	20.01	67.55	3098.71	210.11
5	300	500	400	225	860	21.68	82.85	1,308.60	2,271.92	36.40	63.20	25	63	37.88	95.45	828.16	2,852.24	27.64	95.19	63.29	125.54
6	500	750	625	139	999	13.39	96.24	1,120.89	3,392.81	31.18	94.38	2	65	3.03	98.48	120.00	2,972.24	4.01	99.20	10.71	87.60
7	750	1,000	875	16	1,015	1.54	97.78	160.11	3,552.92	4.45	98.84	1	66	1.52	100.00	24.00	2,996.24	0.80	100.00	14.99	84.33
8	1,000	1,500	1,250	1	1,016	0.10	97.88	2.70	3,555.62	0.08	98.91	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	84.27
9	1,500	2,000	1,750	1	1,017	0.10	97.98	4.76	3,560.38	0.13	99.05	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	84.16
10	2,000	2,500	2,250	1	1,018	0.10	98.07	3.77	3,564.15	0.10	99.15	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	84.07
11	2,500	3,000	2,750	1	1,019	0.10	98.17	20.56	3,584.71	0.57	99.72	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58
12	3,000	4,000	3,500	1	1,020	0.10	98.27	0.09	3,584.81	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58
13	4,000	5,000	4,500	1	1,021	0.10	98.36	0.09	3,584.90	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58
14	5,000	7,500	6,250	1	1,022	0.10	98.46	0.09	3,584.99	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58
15	7,500	10,000	8,750	1	1,023	0.10	98.55	0.09	3,585.09	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58
16	10,000	20,000	15,000	1	1,024	0.10	98.65	0.56	3,585.65	0.02	99.75	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.56
17	20,000	50,000	35,000	4	1,028	0.39	99.04	0.69	3,586.34	0.02	99.77	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.55
18	50,000	100,000	75,000	3	1,031	0.29	99.33	1.32	3,587.65	0.04	99.80	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.52
19	100,000	500,000	300,000	5	1,036	0.48	99.81	5.98	3,593.63	0.17	99.97	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.38
20	500,000	UP		2	1,038	0.19	100.00	1.05	3,594.68	0.03	100.00	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.35
				1,038				3,594.68				66				2,996.24				83.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	25.00	25.00	1.24	1.24	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	7.14	32.14	0.44	1.68	0.27	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	17.86	50.00	2.60	4.28	1.59	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	7.14	57.14	0.05	4.23	0.03	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	3.57	60.71	2.15	6.38	1.32	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	3.57	64.29	2.17	8.55	1.33	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	3.57	67.86	2.36	10.91	1.45	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	7.14	75.00	6.61	17.52	4.05	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	3.57	78.57	0.38	17.90	0.23	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.57	82.14	23.41	41.30	14.36	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	3.57	85.71	0.29	41.59	0.18	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	3.57	89.29	31.67	73.25	19.43	44.94	22	22	100.00	100.00	153.03	153.03	100.00	100.00	483.22	208.90
13	4,000	5,000	4,500	1	26	3.57	92.86	5.56	78.81	3.41	48.35	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	194.16
14	5,000	7,500	6,250	1	27	3.57	96.43	1.57	80.39	0.96	49.32	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	190.36
15	7,500	10,000	8,750	1	28	3.57	100.00	82.61	163.00	50.68	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
20	500,000	UP		0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
				28				163.00				22				153.03				93.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	4.26	4.26	1.23	1.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	25	1.35	5.61	2.01	3.24	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	55	6.73	12.33	21.03	24.27	0.72	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	68	2.91	15.25	17.59	41.86	0.60	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	99	6.95	22.20	46.77	88.63	1.60	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	140	9.19	31.39	66.23	154.86	2.27	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	157	3.81	35.20	36.95	191.81	1.27	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	46	203	10.31	45.52	120.71	312.52	4.14	10.72	1	1	20.00	20.00	17.83	17.83	12.09	12.09	14.77	5.71
9	1,500	2,000	1,750	35	238	7.85	53.36	78.32	390.85	2.69	13.40	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	4.56
10	2,000	2,500	2,250	27	265	6.05	59.42	164.29	555.14	5.63	19.03	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	3.21
11	2,500	3,000	2,750	13	278	2.91	62.33	115.82	670.96	3.97	23.00	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	2.66
12	3,000	4,000	3,500	18	296	4.04	66.37	136.95	807.91	4.70	27.70	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	2.21
13	4,000	5,000	4,500	17	313	3.81	70.18	171.02	978.92	5.86	33.56	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	1.82
14	5,000	7,500	6,250	50	363	11.21	81.39	718.02	1,696.94	24.62	58.18	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	1.05
15	7,500	10,000	8,750	33	396	7.40	88.79	249.81	1,946.75	8.57	66.75	1	2	20.00	40.00	1.53	19.37	1.04	13.13	0.61	0.99
16	10,000	20,000	15,000	29	425	6.50	95.29	389.55	2,336.29	13.36	80.10	1	3	20.00	60.00	13.32	32.69	9.04	22.17	3.42	1.40
17	20,000	50,000	35,000	15	440	3.36	98.65	438.10	2,774.39	15.02	95.12	1	4	20.00	80.00	2.58	35.27	1.75	23.92	0.59	1.27
18	50,000	100,000	75,000	5	445	1.12	99.78	142.21	2,916.60	4.88	100.00	1	5	20.00	100.00	112.18	147.44	76.08	100.00	78.88	5.06
19	100,000	500,000	300,000	1	446	0.22	100.00	0.00	2,916.60	0.00	100.00	0	5	0.00	100.00	0.00	147.44	0.00	100.00	0.00	5.06
20	500,000	UP		0	446	0.00	100.00	0.00	2,916.60	0.00	100.00	0	5	0.00	100.00	0.00	147.44	0.00	100.00	0.00	5.06
				446				2,916.60				5				147.44				5.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	26.00	26.00	2.79	2.79	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	53	9.33	35.33	0.86	3.66	0.11	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	62	6.00	41.33	1.15	4.80	0.14	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	63	0.67	42.00	0.27	5.07	0.03	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	64	0.67	42.67	0.07	5.14	0.01	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	65	0.67	43.33	0.79	5.94	0.10	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	66	0.67	44.00	0.42	6.36	0.05	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	67	0.67	44.67	6.23	12.59	0.79	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	68	0.67	45.33	1.11	13.70	0.14	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	69	0.67	46.00	3.44	17.14	0.43	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	70	0.67	46.67	3.48	20.62	0.44	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	71	0.67	47.33	4.71	25.34	0.59	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	72	0.67	48.00	2.33	27.66	0.29	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	76	2.67	50.67	45.53	73.19	5.75	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	77	0.67	51.33	28.60	101.79	3.61	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	81	2.67	54.00	100.01	201.80	12.62	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	83	1.33	55.33	88.21	290.02	11.13	36.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	90	4.67	60.00	80.47	370.48	10.15	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	98	5.33	65.33	121.71	492.19	15.36	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		52	150	34.67	100.00	300.24	792.44	37.89	100.00	4	4	100.00	100.00	2,808.60	2,808.60	100.00	100.00	935.44	354.43
				150				792.44				4				2,808.60				354.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	6.97	6.97	13.37	13.37	0.68	0.68	1	1	1.20	1.20	7.89	7.89	0.03	0.03	59.01	59.01
2	50	100	75	1	39	0.18	7.16	5.37	18.74	0.27	0.95	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	42.11
3	100	200	150	3	42	0.55	7.71	13.86	32.60	0.70	1.65	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	24.21
4	200	300	250	6	48	1.10	8.81	1.07	33.68	0.05	1.71	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	23.43
5	300	500	400	3	51	0.55	9.36	1.26	34.94	0.06	1.77	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	22.59
6	500	750	625	3	54	0.55	9.91	3.49	38.43	0.18	1.95	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	20.54
7	750	1,000	875	1	55	0.18	10.09	2.07	40.50	0.11	2.06	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	19.48
8	1,000	1,500	1,250	6	61	1.10	11.19	6.33	46.83	0.32	2.38	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	16.85
9	1,500	2,000	1,750	7	68	1.28	12.48	6.30	53.13	0.32	2.70	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	14.86
10	2,000	2,500	2,250	8	76	1.47	13.94	4.98	58.11	0.25	2.95	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	13.58
11	2,500	3,000	2,750	6	82	1.10	15.05	63.62	121.74	3.23	6.18	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	6.48
12	3,000	4,000	3,500	5	87	0.92	15.96	12.00	133.74	0.61	6.79	0	1	0.00	1.20	0.00	7.89	0.00	0.03	0.00	5.90
13	4,000	5,000	4,500	11	98	2.02	17.98	18.91	152.65	0.96	7.75	2	3	2.41	3.61	432.73	440.62	1.84	1.87	2287.81	288.65
14	5,000	7,500	6,250	15	113	2.75	20.73	44.10	196.75	2.24	9.98	1	4	1.20	4.82	0.00	440.62	0.00	1.87	0.00	223.95
15	7,500	10,000	8,750	4	117	0.73	21.47	24.43	221.18	1.24	11.22	0	4	0.00	4.82	0.00	440.62	0.00	1.87	0.00	199.21
16	10,000	20,000	15,000	22	139	4.04	25.50	133.45	354.63	6.77	17.99	3	7	3.61	8.43	2,696.93	3,137.55	11.47	13.34	2020.95	884.74
17	20,000	50,000	35,000	82	221	15.05	40.55	377.14	731.77	19.14	37.13	6	13	7.23	15.66	641.31	3,778.86	2.73	16.07	170.05	516.40
18	50,000	100,000	75,000	84	305	15.41	55.96	412.97	1,144.74	20.95	58.09	19	32	22.89	38.55	10,773.54	14,552.40	45.80	61.87	2608.79	1271.24
19	100,000	500,000	300,000	167	472	30.64	86.61	664.84	1,809.58	33.74	91.82	44	76	53.01	91.57	7,511.46	22,063.86	31.93	93.80	1129.81	1219.28
20	500,000	UP		73	545	13.39	100.00	161.17	1,970.75	8.18	100.00	7	83	8.43	100.00	1,457.26	23,521.12	6.20	100.00	904.19	1193.51
				545				1,970.75				83				23,521.12				1193.51	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.04	1.04	16.95	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.04	2.08	16.95	33.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.04	3.12	16.95	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.88	4.00	14.34	65.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.55	4.55	8.93	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.55	5.10	8.93	83.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.04	6.14	16.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				6.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	588	588	17.28	17.28	69.41	69.41	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	157	745	4.61	21.89	205.82	275.24	1.32	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	105	850	3.09	24.98	211.14	486.37	1.35	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	64	914	1.88	26.86	135.46	621.83	0.87	3.98	2	2	4.26	4.26	6.96	6.96	0.01	0.01	5.14	1.12
5	300	500	400	69	983	2.03	28.89	94.57	716.40	0.61	4.59	0	2	0.00	4.26	0.00	6.96	0.00	0.01	0.00	0.97
6	500	750	625	46	1,029	1.35	30.24	57.86	774.27	0.37	4.96	0	2	0.00	4.26	0.00	6.96	0.00	0.01	0.00	0.90
7	750	1,000	875	45	1,074	1.32	31.56	51.47	825.74	0.33	5.29	0	2	0.00	4.26	0.00	6.96	0.00	0.01	0.00	0.84
8	1,000	1,500	1,250	98	1,172	2.88	34.44	206.41	1,032.15	1.32	6.61	0	2	0.00	4.26	0.00	6.96	0.00	0.01	0.00	0.67
9	1,500	2,000	1,750	80	1,252	2.35	36.79	368.41	1,400.56	2.36	8.97	1	3	2.13	6.38	40.86	47.83	0.07	0.08	11.09	3.41
10	2,000	2,500	2,250	62	1,314	1.82	38.61	197.41	1,597.96	1.26	10.23	0	3	0.00	6.38	0.00	47.83	0.00	0.08	0.00	2.99
11	2,500	3,000	2,750	47	1,361	1.38	39.99	219.99	1,817.95	1.41	11.64	0	3	0.00	6.38	0.00	47.83	0.00	0.08	0.00	2.63
12	3,000	4,000	3,500	82	1,443	2.41	42.40	252.86	2,070.81	1.62	13.26	1	4	2.13	8.51	0.00	47.83	0.00	0.08	0.00	2.31
13	4,000	5,000	4,500	59	1,502	1.73	44.14	203.91	2,274.72	1.31	14.57	3	7	6.38	14.89	8.83	56.66	0.02	0.10	4.33	2.49
14	5,000	7,500	6,250	67	1,569	1.97	46.11	334.68	2,609.40	2.14	16.71	0	7	0.00	14.89	0.00	56.66	0.00	0.10	0.00	2.17
15	7,500	10,000	8,750	86	1,655	2.53	48.63	576.10	3,185.51	3.69	20.40	0	7	0.00	14.89	0.00	56.66	0.00	0.10	0.00	1.78
16	10,000	20,000	15,000	210	1,865	6.17	54.80	1,972.28	5,157.79	12.63	33.03	1	8	2.13	17.02	210.07	266.73	0.36	0.46	10.65	5.17
17	20,000	50,000	35,000	332	2,197	9.76	64.56	4,309.06	9,466.85	27.59	60.62	9	17	19.15	36.17	1,506.61	1,773.34	2.59	3.04	34.96	18.73
18	50,000	100,000	75,000	286	2,483	8.40	72.97	2,081.60	11,548.45	13.33	73.95	9	26	19.15	55.32	119.91	1,893.25	0.21	3.25	5.76	16.39
19	100,000	500,000	300,000	618	3,101	18.16	91.13	2,826.54	14,374.99	18.10	92.05	16	42	34.04	89.36	295.10	2,188.35	0.51	3.76	10.44	15.22
20	500,000	UP		302	3,403	8.87	100.00	1,241.07	15,616.06	7.95	100.00	5	47	10.64	100.00	56,054.63	58,242.98	96.24	100.00	4516.64	372.97
				3,403				15,616.06				47				58,242.98				372.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.35	65.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.35	69.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.35	73.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	23	26.09	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				0.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	3.30	3.30	121.73	121.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.22	3.09	7.96	113.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	1.22	1.87	44.82	68.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	1.09	2.96	40.33	109.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.00	2.96	0.00	109.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	0.17	2.80	6.10	103.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	0.00	2.80	0.00	103.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	0.09	2.71	3.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				2.71				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.12	0.12	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				0.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.39	0.39	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	13.33	20.00	0.73	1.12	1.54	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	2.08	3.20	4.40	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	1.88	5.08	3.96	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	2.53	7.61	5.34	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	2.02	9.63	4.27	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	20.00	66.67	7.52	17.15	15.87	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	13.33	80.00	6.95	24.09	14.66	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.67	86.67	18.19	42.28	38.40	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.67	93.33	2.20	44.48	4.64	93.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.67	100.00	2.89	47.37	6.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				47.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.86	2.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.86	5.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.86	8.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.86	11.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.86	14.29	2.02	2.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.86	17.14	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.86	20.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.86	22.86	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.86	25.71	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.86	28.57	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.86	31.43	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.86	34.29	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	8.57	42.86	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	21	17.14	60.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	27	17.14	77.14	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	32	14.29	91.43	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	34	5.71	97.14	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	35	2.86	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	35	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				2.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	10.87	10.87	12.44	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	23.08	30.77	0.17	11.03	0.19	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.69	38.46	0.05	11.09	0.06	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.69	46.15	33.63	44.72	38.51	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.69	53.85	0.79	45.50	0.90	52.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	15.38	69.23	4.23	49.73	4.85	56.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	7.69	76.92	3.97	53.70	4.54	61.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.69	84.62	1.11	54.81	1.27	62.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.69	92.31	3.69	58.50	4.23	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.69	100.00	28.84	87.33	33.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				87.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.86	6.86	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.96	8.82	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.98	9.80	0.17	0.20	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.98	10.78	0.61	0.80	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.98	11.76	3.69	4.49	1.72	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.98	12.75	0.79	5.28	0.37	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.96	14.71	0.00	5.28	0.00	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	21	5.88	20.59	11.24	16.53	5.26	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	1.96	22.55	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	3.92	26.47	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.98	27.45	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	0.98	28.43	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	31	1.96	30.39	0.29	16.82	0.14	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	40	8.82	39.22	13.49	30.31	6.31	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	0.98	40.20	20.60	50.91	9.64	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	51	9.80	50.00	0.01	50.92	0.00	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	71	19.61	69.61	30.35	81.27	14.20	38.02	13	13	54.17	54.17	36.02	36.02	14.00	14.00	118.66	44.32
18	50,000	100,000	75,000	9	80	8.82	78.43	57.31	138.58	26.81	64.83	2	15	8.33	62.50	4.93	40.95	1.92	15.91	8.61	29.55
19	100,000	500,000	300,000	18	98	17.65	96.08	75.01	213.59	35.09	99.91	9	24	37.50	100.00	216.37	257.32	84.09	100.00	288.45	120.47
20	500,000	UP		4	102	3.92	100.00	0.19	213.78	0.09	100.00	0	24	0.00	100.00	0.00	257.32	0.00	100.00	0.00	120.36
				102				213.78				24				257.32				120.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.16	2.16	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	3.60	5.76	7.70	7.72	0.93	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	1.44	7.19	0.06	7.78	0.01	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.72	7.91	0.20	7.99	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	2.16	10.07	1.19	9.17	0.14	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	1.44	11.51	1.59	10.76	0.19	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.72	12.23	1.35	12.11	0.16	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	28	7.91	20.14	16.80	28.91	2.04	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	37	6.47	26.62	19.63	48.54	2.38	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	41	2.88	29.50	6.26	54.80	0.76	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	44	2.16	31.65	12.73	67.53	1.55	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	47	2.16	33.81	15.02	82.55	1.82	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	55	5.76	39.57	55.25	137.81	6.71	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	63	5.76	45.32	37.54	175.35	4.56	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	66	2.16	47.48	39.78	215.13	4.83	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	88	15.83	63.31	205.38	420.51	24.95	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	126	27.34	90.65	300.03	720.54	36.44	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	128	1.44	92.09	36.15	756.69	4.39	91.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	135	5.04	97.12	52.56	809.25	6.38	98.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	139	2.88	100.00	14.00	823.25	1.70	100.00	1	1	100.00	100.00	823.84	823.84	100.00	100.00	5886.18	100.07
				139				823.25				1				823.84				100.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.52	1.52	0.24	0.24	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.52	3.03	0.07	0.31	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.52	4.55	0.09	0.40	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.52	6.06	0.12	0.52	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	8	6.06	12.12	1.43	1.95	0.39	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	11	4.55	16.67	2.85	4.80	0.77	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	18	10.61	27.27	19.79	24.59	5.36	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	21	4.55	31.82	1.87	26.46	0.51	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	27	9.09	40.91	4.15	30.61	1.13	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.52	42.42	6.00	36.61	1.63	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	1.52	43.94	3.75	40.36	1.02	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	1.52	45.45	13.71	54.06	3.72	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	1.52	46.97	18.35	72.41	4.97	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	1.52	48.48	0.04	72.46	0.01	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	34	3.03	51.52	22.09	94.54	5.99	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	58	36.36	87.88	178.47	273.02	48.38	74.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	62	6.06	93.94	109.37	382.39	29.65	103.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	66	6.06	100.00	13.47	368.92	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	66	0.00	100.00	0.00	368.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					66				368.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	9.20	9.20	7.91	7.91	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	18	1.84	11.04	6.08	13.98	0.62	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	0.61	11.66	0.46	14.45	0.05	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.61	12.27	0.58	15.02	0.06	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.61	12.88	1.51	16.54	0.15	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.61	13.50	1.88	18.41	0.19	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	28	3.68	17.18	1.41	19.82	0.14	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	30	1.23	18.40	5.56	25.38	0.56	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	0.61	19.02	6.72	32.11	0.68	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	0.61	19.63	4.66	36.77	0.47	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	0.61	20.25	9.05	45.82	0.92	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	0.61	20.86	6.48	52.30	0.66	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	0.61	21.47	8.07	60.37	0.82	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	37	1.23	22.70	10.68	71.05	1.09	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	0.61	23.31	8.20	79.25	0.83	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	45	4.29	27.61	79.81	159.06	8.11	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	88	26.38	53.99	324.12	483.17	32.93	49.08	2	2	100.00	100.00	92.59	92.59	100.00	100.00	28.57	19.16
18	50,000	100,000	75,000	14	102	8.59	62.58	109.79	592.96	11.15	60.24	0	2	0.00	100.00	0.00	92.59	0.00	100.00	0.00	15.61
19	100,000	500,000	300,000	34	136	20.86	83.44	306.20	899.16	31.11	91.34	0	2	0.00	100.00	0.00	92.59	0.00	100.00	0.00	10.30
20	500,000	UP		27	163	16.56	100.00	85.20	984.37	8.66	100.00	0	2	0.00	100.00	0.00	92.59	0.00	100.00	0.00	9.41
				163				984.37				2				92.59				9.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.10	0.10	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	0.30	0.40	1.97	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	0.38	0.78	2.50	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	0.42	1.20	2.78	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	0.39	1.59	2.55	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	0.45	2.03	2.93	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	0.61	2.64	3.99	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	6.76	9.41	44.37	61.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	2.86	12.27	18.75	80.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	1.02	13.29	6.72	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	1.96	15.25	12.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				15.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	12.73	12.73	10.07	10.07	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	32	6.67	19.39	10.74	20.81	3.65	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	47	79	28.48	47.88	0.95	21.76	0.32	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	86	4.24	52.12	0.25	22.01	0.09	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	121	21.21	73.33	6.15	28.16	2.09	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	129	4.85	78.18	0.63	28.78	0.21	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	137	4.85	83.03	0.87	29.65	0.30	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	140	1.82	84.85	0.15	29.80	0.05	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	141	0.61	85.45	9.43	39.23	3.20	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	142	0.61	86.06	19.07	58.30	6.48	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	143	0.61	86.67	7.18	65.47	2.44	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	144	0.61	87.27	0.00	65.47	0.00	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	145	0.61	87.88	12.03	77.51	4.09	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	146	0.61	88.48	42.16	119.67	14.32	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	147	0.61	89.09	39.44	159.11	13.40	54.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	148	0.61	89.70	4.54	163.64	1.54	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	149	0.61	90.30	4.90	168.55	1.67	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	156	4.24	94.55	1.07	169.62	0.37	57.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	164	4.85	99.39	77.06	246.68	26.18	83.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	165	0.61	100.00	47.65	294.33	16.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				165				294.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2863 CARBON DIOXIDE EXTRACTION PLANTS (LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	12.20	12.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				12.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.06	1.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.06	2.13	1.47	1.47	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.06	3.19	1.23	2.70	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.06	4.26	3.12	5.83	0.32	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.06	5.32	3.66	9.49	0.38	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.06	6.38	3.66	13.15	0.38	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.06	7.45	1.66	14.81	0.17	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.06	8.51	1.06	15.87	0.11	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.06	9.57	1.66	17.53	0.17	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.06	10.64	1.06	18.60	0.11	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.06	11.70	1.72	20.32	0.18	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	13	2.13	13.83	4.90	25.22	0.51	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.06	14.89	2.56	27.78	0.27	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	1.06	15.96	3.99	31.77	0.41	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	1.06	17.02	8.81	40.58	0.91	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	34	19.15	36.17	166.22	206.81	17.22	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	61	28.72	64.89	310.18	516.99	32.13	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	70	9.57	74.47	113.90	630.88	11.80	65.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	85	15.96	90.43	210.16	841.04	21.77	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	94	9.57	100.00	124.40	965.44	12.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				94				965.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	327	327	34.86	34.86	75.92	75.92	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	45	372	4.80	39.66	12.32	88.24	0.41	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	403	3.30	42.96	2.23	90.47	0.07	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	416	1.39	44.35	30.10	120.57	0.99	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	437	2.24	46.59	5.35	125.92	0.18	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	445	0.85	47.44	9.57	135.49	0.32	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	467	2.35	49.79	11.76	147.25	0.39	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	68	535	7.25	57.04	52.09	199.34	1.72	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	554	2.03	59.06	60.75	260.09	2.00	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	585	3.30	62.37	23.01	283.09	0.76	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	610	2.67	65.03	74.86	357.95	2.47	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	39	649	4.16	69.19	119.25	477.20	3.94	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	664	1.60	70.79	60.85	538.05	2.01	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	704	4.26	75.05	180.27	718.32	5.95	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	731	2.88	77.93	77.64	795.96	2.56	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	79	810	8.42	86.35	561.53	1,357.49	18.53	44.80	2	2	15.38	15.38	151.51	151.51	20.73	20.73	26.98	11.16
17	20,000	50,000	35,000	67	877	7.14	93.50	1,011.27	2,368.76	33.37	78.17	1	3	7.69	23.08	20.00	171.51	2.74	23.46	1.98	7.24
18	50,000	100,000	75,000	19	896	2.03	95.52	198.20	2,566.96	6.54	84.71	0	3	0.00	23.08	0.00	171.51	0.00	23.46	0.00	6.68
19	100,000	500,000	300,000	25	921	2.67	98.19	303.73	2,870.69	10.02	94.73	3	6	23.08	46.15	404.17	575.67	55.30	78.76	133.07	20.05
20	500,000	UP		17	938	1.81	100.00	159.55	3,030.24	5.27	100.00	7	13	53.85	100.00	155.25	730.92	21.24	100.00	97.30	24.12
				938				3,030.24				13				730.92				24.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.06	0.06	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.23	0.29	0.20	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	0.91	1.19	0.80	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	20.00	40.00	3.07	4.26	2.70	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	6.67	46.67	1.56	5.82	1.37	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	6.67	53.33	3.64	9.46	3.20	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	6.67	60.00	27.08	36.54	23.81	32.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	6.67	66.67	3.25	39.79	2.86	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	6.67	73.33	15.22	55.01	13.38	48.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	6.67	80.00	28.74	83.75	25.27	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	6.67	86.67	17.16	100.91	15.09	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	6.67	93.33	12.84	113.75	11.29	100.00	1	1	100.00	100.00	5,608.94	5,608.94	100.00	100.00	43683.30	4930.96
14	5,000	7,500	6,250	1	15	6.67	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
20	500,000	UP		0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	1	0.00	100.00	0.00	5,608.94	0.00	100.00	0.00	4930.96
				15				113.75				1				5,608.94				4930.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	12.63	12.63	2.54	2.54	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	4.21	16.84	0.36	2.90	0.18	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	22	6.32	23.16	1.25	4.16	0.61	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	27	5.26	28.42	1.85	6.01	0.91	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	32	5.26	33.68	1.40	7.41	0.68	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	40	8.42	42.11	8.50	15.91	4.16	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	50	10.53	52.63	12.66	28.57	6.20	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	52	2.11	54.74	2.43	31.00	1.19	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	55	3.16	57.89	1.63	32.63	0.80	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	58	3.16	61.05	12.91	45.54	6.32	22.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	59	1.05	62.11	2.67	48.21	1.31	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	63	4.21	66.32	17.00	65.21	8.32	31.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	65	2.11	68.42	6.20	71.41	3.03	34.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	71	6.32	74.74	28.69	100.09	14.04	48.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	76	5.26	80.00	32.28	132.37	15.79	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	82	6.32	86.32	44.11	176.48	21.58	86.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	89	7.37	93.68	25.37	201.86	12.42	98.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	94	5.26	98.95	2.49	204.34	1.22	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	95	1.05	100.00	0.03	204.38	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	95	0.00	100.00	0.00	204.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				95				204.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	29.33	29.33	0.62	0.62	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	54	6.67	36.00	0.72	1.34	0.66	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	92	25.33	61.33	5.08	6.42	4.63	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	111	12.67	74.00	3.95	10.37	3.60	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	113	1.33	75.33	0.16	10.53	0.15	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	116	2.00	77.33	2.91	13.45	2.65	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	118	1.33	78.67	2.08	15.53	1.90	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	119	0.67	79.33	1.36	16.88	1.24	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	120	0.67	80.00	2.38	19.26	2.17	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	121	0.67	80.67	7.16	26.42	6.52	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	122	0.67	81.33	0.01	26.43	0.01	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	123	0.67	82.00	0.02	26.45	0.01	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	124	0.67	82.67	2.48	23.97	2.26	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	125	0.67	83.33	0.16	24.12	0.14	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	126	0.67	84.00	0.17	24.29	0.15	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	127	0.67	84.67	8.73	33.02	7.96	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	128	0.67	85.33	20.02	53.04	18.24	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	129	0.67	86.00	20.37	73.41	18.56	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	130	0.67	86.67	8.58	81.99	7.82	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		20	150	13.33	100.00	27.74	109.74	25.28	100.00	6	6	100.00	100.00	391.41	391.41	100.00	100.00	1410.79	356.69
				150				109.74				6				391.41				356.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	8.17	8.17	1.87	1.87	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	65	3.13	11.30	3.65	5.52	0.69	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	99	5.91	17.22	5.84	11.36	1.10	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	116	2.96	20.17	2.76	14.12	0.52	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	138	3.83	24.00	4.29	18.41	0.81	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	171	5.74	29.74	6.55	24.96	1.23	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	206	6.09	35.83	19.48	44.44	3.66	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	245	6.78	42.61	16.30	60.74	3.06	11.40	1	1	7.14	7.14	25.13	25.13	29.24	29.24	154.15	41.37
9	1,500	2,000	1,750	30	275	5.22	47.83	10.47	71.22	1.97	13.37	1	2	7.14	14.29	8.38	33.51	9.75	38.99	79.99	47.05
10	2,000	2,500	2,250	40	315	6.96	54.78	23.24	94.45	4.36	17.73	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	35.48
11	2,500	3,000	2,750	30	345	5.22	60.00	13.27	107.72	2.49	20.22	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	31.11
12	3,000	4,000	3,500	71	416	12.35	72.35	40.26	147.98	7.56	27.78	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	22.65
13	4,000	5,000	4,500	33	449	5.74	78.09	105.00	252.98	19.71	47.49	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	13.25
14	5,000	7,500	6,250	45	494	7.83	85.91	18.89	271.87	3.55	51.03	1	3	7.14	21.43	7.99	41.50	9.29	48.28	42.28	15.26
15	7,500	10,000	8,750	27	521	4.70	90.61	18.44	290.31	3.46	54.50	0	3	0.00	21.43	0.00	41.50	0.00	48.28	0.00	14.29
16	10,000	20,000	15,000	25	546	4.35	94.96	73.89	364.20	13.87	68.37	1	4	7.14	28.57	6.08	47.57	7.07	55.34	8.22	13.06
17	20,000	50,000	35,000	20	566	3.48	98.43	145.09	509.28	27.24	95.60	9	13	64.29	92.86	31.81	79.39	37.01	92.36	21.93	15.59
18	50,000	100,000	75,000	9	575	1.57	100.00	23.43	532.71	4.40	100.00	1	14	7.14	100.00	6.57	85.96	7.64	100.00	28.04	16.14
19	100,000	500,000	300,000	0	575	0.00	100.00	0.00	532.71	0.00	100.00	0	14	0.00	100.00	0.00	85.96	0.00	100.00	0.00	16.14
20	500,000	UP		0	575	0.00	100.00	0.00	532.71	0.00	100.00	0	14	0.00	100.00	0.00	85.96	0.00	100.00	0.00	16.14
				575				532.71				14				85.96				16.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	8.59	8.59	1.65	1.65	0.15	0.15	3	3	12.50	12.50	5.10	5.10	0.06	0.06	308.55	308.55
2	50	100	75	5	52	0.91	9.51	0.09	1.74	0.01	0.16	0	3	0.00	12.50	0.00	5.10	0.00	0.06	0.00	293.32
3	100	200	150	35	87	6.40	15.90	2.03	0.29	0.18	0.03	0	3	0.00	12.50	0.00	5.10	0.00	0.06	0.00	1773.37
4	200	300	250	14	101	2.56	18.46	0.07	0.22	0.01	0.02	0	3	0.00	12.50	0.00	5.10	0.00	0.06	0.00	2328.26
5	300	500	400	25	126	4.57	23.03	5.10	4.88	0.46	0.44	0	3	0.00	12.50	0.00	5.10	0.00	0.06	0.00	104.47
6	500	750	625	13	139	2.38	25.41	6.91	11.79	0.62	1.07	0	3	0.00	12.50	0.00	5.10	0.00	0.06	0.00	43.26
7	750	1,000	875	10	149	1.83	27.24	5.25	17.04	0.47	1.54	1	4	4.17	16.67	13.07	18.17	0.14	0.20	249.11	106.66
8	1,000	1,500	1,250	31	180	5.67	32.91	12.38	29.42	1.12	2.66	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	61.78
9	1,500	2,000	1,750	28	208	5.12	38.03	9.66	39.07	0.87	3.53	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	46.51
10	2,000	2,500	2,250	8	216	1.46	39.49	0.93	38.14	0.08	3.45	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	47.64
11	2,500	3,000	2,750	11	227	2.01	41.50	13.29	51.44	1.20	4.65	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	35.33
12	3,000	4,000	3,500	13	240	2.38	43.88	12.83	64.27	1.16	5.81	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	28.28
13	4,000	5,000	4,500	30	270	5.48	49.36	32.05	96.31	2.90	8.71	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	18.87
14	5,000	7,500	6,250	24	294	4.39	53.75	27.80	124.11	2.51	11.22	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	14.64
15	7,500	10,000	8,750	26	320	4.75	58.50	32.06	156.17	2.90	14.12	0	4	0.00	16.67	0.00	18.17	0.00	0.20	0.00	11.64
16	10,000	20,000	15,000	59	379	10.79	69.29	266.46	422.63	24.09	38.21	5	9	20.83	37.50	959.78	977.96	10.64	10.84	360.19	231.40
17	20,000	50,000	35,000	53	432	9.69	78.98	302.29	724.92	27.33	65.54	2	11	8.33	45.83	851.36	1,829.32	9.44	20.28	281.64	252.35
18	50,000	100,000	75,000	24	456	4.39	83.36	129.85	854.76	11.74	77.28	2	13	8.33	54.17	382.09	2,211.41	4.24	24.51	294.26	258.72
19	100,000	500,000	300,000	42	498	7.68	91.04	90.98	945.74	8.23	85.50	1	14	4.17	58.33	455.58	2,666.99	5.05	29.56	500.75	282.00
20	500,000	UP		49	547	8.96	100.00	160.33	1,106.07	14.50	100.00	10	24	41.67	100.00	6,354.42	9,021.41	70.44	100.00	3963.30	815.62
				547				1,106.07				24				9,021.41				815.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.70	14.81	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	9	18.52	33.33	0.53	0.60	0.72	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	3.70	37.04	0.10	0.50	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.70	40.74	0.07	0.42	0.10	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	18	25.93	66.67	5.66	6.08	7.72	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	7.41	74.07	1.63	7.71	2.23	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	22	7.41	81.48	2.33	10.04	3.19	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	3.70	85.19	1.81	11.86	2.47	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	3.70	88.89	3.64	15.50	4.97	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	3.70	92.59	14.70	30.20	20.07	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	3.70	96.30	14.30	44.50	19.52	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.70	100.00	28.74	73.24	39.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				73.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	12.24	12.24	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.04	14.29	0.12	0.21	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.04	16.33	0.17	0.38	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.04	18.37	0.30	0.69	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.04	20.41	0.38	1.07	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	6.12	26.53	1.89	2.95	0.40	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.04	28.57	1.47	4.43	0.31	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	4.08	32.65	3.48	7.90	0.74	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	6.12	38.78	6.11	14.02	1.30	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	4.08	42.86	4.08	18.09	0.87	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.04	44.90	0.39	18.49	0.08	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	2.04	46.94	0.38	18.87	0.08	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.04	48.98	8.43	27.30	1.79	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.04	51.02	8.08	35.38	1.72	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	28	6.12	57.14	26.89	62.28	5.72	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	32	8.16	65.31	99.77	162.05	21.23	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	2.04	67.35	24.90	186.94	5.30	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	36	6.12	73.47	68.03	254.97	14.47	54.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	44	16.33	89.80	148.36	403.33	31.56	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	49	10.20	100.00	66.70	470.04	14.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				470.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2906 **AIRPORT : WORKSHOPSSPARE PARTS DEPOTS**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	12.16	12.16	9.68	9.68	3.32	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	15	8.11	20.27	1.86	7.82	0.64	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	2.70	22.97	1.40	6.43	0.48	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	21	5.41	28.38	1.80	4.63	0.62	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	25	5.41	33.78	1.39	3.24	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	33	10.81	44.59	9.86	6.61	3.38	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	37	5.41	50.00	8.08	14.70	2.77	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	41	5.41	55.41	4.63	19.32	1.59	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	45	5.41	60.81	6.83	26.15	2.34	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	46	1.35	62.16	3.03	29.18	1.04	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	54	10.81	72.97	28.90	58.07	9.91	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	55	1.35	74.32	3.57	61.65	1.23	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	56	1.35	75.68	6.11	67.75	2.09	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	58	2.70	78.38	37.88	105.64	12.99	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	59	1.35	79.73	36.37	142.00	12.47	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	64	6.76	86.49	40.59	182.59	13.92	62.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	68	5.41	91.89	73.60	256.20	25.25	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	70	2.70	94.59	10.82	267.02	3.71	91.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	72	2.70	97.30	50.78	317.80	17.42	109.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	74	2.70	100.00	609.33	291.53	209.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				291.53				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	87.50	87.50	2.02	2.02	44.88	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	6.25	93.75	1.24	3.26	27.49	72.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	6.25	100.00	1.24	4.50	27.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				4.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2908 **AIRPORT : GENERAL AIRPORT SERVICES**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	198	198	35.68	35.68	3.31	3.31	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	220	3.96	39.64	0.94	4.25	0.25	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	260	7.21	46.85	3.26	7.51	0.87	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	283	4.14	50.99	3.37	10.88	0.90	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	326	7.75	58.74	6.99	17.87	1.86	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	348	3.96	62.70	11.72	29.58	3.12	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	355	1.26	63.96	0.23	29.81	0.06	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	385	5.41	69.37	13.94	43.75	3.71	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	407	3.96	73.33	14.59	58.34	3.88	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	417	1.80	75.14	20.58	78.91	5.47	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	420	0.54	75.68	4.79	83.70	1.27	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	431	1.98	77.66	10.89	94.59	2.90	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	439	1.44	79.10	11.59	106.18	3.08	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	450	1.98	81.08	27.99	134.17	7.45	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	463	2.34	83.42	27.16	161.33	7.22	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	491	5.05	88.47	101.89	263.22	27.10	70.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	511	3.60	92.07	42.43	305.65	11.28	81.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	521	1.80	93.87	5.19	310.84	1.38	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	537	2.88	96.76	10.52	321.36	2.80	85.48	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		18	555	3.24	100.00	54.60	375.95	14.52	100.00	1	2	50.00	100.00	1.79	1.79	100.00	100.00	3.27	0.48
				555				375.95				2				1.79				0.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	7.85	7.85	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	26	5.76	13.61	1.07	1.43	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	48	11.52	25.13	4.23	5.66	0.70	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	63	7.85	32.98	3.99	9.65	0.66	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	93	15.71	48.69	13.25	22.90	2.20	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	107	7.33	56.02	7.97	30.87	1.32	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	121	7.33	63.35	9.26	40.13	1.54	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	135	7.33	70.68	13.91	54.03	2.31	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	136	0.52	71.20	1.39	55.42	0.23	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	140	2.09	73.30	9.13	64.55	1.52	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	142	1.05	74.35	3.64	68.19	0.60	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	144	1.05	75.39	7.75	75.94	1.29	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	146	1.05	76.44	8.84	84.78	1.47	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	148	1.05	77.49	18.27	103.04	3.03	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	155	3.66	81.15	27.33	130.38	4.54	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	159	2.09	83.25	93.74	224.11	15.56	37.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	163	2.09	85.34	41.72	265.84	6.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	164	0.52	85.86	52.50	318.34	8.71	52.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	190	13.61	99.48	273.87	592.21	45.45	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	191	0.52	100.00	10.35	602.56	1.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				191				602.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.99	0.99	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.26	2.25	2.12	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	2.55	4.79	4.30	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	2.44	7.23	4.12	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	4.57	11.80	7.70	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	5.20	17.00	8.78	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	7.47	24.47	12.60	41.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	8.66	33.13	14.62	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	3.78	36.91	6.37	62.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	22.36	59.26	37.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				59.26				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	11.92	11.92	1.35	1.35	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.66	12.58	0.28	1.63	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	28	5.96	18.54	2.28	3.90	0.41	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	36	5.30	23.84	6.35	10.25	1.14	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	43	4.64	28.48	3.93	14.18	0.71	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	51	5.30	33.77	7.45	21.63	1.34	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	59	5.30	39.07	10.39	32.02	1.86	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	73	9.27	48.34	26.06	58.09	4.68	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	79	3.97	52.32	17.90	75.98	3.21	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	92	8.61	60.93	33.02	109.00	5.93	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	99	4.64	65.56	23.28	132.29	4.18	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	107	5.30	70.86	28.16	160.44	5.05	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	112	3.31	74.17	17.62	178.06	3.16	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	125	8.61	82.78	86.32	264.38	15.49	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	136	7.28	90.07	139.24	403.62	24.99	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	146	6.62	96.69	129.82	533.45	23.30	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	147	0.66	97.35	2.00	535.45	0.36	96.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	148	0.66	98.01	2.00	537.45	0.36	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	149	0.66	98.68	17.00	554.45	3.05	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	151	1.32	100.00	2.76	557.21	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				151				557.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	6.25	18.75	0.41	0.41	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	6.25	25.00	0.69	1.10	0.59	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	6.25	31.25	0.89	1.99	0.77	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	6.25	37.50	1.15	3.14	1.00	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	6.25	43.75	1.42	4.57	1.23	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	6.25	50.00	1.63	6.19	1.40	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	6.25	56.25	3.00	9.19	2.59	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	6.25	62.50	2.45	11.64	2.11	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	6.25	68.75	5.68	17.32	4.91	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	6.25	75.00	13.73	31.05	11.86	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	6.25	81.25	38.20	69.25	32.99	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	6.25	87.50	20.33	89.59	17.56	77.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	6.25	93.75	26.21	115.79	22.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	6.25	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				115.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.47	0.47	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.49	0.96	0.93	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	0.89	1.85	1.69	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	0.64	2.49	1.22	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	8.70	26.09	1.92	4.41	3.63	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	0.21	4.62	0.39	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	17.39	47.83	4.26	8.88	8.07	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.35	52.17	2.33	11.21	4.42	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	14	8.70	60.87	6.52	17.73	12.36	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	17	13.04	73.91	8.85	26.58	16.78	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	4.35	78.26	4.68	31.26	8.87	59.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	20	8.70	86.96	18.03	49.29	34.17	93.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	4.35	91.30	22.51	71.81	42.66	136.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	8.70	100.00	19.04	52.77	36.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				52.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.90	6.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.45	10.34	0.12	0.12	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.45	13.79	0.11	0.23	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.45	17.24	1.90	2.13	2.36	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.45	20.69	0.97	3.10	1.20	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	10.34	31.03	4.08	7.18	5.06	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	6.90	37.93	2.04	9.22	2.52	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	15	13.79	51.72	6.85	16.08	8.50	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	19	13.79	65.52	9.07	25.15	11.25	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	22	10.34	75.86	13.24	38.39	16.42	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	3.45	79.31	6.05	44.44	7.50	55.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	26	10.34	89.66	14.75	59.19	18.28	73.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.45	93.10	7.14	66.33	8.86	82.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	3.45	96.55	1.78	68.11	2.20	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	29	3.45	100.00	12.55	80.66	15.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				80.66				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	209	209	11.80	11.80	27.88	27.88	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	129	338	7.28	19.09	55.49	83.37	0.92	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	214	552	12.08	31.17	141.18	224.54	2.35	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	139	691	7.85	39.02	112.62	337.16	1.87	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	223	914	12.59	51.61	282.57	619.73	4.70	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	163	1,077	9.20	60.81	296.88	916.61	4.94	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	168	1,245	9.49	70.30	399.30	1,315.91	6.65	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	137	1,382	7.74	78.04	419.57	1,735.48	6.98	28.89	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	94	1,476	5.31	83.34	426.95	2,162.43	7.11	36.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	49	1,525	2.77	86.11	268.87	2,431.30	4.48	40.47	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	57	1,582	3.22	89.33	398.26	2,829.56	6.63	47.10	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	40	1,622	2.26	91.59	326.26	3,155.82	5.43	52.53	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	31	1,653	1.75	93.34	315.33	3,471.14	5.25	57.78	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	1,693	2.26	95.60	614.25	4,085.40	10.22	68.01	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	1,726	1.86	97.46	582.32	4,667.72	9.69	77.70	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	1,748	1.24	98.70	609.34	5,277.06	10.14	87.84	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	1,761	0.73	99.44	466.81	5,743.87	7.77	95.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	1,765	0.23	99.66	123.47	5,867.34	2.06	97.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	1,770	0.28	99.94	140.04	6,007.38	2.33	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	1,771	0.06	100.00	0.02	6,007.40	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,771				6,007.40				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	13.73	13.73	8.46	8.46	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	48	3.17	16.90	6.19	14.65	0.67	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	71	8.10	25.00	14.17	28.82	1.54	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	95	8.45	33.45	39.99	68.81	4.36	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	130	12.32	45.77	40.88	109.69	4.45	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	156	9.15	54.93	45.18	154.87	4.92	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	172	5.63	60.56	38.15	193.02	4.16	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	188	5.63	66.20	39.49	232.51	4.30	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	206	6.34	72.54	43.44	275.95	4.73	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	217	3.87	76.41	30.70	306.64	3.34	33.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	224	2.46	78.87	39.86	346.50	4.34	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	233	3.17	82.04	30.30	376.80	3.30	41.06	1	1	100.00	100.00	16.16	16.16	100.00	100.00	53.34	4.29
13	4,000	5,000	4,500	7	240	2.46	84.51	54.41	431.20	5.93	46.99	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	3.75
14	5,000	7,500	6,250	11	251	3.87	88.38	117.40	548.61	12.79	59.78	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.95
15	7,500	10,000	8,750	3	254	1.06	89.44	44.12	592.72	4.81	64.59	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.73
16	10,000	20,000	15,000	14	268	4.93	94.37	143.57	736.29	15.64	80.23	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.19
17	20,000	50,000	35,000	8	276	2.82	97.18	107.24	843.53	11.69	91.92	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.92
18	50,000	100,000	75,000	1	277	0.35	97.54	64.46	907.99	7.02	98.94	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.78
19	100,000	500,000	300,000	3	280	1.06	98.59	6.37	914.36	0.69	99.63	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.77
20	500,000	UP		4	284	1.41	100.00	3.36	917.72	0.37	100.00	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.76
				284				917.72				1				16.16				1.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	13.64	13.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	22.73	36.36	1.45	1.45	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	13.64	50.00	2.15	3.60	5.05	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	9.09	59.09	1.23	4.83	2.90	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	4.55	63.64	1.84	6.67	4.32	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	4.55	68.18	2.41	9.08	5.65	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	18	13.64	81.82	7.07	16.15	16.62	37.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	20	9.09	90.91	5.34	21.49	12.55	50.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	4.55	95.45	4.63	26.11	10.88	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	22	4.55	100.00	16.44	42.55	38.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				42.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	11	40.74	40.74	3.80	3.80	30.71	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	15	14.81	55.56	1.26	5.06	10.17	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	14.81	70.37	1.63	6.69	13.16	54.04	1	1	100.00	100.00	19.46	19.46	100.00	100.00	1194.41	290.92
5	300	500	400	4	23	14.81	85.19	1.07	7.76	8.62	62.66	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	250.90
6	500	750	625	1	24	3.70	88.89	0.86	8.62	6.98	69.63	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	225.77
7	750	1,000	875	1	25	3.70	92.59	1.48	10.10	11.99	81.62	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	192.61
8	1,000	1,500	1,250	1	26	3.70	96.30	1.41	11.51	11.36	92.98	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	169.07
9	1,500	2,000	1,750	1	27	3.70	100.00	0.87	12.38	7.02	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
10	2,000	2,500	2,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
11	2,500	3,000	2,750	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
12	3,000	4,000	3,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
20	500,000	UP		0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20
				27				12.38				1				19.46				157.20	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.15	5.15	7.35	7.35	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	32	4.55	9.70	1.78	9.13	0.37	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	43	3.33	13.03	1.76	10.89	0.36	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	60	5.15	18.18	5.60	16.49	1.15	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	83	6.97	25.15	8.58	25.07	1.77	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	102	5.76	30.91	10.18	35.25	2.10	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	133	9.39	40.30	35.72	70.97	7.35	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	173	12.12	52.42	37.76	108.73	7.77	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	34	207	10.30	62.73	21.86	130.59	4.50	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	228	6.36	69.09	29.90	160.49	6.15	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	235	2.12	71.21	20.57	181.06	4.23	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	255	6.06	77.27	52.59	233.66	10.82	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	271	4.85	82.12	26.72	260.38	5.50	53.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	278	2.12	84.24	22.09	282.47	4.55	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	285	2.12	86.36	15.85	298.32	3.26	61.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	302	5.15	91.52	74.31	372.63	15.29	76.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	317	4.55	96.06	73.87	446.51	15.20	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	322	1.52	97.58	5.07	451.57	1.04	92.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	330	2.42	100.00	34.29	485.87	7.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	330	0.00	100.00	0.00	485.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				330				485.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	4.58	4.58	16.63	16.63	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	63	1.31	5.89	3.51	20.15	0.18	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	89	2.43	8.32	9.73	29.87	0.51	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	112	2.15	10.47	22.11	51.99	1.16	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	57	169	5.33	15.79	42.14	94.12	2.20	4.92	1	1	50.00	50.00	499.60	499.60	99.64	99.64	1185.59	530.79
6	500	750	625	54	223	5.05	20.84	50.69	144.81	2.65	7.57	0	1	0.00	50.00	0.00	499.60	0.00	99.64	0.00	345.00
7	750	1,000	875	62	285	5.79	26.64	71.01	215.82	3.71	11.28	0	1	0.00	50.00	0.00	499.60	0.00	99.64	0.00	231.49
8	1,000	1,500	1,250	74	359	6.92	33.55	84.54	300.36	4.42	15.70	1	2	50.00	100.00	1.80	501.40	0.36	100.00	2.13	166.93
9	1,500	2,000	1,750	52	411	4.86	38.41	66.34	366.69	3.47	19.17	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	136.73
10	2,000	2,500	2,250	49	460	4.58	42.99	53.75	420.45	2.81	21.98	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	119.25
11	2,500	3,000	2,750	38	498	3.55	46.54	47.97	468.42	2.51	24.48	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	107.04
12	3,000	4,000	3,500	50	548	4.67	51.21	54.52	522.94	2.85	27.33	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	95.88
13	4,000	5,000	4,500	57	605	5.33	56.54	76.15	599.09	3.98	31.32	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	83.69
14	5,000	7,500	6,250	98	703	9.16	65.70	164.14	763.23	8.58	39.90	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	65.69
15	7,500	10,000	8,750	61	764	5.70	71.40	75.35	838.58	3.94	43.83	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	59.79
16	10,000	20,000	15,000	185	949	17.29	88.69	416.92	1,255.51	21.79	65.63	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	39.94
17	20,000	50,000	35,000	113	1,062	10.56	99.25	556.63	1,812.14	29.10	94.72	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	27.67
18	50,000	100,000	75,000	5	1,067	0.47	99.72	52.43	1,864.57	2.74	97.46	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.89
19	100,000	500,000	300,000	1	1,068	0.09	99.81	48.19	1,912.76	2.52	99.98	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.21
20	500,000	UP		2	1,070	0.19	100.00	0.33	1,913.10	0.02	100.00	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.21
				1,070				1,913.10				2				501.40				26.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.13	0.13	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	0.27	0.40	0.25	0.29	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.13	0.54	0.35	0.64	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.13	0.67	0.40	1.03	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	0.40	1.07	0.40	1.43	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	12	0.54	1.61	3.11	4.54	0.28	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	19	0.94	2.55	1.68	6.22	0.15	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	43	3.22	5.76	12.63	18.85	1.12	1.68	1	1	11.11	11.11	145.25	145.25	39.15	39.15	1149.82	770.37
9	1,500	2,000	1,750	29	72	3.89	9.65	9.11	27.97	0.81	2.49	1	2	11.11	22.22	66.05	211.30	17.80	56.96	724.96	755.57
10	2,000	2,500	2,250	34	106	4.56	14.21	7.84	35.81	0.70	3.19	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	590.07
11	2,500	3,000	2,750	28	134	3.75	17.96	7.67	43.47	0.68	3.87	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	486.02
12	3,000	4,000	3,500	43	177	5.76	23.73	42.46	85.93	3.78	7.65	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	245.89
13	4,000	5,000	4,500	49	226	6.57	30.29	56.72	142.65	5.05	12.70	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	148.12
14	5,000	7,500	6,250	84	310	11.26	41.55	57.91	200.56	5.16	17.85	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	105.35
15	7,500	10,000	8,750	67	377	8.98	50.54	164.66	365.22	14.66	32.51	0	2	0.00	22.22	0.00	211.30	0.00	56.96	0.00	57.85
16	10,000	20,000	15,000	196	573	26.27	76.81	346.36	711.58	30.83	63.34	1	3	11.11	33.33	6.25	217.55	1.68	58.64	1.80	30.57
17	20,000	50,000	35,000	135	708	18.10	94.91	230.50	942.08	20.52	83.86	3	6	33.33	66.67	13.48	231.03	3.63	62.27	5.85	24.52
18	50,000	100,000	75,000	26	734	3.49	98.39	88.85	1,030.94	7.91	91.77	1	7	11.11	77.78	46.97	278.00	12.66	74.93	52.86	26.97
19	100,000	500,000	300,000	6	740	0.80	99.20	21.76	1,052.70	1.94	93.70	2	9	22.22	100.00	92.99	370.99	25.07	100.00	427.26	35.24
20	500,000	UP		6	746	0.80	100.00	70.74	1,123.44	6.30	100.00	0	9	0.00	100.00	0.00	370.99	0.00	100.00	0.00	33.02
				746				1,123.44				9				370.99				33.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	48.33	48.33	1.57	1.57	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	66	6.67	55.00	0.64	2.21	0.38	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	78	10.00	65.00	4.04	6.25	2.37	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	87	7.50	72.50	3.85	10.09	2.26	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	95	6.67	79.17	1.94	12.03	1.14	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	99	3.33	82.50	1.17	13.20	0.69	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	102	2.50	85.00	0.00	13.20	0.00	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	103	0.83	85.83	1.51	14.71	0.89	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	106	2.50	88.33	5.15	19.86	3.02	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	107	0.83	89.17	0.00	19.86	0.00	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	108	0.83	90.00	9.48	29.34	5.56	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	109	0.83	90.83	6.40	35.74	3.76	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	110	0.83	91.67	20.00	55.74	11.74	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	111	0.83	92.50	8.50	64.24	4.99	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	112	0.83	93.33	11.44	75.68	6.72	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	113	0.83	94.17	22.88	98.56	13.43	57.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	120	5.83	100.00	71.78	170.34	42.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	120	0.00	100.00	0.00	170.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	120	0.00	100.00	0.00	170.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	120	0.00	100.00	0.00	170.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				120				170.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2925 CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	36.36	36.36	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	9.09	45.45	0.03	0.03	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	9.09	54.55	0.11	0.14	1.30	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	9.09	63.64	0.85	0.99	10.21	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	9.09	72.73	0.24	1.23	2.89	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	9.09	81.82	1.84	3.06	22.13	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	9.09	90.91	1.91	4.97	22.96	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	9.09	100.00	3.33	8.30	40.14	100.00	1	1	100.00	100.00	20.00	20.00	100.00	100.00	600.29	240.94
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
20	500,000	UP		0	11	0.00	100.00	0.00	8.30	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	240.94
				11				8.30				1				20.00				240.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	94	94	9.88	9.88	3.68	3.68	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	151	245	15.88	25.76	32.63	28.96	2.71	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	116	361	12.20	37.96	49.48	78.44	4.10	6.50	1	1	10.00	10.00	10.14	10.14	8.72	8.72	20.50	12.93
4	200	300	250	82	443	8.62	46.58	47.43	125.87	3.93	10.43	0	1	0.00	10.00	0.00	10.14	0.00	8.72	0.00	8.06
5	300	500	400	156	599	16.40	62.99	117.06	242.93	9.70	20.14	3	4	30.00	40.00	55.95	66.09	48.11	56.84	47.80	27.21
6	500	750	625	143	742	15.04	78.02	178.05	420.98	14.76	34.90	1	5	10.00	50.00	9.58	75.67	8.24	65.08	5.38	17.98
7	750	1,000	875	124	866	13.04	91.06	194.43	615.41	16.12	51.02	2	7	20.00	70.00	8.76	84.43	7.53	72.61	4.50	13.72
8	1,000	1,500	1,250	30	896	3.15	94.22	44.76	660.18	3.71	54.73	0	7	0.00	70.00	0.00	84.43	0.00	72.61	0.00	12.79
9	1,500	2,000	1,750	18	914	1.89	96.11	64.76	724.93	5.37	60.10	1	8	10.00	80.00	18.50	102.93	15.91	88.51	28.57	14.20
10	2,000	2,500	2,250	4	918	0.42	96.53	10.37	735.30	0.86	60.96	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	14.00
11	2,500	3,000	2,750	5	923	0.53	97.06	29.25	764.55	2.42	63.38	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	13.46
12	3,000	4,000	3,500	2	925	0.21	97.27	16.22	780.77	1.34	64.72	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	13.18
13	4,000	5,000	4,500	3	928	0.32	97.58	7.19	787.96	0.60	65.32	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	13.06
14	5,000	7,500	6,250	5	933	0.53	98.11	53.81	841.77	4.46	69.78	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	12.23
15	7,500	10,000	8,750	4	937	0.42	98.53	36.36	878.13	3.01	72.80	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	11.72
16	10,000	20,000	15,000	8	945	0.84	99.37	101.67	979.81	8.43	81.22	2	10	20.00	100.00	13.36	116.28	11.49	100.00	13.14	11.87
17	20,000	50,000	35,000	3	948	0.32	99.68	54.20	1,034.01	4.49	85.72	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	11.25
18	50,000	100,000	75,000	1	949	0.11	99.79	171.29	1,205.30	14.20	99.92	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	9.65
19	100,000	500,000	300,000	2	951	0.21	100.00	1.00	1,206.30	0.08	100.00	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	9.64
20	500,000	UP		0	951	0.00	100.00	0.00	1,206.30	0.00	100.00	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	9.64
				951				1,206.30				10				116.28				9.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,669	7,669	13.15	13.15	140.72	140.72	0.96	0.96	10	10	1.51	1.51	62.89	62.89	0.85	0.85	44.69	44.69
2	50	100	75	2,997	10,666	5.14	18.29	229.46	370.18	1.57	2.53	8	18	1.21	2.72	43.51	106.39	0.59	1.43	18.96	28.74
3	100	200	150	9,761	20,427	16.74	35.03	920.50	1,290.68	6.29	8.83	176	194	26.63	29.35	1,672.43	1,778.82	22.53	23.96	181.69	137.82
4	200	300	250	10,667	31,094	18.29	53.32	1,396.83	2,687.51	9.55	18.38	135	329	20.42	49.77	1,511.85	3,290.67	20.37	44.33	108.23	122.44
5	300	500	400	15,533	46,627	26.63	79.95	3,793.55	6,481.05	25.94	44.32	187	516	28.29	78.06	1,926.36	5,217.03	25.95	70.28	50.78	80.50
6	500	750	625	4,545	51,172	7.79	87.74	1,865.26	8,346.31	12.76	57.07	32	548	4.84	82.90	440.07	5,657.11	5.93	76.21	23.59	67.78
7	750	1,000	875	2,494	53,666	4.28	92.02	2,294.69	10,641.00	15.69	72.77	6	554	0.91	83.81	156.73	5,813.84	2.11	78.32	6.83	54.64
8	1,000	1,500	1,250	1,586	55,252	2.72	94.74	973.40	11,614.40	6.66	79.42	7	561	1.06	84.87	169.17	5,983.01	2.28	80.60	17.38	51.51
9	1,500	2,000	1,750	702	55,954	1.20	95.94	540.05	12,154.46	3.69	83.12	4	565	0.61	85.48	159.11	6,142.12	2.14	82.74	29.46	50.53
10	2,000	2,500	2,250	277	56,231	0.47	96.42	303.78	12,458.24	2.08	85.19	0	565	0.00	85.48	0.00	6,142.12	0.00	82.74	0.00	49.30
11	2,500	3,000	2,750	183	56,414	0.31	96.73	228.65	12,686.89	1.56	86.76	1	566	0.15	85.63	82.27	6,224.39	1.11	83.85	35.98	49.06
12	3,000	4,000	3,500	227	56,641	0.39	97.12	330.45	13,017.34	2.26	89.02	2	568	0.30	85.93	253.27	6,477.66	3.41	87.26	76.64	49.76
13	4,000	5,000	4,500	209	56,850	0.36	97.48	462.55	13,479.89	3.16	92.18	0	568	0.00	85.93	0.00	6,477.66	0.00	87.26	0.00	48.05
14	5,000	7,500	6,250	206	57,056	0.35	97.83	454.11	13,934.00	3.11	95.28	4	572	0.61	86.54	646.22	7,123.88	8.71	95.97	142.30	51.13
15	7,500	10,000	8,750	111	57,167	0.19	98.02	287.04	14,221.04	1.96	97.25	0	572	0.00	86.54	0.00	7,123.88	0.00	95.97	0.00	50.09
16	10,000	20,000	15,000	367	57,534	0.63	98.65	704.96	14,926.00	4.82	102.07	2	574	0.30	86.84	5.03	7,128.91	0.07	96.03	0.71	47.76
17	20,000	50,000	35,000	481	58,015	0.82	99.48	924.63	15,850.63	6.32	108.39	4	578	0.61	87.44	4.87	7,133.78	0.07	96.10	0.53	45.01
18	50,000	100,000	75,000	79	58,094	0.14	99.61	323.69	16,174.33	2.21	110.60	0	578	0.00	87.44	0.00	7,133.78	0.00	96.10	0.00	44.11
19	100,000	500,000	300,000	133	58,227	0.23	99.84	777.86	16,952.18	5.32	115.92	2	580	0.30	87.75	1.03	7,134.81	0.01	96.11	0.13	42.09
20	500,000	UP		93	58,320	0.16	100.00	2,328.59	14,623.59	15.92	100.00	81	661	12.25	100.00	288.43	7,423.24	3.89	100.00	12.39	50.76
				58,320				14,623.59				661				7,423.24				50.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2928 KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	216	216	20.79	20.79	22.59	22.59	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	74	290	7.12	27.91	8.79	31.37	1.35	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	151	441	14.53	42.44	55.47	86.84	8.54	13.36	1	1	0.83	0.83	21.91	21.91	0.08	0.08	39.49	25.23
4	200	300	250	157	598	15.11	57.56	99.71	186.55	15.34	28.71	2	3	1.65	2.48	275.57	297.47	0.97	1.05	276.37	159.46
5	300	500	400	206	804	19.83	77.38	106.66	293.21	16.41	45.12	1	4	0.83	3.31	8.01	305.48	0.03	1.08	7.51	104.19
6	500	750	625	91	895	8.76	86.14	64.98	358.18	10.00	55.12	2	6	1.65	4.96	11.55	317.04	0.04	1.12	17.78	88.51
7	750	1,000	875	67	962	6.45	92.59	60.12	418.31	9.25	64.37	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	75.79
8	1,000	1,500	1,250	36	998	3.46	96.05	51.19	469.50	7.88	72.25	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	67.53
9	1,500	2,000	1,750	9	1,007	0.87	96.92	18.35	487.85	2.82	75.07	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	64.99
10	2,000	2,500	2,250	8	1,015	0.77	97.69	23.56	511.41	3.63	78.70	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	61.99
11	2,500	3,000	2,750	6	1,021	0.58	98.27	17.01	528.42	2.62	81.32	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	60.00
12	3,000	4,000	3,500	4	1,025	0.38	98.65	12.92	541.33	1.99	83.30	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	58.57
13	4,000	5,000	4,500	1	1,026	0.10	98.75	3.25	544.58	0.50	83.80	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	58.22
14	5,000	7,500	6,250	3	1,029	0.29	99.04	21.10	565.69	3.25	87.05	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	56.04
15	7,500	10,000	8,750	1	1,030	0.10	99.13	25.11	590.80	3.86	90.92	0	6	0.00	4.96	0.00	317.04	0.00	1.12	0.00	53.66
16	10,000	20,000	15,000	1	1,031	0.10	99.23	0.32	591.12	0.05	90.97	7	13	5.79	10.74	1,825.37	2,142.40	6.43	7.54	563384.74	362.43
17	20,000	50,000	35,000	1	1,032	0.10	99.33	10.76	601.88	1.66	92.62	0	13	0.00	10.74	0.00	2,142.40	0.00	7.54	0.00	355.95
18	50,000	100,000	75,000	1	1,033	0.10	99.42	21.65	623.53	3.33	95.95	0	13	0.00	10.74	0.00	2,142.40	0.00	7.54	0.00	343.59
19	100,000	500,000	300,000	1	1,034	0.10	99.52	5.56	629.09	0.86	96.81	0	13	0.00	10.74	0.00	2,142.40	0.00	7.54	0.00	340.55
20	500,000	UP		5	1,039	0.48	100.00	20.73	649.83	3.19	100.00	108	121	89.26	100.00	26,255.98	28,398.39	92.46	100.00	126627.85	4370.15
				1,039				649.83				121				28,398.39				4370.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	4.68	4.68	0.76	0.76	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	36	5.85	10.53	3.69	4.45	0.39	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	37	73	10.82	21.35	18.95	23.41	2.00	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	99	7.60	28.95	21.35	44.75	2.25	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	141	12.28	41.23	36.01	80.76	3.79	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	180	11.40	52.63	43.38	124.14	4.57	13.08	2	2	50.00	50.00	5.25	5.25	15.38	15.38	12.10	4.23
7	750	1,000	875	21	201	6.14	58.77	43.60	167.74	4.59	17.68	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	3.13
8	1,000	1,500	1,250	39	240	11.40	70.18	71.03	238.77	7.48	25.16	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	2.20
9	1,500	2,000	1,750	22	262	6.43	76.61	53.86	292.63	5.68	30.84	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.79
10	2,000	2,500	2,250	15	277	4.39	80.99	43.99	336.62	4.64	35.47	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.56
11	2,500	3,000	2,750	4	281	1.17	82.16	12.62	349.24	1.33	36.80	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.50
12	3,000	4,000	3,500	10	291	2.92	85.09	42.29	391.53	4.46	41.26	1	3	25.00	75.00	28.88	34.13	84.62	100.00	68.29	8.72
13	4,000	5,000	4,500	5	296	1.46	86.55	13.13	404.66	1.38	42.64	0	3	0.00	75.00	0.00	34.13	0.00	100.00	0.00	8.44
14	5,000	7,500	6,250	11	307	3.22	89.77	115.75	520.41	12.20	54.84	1	4	25.00	100.00	0.00	34.13	0.00	100.00	0.00	6.56
15	7,500	10,000	8,750	10	317	2.92	92.69	160.27	680.68	16.89	71.73	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	5.01
16	10,000	20,000	15,000	10	327	2.92	95.61	90.14	770.82	9.50	81.23	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.43
17	20,000	50,000	35,000	4	331	1.17	96.78	53.95	824.77	5.69	86.91	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.14
18	50,000	100,000	75,000	1	332	0.29	97.08	6.72	831.50	0.71	87.62	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.11
19	100,000	500,000	300,000	8	340	2.34	99.42	101.89	933.39	10.74	98.36	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	3.66
20	500,000	UP		2	342	0.58	100.00	15.58	948.97	1.64	100.00	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	3.60
				342				948.97				4				34.13				3.60	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,930	1,930	33.88	33.88	51.62	51.62	1.16	1.16	1	1	6.25	6.25	0.50	0.50	0.02	0.02	0.97	0.97
2	50	100	75	672	2,602	11.80	45.68	75.67	127.30	1.70	2.86	3	4	18.75	25.00	4.98	5.48	0.19	0.21	6.57	4.30
3	100	200	150	497	3,099	8.73	54.41	106.17	233.47	2.39	5.25	3	7	18.75	43.75	15.85	21.32	0.60	0.81	14.93	9.13
4	200	300	250	361	3,460	6.34	60.74	160.81	394.28	3.62	8.87	1	8	6.25	50.00	3.90	25.22	0.15	0.95	2.43	6.40
5	300	500	400	606	4,066	10.64	71.38	374.47	768.75	8.42	17.29	2	10	12.50	62.50	11.67	36.89	0.44	1.39	3.12	4.80
6	500	750	625	421	4,487	7.39	78.77	396.09	1,164.83	8.91	26.20	2	12	12.50	75.00	916.73	953.62	34.66	36.05	231.45	81.87
7	750	1,000	875	375	4,862	6.58	85.36	540.87	1,705.70	12.17	38.37	1	13	6.25	81.25	28.60	982.22	1.08	37.13	5.29	57.58
8	1,000	1,500	1,250	353	5,215	6.20	91.56	675.23	2,380.94	15.19	53.56	1	14	6.25	87.50	63.18	1,045.39	2.39	39.52	9.36	43.91
9	1,500	2,000	1,750	161	5,376	2.83	94.38	423.95	2,804.88	9.54	63.10	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	37.27
10	2,000	2,500	2,250	99	5,475	1.74	96.12	350.50	3,155.39	7.88	70.98	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	33.13
11	2,500	3,000	2,750	62	5,537	1.09	97.21	233.20	3,388.59	5.25	76.23	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	30.85
12	3,000	4,000	3,500	54	5,591	0.95	98.16	292.94	3,681.53	6.59	82.82	1	15	6.25	93.75	1,597.75	2,643.14	60.41	99.93	545.42	71.79
13	4,000	5,000	4,500	32	5,623	0.56	98.72	180.99	3,862.51	4.07	86.89	0	15	0.00	93.75	0.00	2,643.14	0.00	99.93	0.00	68.43
14	5,000	7,500	6,250	47	5,670	0.83	99.54	345.27	4,207.79	7.77	94.66	1	16	6.25	100.00	1.85	2,644.99	0.07	100.00	0.54	62.86
15	7,500	10,000	8,750	14	5,684	0.25	99.79	150.75	4,358.54	3.39	98.05	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.69
16	10,000	20,000	15,000	8	5,692	0.14	99.93	43.74	4,402.28	0.98	99.03	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.08
17	20,000	50,000	35,000	2	5,694	0.04	99.96	5.49	4,407.77	0.12	99.16	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.01
18	50,000	100,000	75,000	2	5,696	0.04	100.00	37.44	4,445.21	0.84	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.50
19	100,000	500,000	300,000	0	5,696	0.00	100.00	0.00	4,445.21	0.00	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.50
20	500,000	UP		0	5,696	0.00	100.00	0.00	4,445.21	0.00	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.50
				5,696				4,445.21				16				2,644.99				59.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,449	8,449	16.16	16.16	769.01	769.01	0.78	0.78	7	7	1.64	1.64	74.40	74.40	0.10	0.10	9.68	9.68
2	50	100	75	5,631	14,080	10.77	26.93	957.15	1,726.16	0.97	1.76	14	21	3.27	4.91	191.29	265.69	0.25	0.34	19.98	15.39
3	100	200	150	7,787	21,867	14.89	41.82	1,888.85	3,615.01	1.92	3.68	7	28	1.64	6.54	156.65	422.34	0.20	0.55	8.29	11.68
4	200	300	250	3,821	25,688	7.31	49.13	1,957.03	5,572.04	1.99	5.67	6	34	1.40	7.94	261.25	683.59	0.34	0.88	13.35	12.27
5	300	500	400	4,525	30,213	8.65	57.78	3,227.44	8,799.48	3.28	8.95	15	49	3.50	11.45	689.79	1,373.38	0.89	1.78	21.37	15.61
6	500	750	625	3,051	33,264	5.84	63.62	2,898.86	11,698.33	2.95	11.89	13	62	3.04	14.49	1,128.14	2,501.52	1.46	3.24	38.92	21.38
7	750	1,000	875	2,533	35,797	4.84	68.46	3,452.47	15,150.80	3.51	15.40	7	69	1.64	16.12	1,423.97	3,925.49	1.84	5.08	41.25	25.91
8	1,000	1,500	1,250	3,416	39,213	6.53	75.00	3,826.55	18,977.35	3.89	19.29	7	76	1.64	17.76	1,275.44	5,200.93	1.65	6.73	33.33	27.41
9	1,500	2,000	1,750	2,310	41,523	4.42	79.41	2,858.10	21,835.45	2.91	22.20	4	80	0.93	18.69	108.52	5,309.44	0.14	6.87	3.80	24.32
10	2,000	2,500	2,250	1,546	43,069	2.96	82.37	2,072.14	23,907.59	2.11	24.31	6	86	1.40	20.09	84.47	5,393.91	0.11	6.98	4.08	22.56
11	2,500	3,000	2,750	882	43,951	1.69	84.06	1,513.02	25,420.61	1.54	25.85	1	87	0.23	20.33	25.00	5,418.91	0.03	7.01	1.65	21.32
12	3,000	4,000	3,500	1,108	45,059	2.12	86.18	3,015.07	28,435.68	3.07	28.91	3	90	0.70	21.03	638.67	6,057.58	0.83	7.84	21.18	21.30
13	4,000	5,000	4,500	728	45,787	1.39	87.57	2,940.70	31,376.39	2.99	31.90	4	94	0.93	21.96	145.34	6,202.92	0.19	8.03	4.94	19.77
14	5,000	7,500	6,250	1,289	47,076	2.47	90.03	5,896.54	37,272.92	6.00	37.90	15	109	3.50	25.47	3,846.91	10,049.83	4.98	13.01	65.24	26.96
15	7,500	10,000	8,750	654	47,730	1.25	91.28	4,896.42	42,169.34	4.98	42.88	8	117	1.87	27.34	7,633.40	17,683.23	9.88	22.89	155.90	41.93
16	10,000	20,000	15,000	1,235	48,965	2.36	93.65	13,589.12	55,758.46	13.82	56.69	27	144	6.31	33.64	8,098.04	25,781.27	10.48	33.37	59.59	46.24
17	20,000	50,000	35,000	1,178	50,143	2.25	95.90	17,448.62	73,207.08	17.74	74.43	28	172	6.54	40.19	4,293.14	30,074.41	5.56	38.92	24.60	41.08
18	50,000	100,000	75,000	972	51,115	1.86	97.76	13,164.32	86,371.41	13.38	87.82	43	215	10.05	50.23	9,316.86	39,391.27	12.06	50.98	70.77	45.61
19	100,000	500,000	300,000	909	52,024	1.74	99.50	9,599.52	95,970.92	9.76	97.58	116	331	27.10	77.34	21,863.92	61,255.19	28.30	79.28	227.76	63.83
20	500,000	UP		263	52,287	0.50	100.00	2,382.87	98,353.79	2.42	100.00	97	428	22.66	100.00	16,008.11	77,263.29	20.72	100.00	671.80	78.56
				52,287				98,353.79				428				77,263.29				78.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	774	774	12.48	12.48	10.14	10.14	0.10	0.10	1	1	0.83	0.83	2.27	2.27	0.13	0.13	22.36	22.36
2	50	100	75	472	1,246	7.61	20.09	36.29	26.15	0.36	0.26	8	9	6.67	7.50	69.80	72.07	4.12	4.26	192.36	275.57
3	100	200	150	424	1,670	6.84	26.93	47.63	73.78	0.48	0.74	0	9	0.00	7.50	0.00	72.07	0.00	4.26	0.00	97.68
4	200	300	250	354	2,024	5.71	32.63	63.41	137.19	0.64	1.38	2	11	1.67	9.17	3.44	75.51	0.20	4.46	5.43	55.04
5	300	500	400	749	2,773	12.08	44.71	182.85	320.04	1.83	3.21	0	11	0.00	9.17	0.00	75.51	0.00	4.46	0.00	23.59
6	500	750	625	493	3,266	7.95	52.66	207.13	527.17	2.08	5.29	3	14	2.50	11.67	21.04	96.55	1.24	5.70	10.16	18.31
7	750	1,000	875	296	3,562	4.77	57.43	183.09	710.26	1.84	7.12	3	17	2.50	14.17	72.93	169.48	4.31	10.01	39.83	23.86
8	1,000	1,500	1,250	445	4,007	7.18	64.61	512.53	1,222.79	5.14	12.26	3	20	2.50	16.67	5.09	174.57	0.30	10.31	0.99	14.28
9	1,500	2,000	1,750	221	4,228	3.56	68.17	283.56	1,506.35	2.84	15.10	2	22	1.67	18.33	3.48	178.05	0.21	10.51	1.23	11.82
10	2,000	2,500	2,250	188	4,416	3.03	71.20	351.84	1,858.20	3.53	18.63	1	23	0.83	19.17	33.20	211.25	1.96	12.47	9.44	11.37
11	2,500	3,000	2,750	155	4,571	2.50	73.70	247.31	2,105.51	2.48	21.11	2	25	1.67	20.83	45.22	256.48	2.67	15.15	18.29	12.18
12	3,000	4,000	3,500	184	4,755	2.97	76.67	427.75	2,533.26	4.29	25.40	2	27	1.67	22.50	49.70	306.17	2.93	18.08	11.62	12.09
13	4,000	5,000	4,500	150	4,905	2.42	79.09	315.13	2,848.39	3.16	28.56	0	27	0.00	22.50	0.00	306.17	0.00	18.08	0.00	10.75
14	5,000	7,500	6,250	306	5,211	4.93	84.02	2,365.74	5,214.12	23.72	52.28	5	32	4.17	26.67	196.32	502.49	11.59	29.67	8.30	9.64
15	7,500	10,000	8,750	229	5,440	3.69	87.71	663.83	5,877.95	6.66	58.94	0	32	0.00	26.67	0.00	502.49	0.00	29.67	0.00	8.55
16	10,000	20,000	15,000	299	5,739	4.82	92.53	817.11	6,695.06	8.19	67.13	1	33	0.83	27.50	3.60	506.09	0.21	29.89	0.44	7.56
17	20,000	50,000	35,000	132	5,871	2.13	94.66	930.59	7,625.65	9.33	76.46	20	53	16.67	44.17	494.51	1,000.60	29.20	59.09	53.14	13.12
18	50,000	100,000	75,000	153	6,024	2.47	97.13	1,280.28	8,905.93	12.84	89.30	16	69	13.33	57.50	106.59	1,107.19	6.29	65.38	8.33	12.43
19	100,000	500,000	300,000	140	6,164	2.26	99.39	975.32	9,881.24	9.78	99.08	15	84	12.50	70.00	514.22	1,621.42	30.37	95.75	52.72	16.41
20	500,000	UP		38	6,202	0.61	100.00	91.62	9,972.86	0.92	100.00	36	120	30.00	100.00	72.02	1,693.44	4.25	100.00	78.61	16.98
				6,202				9,972.86				120				1,693.44				16.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	356	356	9.11	9.11	18.95	18.95	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	353	709	9.03	18.14	47.62	66.57	0.68	0.95	1	1	5.26	5.26	2.43	2.43	1.06	1.06	5.10	3.65
3	100	200	150	734	1,443	18.78	36.91	149.83	216.40	2.14	3.09	1	2	5.26	10.53	29.20	31.64	12.75	13.81	19.49	14.62
4	200	300	250	477	1,920	12.20	49.12	176.17	392.58	2.52	5.61	0	2	0.00	10.53	0.00	31.64	0.00	13.81	0.00	8.06
5	300	500	400	513	2,433	13.12	62.24	269.14	661.72	3.85	9.46	1	3	5.26	15.79	9.58	41.22	4.18	17.99	3.56	6.23
6	500	750	625	298	2,731	7.62	69.86	186.42	848.14	2.67	12.13	0	3	0.00	15.79	0.00	41.22	0.00	17.99	0.00	4.86
7	750	1,000	875	272	3,003	6.96	76.82	317.26	1,165.40	4.54	16.66	1	4	5.26	21.05	1.09	42.30	0.47	18.47	0.34	3.63
8	1,000	1,500	1,250	264	3,267	6.75	83.58	389.83	1,555.23	5.57	22.24	2	6	10.53	31.58	14.91	57.21	6.51	24.98	3.82	3.68
9	1,500	2,000	1,750	143	3,410	3.66	87.23	298.64	1,853.87	4.27	26.51	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	3.09
10	2,000	2,500	2,250	65	3,475	1.66	88.90	186.80	2,040.67	2.67	29.18	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	2.80
11	2,500	3,000	2,750	47	3,522	1.20	90.10	180.32	2,220.99	2.58	31.76	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	2.58
12	3,000	4,000	3,500	47	3,569	1.20	91.30	294.44	2,515.43	4.21	35.97	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	2.27
13	4,000	5,000	4,500	32	3,601	0.82	92.12	175.94	2,691.37	2.52	38.48	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	2.13
14	5,000	7,500	6,250	35	3,636	0.90	93.02	302.11	2,993.48	4.32	42.80	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	1.91
15	7,500	10,000	8,750	29	3,665	0.74	93.76	229.80	3,223.28	3.29	46.09	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	1.78
16	10,000	20,000	15,000	52	3,717	1.33	95.09	805.49	4,028.77	11.52	57.61	0	6	0.00	31.58	0.00	57.21	0.00	24.98	0.00	1.42
17	20,000	50,000	35,000	88	3,805	2.25	97.34	1,591.09	5,619.86	22.75	80.36	1	7	5.26	36.84	104.00	161.21	45.40	70.38	6.54	2.87
18	50,000	100,000	75,000	49	3,854	1.25	98.59	844.81	6,464.68	12.08	92.44	9	16	47.37	84.21	59.78	220.99	26.10	96.47	7.08	3.42
19	100,000	500,000	300,000	52	3,906	1.33	99.92	529.72	6,994.40	7.57	100.01	0	16	0.00	84.21	0.00	220.99	0.00	96.47	0.00	3.16
20	500,000	UP		3	3,909	0.08	100.00	0.69	6,993.71	0.01	100.00	3	19	15.79	100.00	8.08	229.07	3.53	100.00	1162.53	3.28
				3,909				6,993.71				19				229.07				3.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,804	2,804	35.14	35.14	179.00	179.00	1.56	1.56	2	2	8.00	8.00	44.10	44.10	1.27	1.27	24.64	24.64
2	50	100	75	748	3,552	9.37	44.52	175.47	354.46	1.53	3.08	1	3	4.00	12.00	70.46	114.56	2.03	3.31	40.15	32.32
3	100	200	150	809	4,361	10.14	54.66	366.49	720.95	3.19	6.27	0	3	0.00	12.00	0.00	114.56	0.00	3.31	0.00	15.89
4	200	300	250	523	4,884	6.55	61.21	343.66	1,064.61	2.99	9.26	0	3	0.00	12.00	0.00	114.56	0.00	3.31	0.00	10.76
5	300	500	400	836	5,720	10.48	71.69	839.71	1,904.32	7.30	16.56	1	4	4.00	16.00	11.56	126.11	0.33	3.64	1.38	6.62
6	500	750	625	552	6,272	6.92	78.61	619.75	2,524.07	5.39	21.94	2	6	8.00	24.00	746.20	872.32	21.54	25.18	120.40	34.56
7	750	1,000	875	420	6,692	5.26	83.87	756.69	3,280.76	6.58	28.52	1	7	4.00	28.00	3.94	876.26	0.11	25.29	0.52	26.71
8	1,000	1,500	1,250	375	7,067	4.70	88.57	722.17	4,002.93	6.28	34.80	2	9	8.00	36.00	1,279.13	2,155.39	36.92	62.21	177.12	53.85
9	1,500	2,000	1,750	292	7,359	3.66	92.23	691.38	4,694.31	6.01	40.81	2	11	8.00	44.00	82.16	2,237.55	2.37	64.59	11.88	47.67
10	2,000	2,500	2,250	136	7,495	1.70	93.93	491.71	5,186.02	4.27	45.09	0	11	0.00	44.00	0.00	2,237.55	0.00	64.59	0.00	43.15
11	2,500	3,000	2,750	79	7,574	0.99	94.92	295.63	5,481.65	2.57	47.66	0	11	0.00	44.00	0.00	2,237.55	0.00	64.59	0.00	40.82
12	3,000	4,000	3,500	78	7,652	0.98	95.90	484.16	5,965.81	4.21	51.87	0	11	0.00	44.00	0.00	2,237.55	0.00	64.59	0.00	37.51
13	4,000	5,000	4,500	51	7,703	0.64	96.54	526.05	6,491.86	4.57	56.44	0	11	0.00	44.00	0.00	2,237.55	0.00	64.59	0.00	34.47
14	5,000	7,500	6,250	70	7,773	0.88	97.42	827.14	7,319.00	7.19	63.63	1	12	4.00	48.00	859.27	3,096.81	24.80	89.39	103.88	42.31
15	7,500	10,000	8,750	31	7,804	0.39	97.81	621.76	7,940.76	5.41	69.04	1	13	4.00	52.00	4.06	3,100.88	0.12	89.51	0.65	39.05
16	10,000	20,000	15,000	54	7,858	0.68	98.48	1,468.00	9,408.76	12.76	81.80	2	15	8.00	60.00	41.73	3,142.61	1.20	90.71	2.84	33.40
17	20,000	50,000	35,000	47	7,905	0.59	99.07	1,315.05	10,723.81	11.43	93.23	0	15	0.00	60.00	0.00	3,142.61	0.00	90.71	0.00	29.30
18	50,000	100,000	75,000	16	7,921	0.20	99.27	458.94	11,182.74	3.99	97.22	1	16	4.00	64.00	17.00	3,159.61	0.49	91.20	3.70	28.25
19	100,000	500,000	300,000	46	7,967	0.58	99.85	293.43	11,476.17	2.55	99.77	6	22	24.00	88.00	291.21	3,450.82	8.41	99.61	99.24	30.07
20	500,000	UP		12	7,979	0.15	100.00	26.18	11,502.35	0.23	100.00	3	25	12.00	100.00	13.61	3,464.43	0.39	100.00	52.00	30.12
				7,979				11,502.35				25				3,464.43				30.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	10.16	10.16	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	26	0.41	10.57	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	27	0.41	10.98	0.60	0.53	0.16	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	84	111	34.15	45.12	58.56	59.09	15.83	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	140	11.79	56.91	30.89	89.98	8.35	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	144	1.63	58.54	5.40	95.37	1.46	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	179	14.23	72.76	82.72	178.10	22.36	48.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	205	10.57	83.33	87.96	266.06	23.77	71.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	213	3.25	86.59	30.83	296.89	8.33	80.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	214	0.41	86.99	3.81	300.70	1.03	81.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	219	2.03	89.02	24.84	325.55	6.71	87.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	220	0.41	89.43	4.76	330.31	1.29	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	221	0.41	89.84	9.63	339.94	2.60	91.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	223	0.81	90.65	24.85	364.78	6.72	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	224	0.41	91.06	0.00	364.78	0.00	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	225	0.41	91.46	0.00	364.78	0.00	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	239	5.69	97.15	5.26	370.05	1.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	245	2.44	99.59	0.00	370.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	246	0.41	100.00	0.00	370.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	246	0.00	100.00	0.00	370.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				246				370.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	11.76	11.76	0.55	0.55	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	16	11.76	23.53	1.03	1.58	0.89	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	24	11.76	35.29	4.00	5.58	3.46	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	29	7.35	42.65	3.08	8.66	2.67	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	43	20.59	63.24	17.87	26.53	15.48	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	47	5.88	69.12	5.42	31.95	4.69	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	52	7.35	76.47	10.75	42.70	9.32	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	56	5.88	82.35	6.99	49.69	6.06	43.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	60	5.88	88.24	19.18	68.87	16.61	59.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	62	2.94	91.18	6.66	75.53	5.77	65.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	63	1.47	92.65	8.00	83.53	6.93	72.37	1	1	100.00	100.00	6.16	6.16	100.00	100.00	77.05	7.37
12	3,000	4,000	3,500	2	65	2.94	95.59	12.51	96.04	10.84	83.21	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	6.41
13	4,000	5,000	4,500	1	66	1.47	97.06	4.34	100.38	3.76	86.97	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	6.14
14	5,000	7,500	6,250	2	68	2.94	100.00	15.04	115.42	13.03	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
15	7,500	10,000	8,750	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
16	10,000	20,000	15,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
17	20,000	50,000	35,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
20	500,000	UP		0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34
				68				115.42				1				6.16				5.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,098	1,098	16.60	16.60	4.82	4.82	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	410	1,508	6.20	22.80	222.44	227.26	2.04	2.08	3	3	9.68	9.68	174.96	174.96	2.98	2.98	78.65	76.99
3	100	200	150	1,058	2,566	15.99	38.79	1,031.29	1,258.55	9.44	11.52	7	10	22.58	32.26	1,025.95	1,200.91	17.48	20.46	99.48	95.42
4	200	300	250	882	3,448	13.33	52.12	1,193.30	2,451.85	10.92	22.43	9	19	29.03	61.29	1,621.18	2,822.08	27.62	48.07	135.86	115.10
5	300	500	400	1,214	4,662	18.35	70.48	1,810.27	4,262.12	16.56	39.00	6	25	19.35	80.65	1,523.28	4,345.36	25.95	74.02	84.15	101.95
6	500	750	625	575	5,237	8.69	79.17	1,169.51	5,431.63	10.70	49.70	0	25	0.00	80.65	0.00	4,345.36	0.00	74.02	0.00	80.00
7	750	1,000	875	468	5,705	7.07	86.24	1,163.89	6,595.52	10.65	60.35	5	30	16.13	96.77	366.29	4,711.65	6.24	80.26	31.47	71.44
8	1,000	1,500	1,250	367	6,072	5.55	91.79	912.17	7,507.69	8.35	68.69	0	30	0.00	96.77	0.00	4,711.65	0.00	80.26	0.00	62.76
9	1,500	2,000	1,750	209	6,281	3.16	94.95	687.14	8,194.83	6.29	74.98	0	30	0.00	96.77	0.00	4,711.65	0.00	80.26	0.00	57.50
10	2,000	2,500	2,250	83	6,364	1.25	96.21	391.56	8,586.39	3.58	78.56	0	30	0.00	96.77	0.00	4,711.65	0.00	80.26	0.00	54.87
11	2,500	3,000	2,750	78	6,442	1.18	97.38	411.35	8,997.75	3.76	82.32	0	30	0.00	96.77	0.00	4,711.65	0.00	80.26	0.00	52.36
12	3,000	4,000	3,500	46	6,488	0.70	98.08	377.47	9,375.21	3.45	85.78	1	31	3.23	100.00	1,158.53	5,870.18	19.74	100.00	306.92	62.61
13	4,000	5,000	4,500	32	6,520	0.48	98.56	291.18	9,666.39	2.66	88.44	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	60.73
14	5,000	7,500	6,250	27	6,547	0.41	98.97	356.11	10,022.49	3.26	91.70	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	58.57
15	7,500	10,000	8,750	16	6,563	0.24	99.21	269.16	10,291.65	2.46	94.16	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	57.04
16	10,000	20,000	15,000	17	6,580	0.26	99.47	205.23	10,496.88	1.88	96.04	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	55.92
17	20,000	50,000	35,000	8	6,588	0.12	99.59	147.31	10,644.19	1.35	97.39	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	55.15
18	50,000	100,000	75,000	8	6,596	0.12	99.71	22.31	10,666.50	0.20	97.59	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	55.03
19	100,000	500,000	300,000	15	6,611	0.23	99.94	60.03	10,726.53	0.55	98.14	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	54.73
20	500,000	UP		4	6,615	0.06	100.00	203.07	10,929.59	1.86	100.00	0	31	0.00	100.00	0.00	5,870.18	0.00	100.00	0.00	53.71
				6,615				10,929.59				31				5,870.18				53.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44,525	44,525	14.40	14.40	3,413.10	3,413.10	0.79	0.79	21	21	1.22	1.22	582.06	582.06	0.39	0.39	17.05	17.05
2	50	100	75	19,204	63,729	6.21	20.60	4,735.50	8,148.61	1.09	1.88	25	46	1.45	2.67	991.75	1,573.82	0.67	1.06	20.94	19.31
3	100	200	150	32,371	96,100	10.47	31.07	13,000.91	21,149.52	3.00	4.88	60	106	3.48	6.14	3,267.34	4,841.16	2.20	3.26	25.13	22.89
4	200	300	250	27,813	123,913	8.99	40.06	17,611.43	38,760.95	4.06	8.94	53	159	3.07	9.22	4,667.83	9,508.99	3.14	6.40	26.50	24.53
5	300	500	400	49,167	173,080	15.90	55.96	43,680.29	82,441.24	10.07	19.01	210	369	12.17	21.39	14,295.88	23,804.86	9.62	16.02	32.73	28.87
6	500	750	625	39,474	212,554	12.76	68.72	42,361.96	124,803.20	9.77	28.78	419	788	24.29	45.68	11,029.44	34,834.30	7.42	23.45	26.04	27.91
7	750	1,000	875	33,065	245,619	10.69	79.41	48,655.83	173,459.03	11.22	40.00	390	1,178	22.61	68.29	19,016.01	53,850.32	12.80	36.25	39.08	31.04
8	1,000	1,500	1,250	25,090	270,709	8.11	87.53	50,973.61	224,432.64	11.75	51.76	273	1,451	15.83	84.12	12,196.66	66,046.98	8.21	44.46	23.93	29.43
9	1,500	2,000	1,750	12,687	283,396	4.10	91.63	39,660.96	264,093.60	9.15	60.90	63	1,514	3.65	87.77	10,064.42	76,111.40	6.78	51.24	25.38	28.82
10	2,000	2,500	2,250	6,679	290,075	2.16	93.79	23,963.49	288,057.09	5.53	66.43	34	1,548	1.97	89.74	8,219.04	84,330.44	5.53	56.77	34.30	29.28
11	2,500	3,000	2,750	4,639	294,714	1.50	95.29	21,726.14	309,783.23	5.01	71.44	21	1,569	1.22	90.96	9,428.83	93,759.27	6.35	63.12	43.40	30.27
12	3,000	4,000	3,500	4,493	299,207	1.45	96.74	25,887.54	335,670.78	5.97	77.41	34	1,603	1.97	92.93	4,738.53	98,497.80	3.19	66.31	18.30	29.34
13	4,000	5,000	4,500	2,556	301,763	0.83	97.57	18,729.24	354,400.01	4.32	81.73	16	1,619	0.93	93.86	8,089.14	106,586.94	5.45	71.75	43.19	30.08
14	5,000	7,500	6,250	2,831	304,594	0.92	98.48	24,939.36	379,339.37	5.75	87.48	12	1,631	0.70	94.55	1,530.82	108,117.76	1.03	72.78	6.14	28.50
15	7,500	10,000	8,750	1,324	305,918	0.43	98.91	15,526.73	394,866.10	3.58	91.06	13	1,644	0.75	95.30	6,243.28	114,361.04	4.20	76.98	40.21	28.96
16	10,000	20,000	15,000	1,865	307,783	0.60	99.51	23,240.93	418,107.03	5.36	96.42	37	1,681	2.14	97.45	4,644.31	119,005.35	3.13	80.11	19.98	28.46
17	20,000	50,000	35,000	1,199	308,982	0.39	99.90	10,965.21	429,072.24	2.53	98.95	11	1,692	0.64	98.09	28,263.24	147,268.60	19.03	99.14	257.75	34.32
18	50,000	100,000	75,000	184	309,166	0.06	99.96	2,535.44	431,607.68	0.58	99.53	7	1,699	0.41	98.49	560.18	147,828.78	0.38	99.51	22.09	34.25
19	100,000	500,000	300,000	69	309,235	0.02	99.98	1,476.73	433,084.41	0.34	99.87	7	1,706	0.41	98.90	49.56	147,878.34	0.03	99.55	3.36	34.15
20	500,000	UP		58	309,293	0.02	100.00	549.57	433,633.98	0.13	100.00	19	1,725	1.10	100.00	671.93	148,550.27	0.45	100.00	122.26	34.26
				309,293				433,633.98				1,725				148,550.27				34.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29341 **SHOPS :SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,431	7,431	13.25	13.25	1,373.22	1,373.22	1.47	1.47	2	2	1.36	1.36	42.43	42.43	0.11	0.11	3.09	3.09
2	50	100	75	3,766	11,197	6.71	19.96	1,570.80	2,944.02	1.68	3.15	5	7	3.40	4.76	156.52	198.94	0.42	0.53	9.96	6.76
3	100	200	150	6,849	18,046	12.21	32.17	3,448.28	6,392.30	3.69	6.84	9	16	6.12	10.88	404.52	603.47	1.08	1.62	11.73	9.44
4	200	300	250	6,217	24,263	11.08	43.26	4,248.48	10,640.77	4.55	11.38	12	28	8.16	19.05	1,389.80	1,993.26	3.73	5.34	32.71	18.73
5	300	500	400	9,303	33,566	16.59	59.84	9,080.18	19,720.95	9.71	21.10	13	41	8.84	27.89	1,251.85	3,245.11	3.36	8.70	13.79	16.46
6	500	750	625	5,994	39,560	10.69	70.53	8,395.07	28,116.03	8.98	30.08	22	63	14.97	42.86	2,506.34	5,751.45	6.72	15.42	29.85	20.46
7	750	1,000	875	5,023	44,583	8.96	79.48	9,599.11	37,715.13	10.27	40.35	12	75	8.16	51.02	3,578.00	9,329.45	9.59	25.02	37.27	24.74
8	1,000	1,500	1,250	4,100	48,683	7.31	86.79	10,647.68	48,362.82	11.39	51.74	14	89	9.52	60.54	1,701.54	11,030.99	4.56	29.58	15.98	22.81
9	1,500	2,000	1,750	2,375	51,058	4.23	91.03	8,472.30	56,835.11	9.06	60.80	15	104	10.20	70.75	830.19	11,861.19	2.23	31.80	9.80	20.87
10	2,000	2,500	2,250	1,242	52,300	2.21	93.24	5,433.20	62,268.32	5.81	66.62	3	107	2.04	72.79	171.12	12,032.31	0.46	32.26	3.15	19.32
11	2,500	3,000	2,750	950	53,250	1.69	94.94	4,925.67	67,193.98	5.27	71.89	4	111	2.72	75.51	2,769.68	14,801.99	7.43	39.69	56.23	22.03
12	3,000	4,000	3,500	922	54,172	1.64	96.58	5,933.11	73,127.09	6.35	78.23	7	118	4.76	80.27	575.91	15,377.89	1.54	41.23	9.71	21.03
13	4,000	5,000	4,500	562	54,734	1.00	97.58	4,226.31	77,353.40	4.52	82.75	1	119	0.68	80.95	81.92	15,459.81	0.22	41.45	1.94	19.99
14	5,000	7,500	6,250	615	55,349	1.10	98.68	5,383.43	82,736.83	5.76	88.51	11	130	7.48	88.44	5,881.07	21,340.88	15.77	57.22	109.24	25.79
15	7,500	10,000	8,750	281	55,630	0.50	99.18	3,188.25	85,925.08	3.41	91.92	2	132	1.36	89.80	382.12	21,723.00	1.02	58.25	11.99	25.28
16	10,000	20,000	15,000	263	55,893	0.47	99.65	4,542.06	90,467.14	4.86	96.78	6	138	4.08	93.88	13,445.89	35,168.89	36.05	94.30	296.03	38.87
17	20,000	50,000	35,000	149	56,042	0.27	99.91	2,524.57	92,991.71	2.70	99.48	3	141	2.04	95.92	10.72	35,179.61	0.03	94.33	0.42	37.83
18	50,000	100,000	75,000	30	56,072	0.05	99.97	348.02	93,339.74	0.37	99.86	2	143	1.36	97.28	1,973.83	37,153.43	5.29	99.62	567.15	39.80
19	100,000	500,000	300,000	16	56,088	0.03	100.00	92.21	93,431.94	0.10	99.96	1	144	0.68	97.96	0.00	37,153.43	0.00	99.62	0.00	39.77
20	500,000	**UP**		2	56,090	0.00	100.00	41.79	93,473.73	0.04	100.00	3	147	2.04	100.00	141.02	37,294.46	0.38	100.00	337.44	39.90
				56,090				93,473.73				147				37,294.46				39.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29342 **SHOPS :SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	139	139	7.15	7.15	16.93	16.93	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	84	223	4.32	11.47	25.89	42.82	0.66	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	153	376	7.87	19.34	65.56	108.37	1.67	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	155	531	7.97	27.31	107.84	216.21	2.75	5.52	1	1	50.00	50.00	99.99	99.99	76.38	76.38	92.71	46.24
5	300	500	400	292	823	15.02	42.34	281.27	497.49	7.18	12.70	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	20.10
6	500	750	625	265	1,088	13.63	55.97	320.61	818.10	8.18	20.89	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	12.22
7	750	1,000	875	248	1,336	12.76	68.72	466.69	1,284.78	11.91	32.80	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	7.78
8	1,000	1,500	1,250	231	1,567	11.88	80.61	600.06	1,884.85	15.32	48.12	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	5.30
9	1,500	2,000	1,750	133	1,700	6.84	87.45	362.26	2,247.10	9.25	57.37	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	4.45
10	2,000	2,500	2,250	59	1,759	3.03	90.48	259.41	2,506.51	6.62	63.99	0	1	0.00	50.00	0.00	99.99	0.00	76.38	0.00	3.99
11	2,500	3,000	2,750	49	1,808	2.52	93.00	266.52	2,773.03	6.80	70.79	1	2	50.00	100.00	30.92	130.91	23.62	100.00	11.60	4.72
12	3,000	4,000	3,500	57	1,865	2.93	95.94	340.14	3,113.17	8.68	79.48	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	4.20
13	4,000	5,000	4,500	38	1,903	1.95	97.89	280.52	3,393.69	7.16	86.64	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.86
14	5,000	7,500	6,250	28	1,931	1.44	99.33	265.08	3,658.77	6.77	93.41	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.58
15	7,500	10,000	8,750	8	1,939	0.41	99.74	120.04	3,778.81	3.06	96.47	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.46
16	10,000	20,000	15,000	5	1,944	0.26	100.00	138.27	3,917.08	3.53	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34
17	20,000	50,000	35,000	0	1,944	0.00	100.00	0.00	3,917.08	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34
18	50,000	100,000	75,000	0	1,944	0.00	100.00	0.00	3,917.08	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34
19	100,000	500,000	300,000	0	1,944	0.00	100.00	0.00	3,917.08	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34
20	500,000	UP		0	1,944	0.00	100.00	0.00	3,917.08	0.00	100.00	0	2	0.00	100.00	0.00	130.91	0.00	100.00	0.00	3.34
				1,944				3,917.08				2				130.91				3.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29343 **SHOPS :SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	11.22	11.22	40.86	40.86	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	106	3.11	14.32	10.86	51.71	0.66	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	165	7.97	22.30	30.01	81.73	1.82	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	50	215	6.76	29.05	27.11	108.84	1.65	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	111	326	15.00	44.05	118.30	227.14	7.18	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	93	419	12.57	56.62	103.72	330.86	6.30	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	81	500	10.95	67.57	171.15	502.01	10.39	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	91	591	12.30	79.86	279.32	781.33	16.96	47.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	50	641	6.76	86.62	164.90	946.23	10.01	57.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	665	3.24	89.86	113.52	1,059.75	6.89	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	688	3.11	92.97	130.04	1,189.80	7.89	72.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	708	2.70	95.68	128.76	1,318.55	7.82	80.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	721	1.76	97.43	109.91	1,428.46	6.67	86.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	730	1.22	98.65	86.16	1,514.63	5.23	91.94	1	1	50.00	50.00	38.14	38.14	50.00	50.00	44.26	2.52
15	7,500	10,000	8,750	4	734	0.54	99.19	47.32	1,561.94	2.87	94.81	0	1	0.00	50.00	0.00	38.14	0.00	50.00	0.00	2.44
16	10,000	20,000	15,000	5	739	0.68	99.86	55.05	1,616.99	3.34	98.15	1	2	50.00	100.00	38.14	76.28	50.00	100.00	69.28	4.72
17	20,000	50,000	35,000	1	740	0.14	100.00	30.40	1,647.39	1.85	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.63
18	50,000	100,000	75,000	0	740	0.00	100.00	0.00	1,647.39	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.63
19	100,000	500,000	300,000	0	740	0.00	100.00	0.00	1,647.39	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.63
20	500,000	UP		0	740	0.00	100.00	0.00	1,647.39	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.63
				740				1,647.39				2				76.28				4.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	28.57	28.57	0.04	0.04	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	7.14	35.71	0.38	0.42	2.26	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	18	28.57	64.29	2.10	2.52	12.55	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	7.14	71.43	1.11	3.63	6.64	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	24	14.29	85.71	2.49	6.13	14.89	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	3.57	89.29	0.46	6.58	2.72	39.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	3.57	92.86	1.52	8.10	9.07	48.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	27	3.57	96.43	2.05	10.15	12.25	60.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	3.57	100.00	6.60	16.76	39.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				16.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29345 **SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS**

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.97	0.97	13.17	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.86	1.83	11.62	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.78	4.61	37.60	62.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	2.78	7.38	37.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.38				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	21.43	21.43	1.04	1.04	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	17.86	39.29	5.59	6.64	7.79	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	17	21.43	60.71	0.17	6.80	0.23	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	3.57	64.29	0.66	7.47	0.92	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	21.43	85.71	14.22	21.69	19.80	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	3.57	89.29	23.59	45.28	32.85	63.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	27	7.14	96.43	26.54	71.82	36.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	28	3.57	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	71.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				71.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	38.46	38.46	3.49	3.49	7.55	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	3.85	42.31	0.04	3.52	0.08	7.62	1	1	100.00	100.00	0.45	0.45	100.00	100.00	1277.11	12.89
3	100	200	150	2	13	7.69	50.00	1.49	5.01	3.22	10.84	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	9.06
4	200	300	250	2	15	7.69	57.69	3.90	8.92	8.44	19.28	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	5.10
5	300	500	400	2	17	7.69	65.38	5.12	14.04	11.08	30.36	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	3.24
6	500	750	625	1	18	3.85	69.23	1.12	15.16	2.42	32.78	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	3.00
7	750	1,000	875	1	19	3.85	73.08	0.13	15.29	0.28	33.06	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.97
8	1,000	1,500	1,250	1	20	3.85	76.92	0.69	15.97	1.49	34.54	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.84
9	1,500	2,000	1,750	2	22	7.69	84.62	5.74	21.72	12.42	46.97	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.09
10	2,000	2,500	2,250	1	23	3.85	88.46	0.74	22.45	1.59	48.56	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.02
11	2,500	3,000	2,750	1	24	3.85	92.31	7.61	30.07	16.47	65.03	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	1.51
12	3,000	4,000	3,500	2	26	7.69	100.00	16.17	46.24	34.97	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
20	500,000	UP		0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98
				26				46.24				1				0.45				0.98	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,702	2,702	11.03	11.03	180.12	180.12	0.32	0.32	1	1	1.02	1.02	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	957	3,659	3.91	14.93	232.14	412.26	0.41	0.73	0	1	0.00	1.02	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,485	5,144	6.06	20.99	484.64	896.90	0.86	1.59	1	2	1.02	2.04	124.44	124.44	0.73	0.73	25.68	13.87
4	200	300	250	1,361	6,505	5.55	26.55	542.66	1,439.56	0.96	2.55	0	2	0.00	2.04	0.00	124.44	0.00	0.73	0.00	8.64
5	300	500	400	2,537	9,042	10.35	36.90	1,536.25	2,975.81	2.72	5.26	1	3	1.02	3.06	3.35	127.79	0.02	0.75	0.22	4.29
6	500	750	625	2,082	11,124	8.50	45.39	1,792.61	4,768.42	3.17	8.44	6	9	6.12	9.18	1,181.06	1,308.85	6.92	7.67	65.88	27.45
7	750	1,000	875	2,269	13,393	9.26	54.65	2,754.65	7,523.07	4.87	13.31	7	16	7.14	16.33	248.21	1,557.05	1.45	9.12	9.01	20.70
8	1,000	1,500	1,250	2,157	15,550	8.80	63.46	3,524.93	11,048.00	6.24	19.55	4	20	4.08	20.41	236.88	1,793.93	1.39	10.51	6.72	16.24
9	1,500	2,000	1,750	1,713	17,263	6.99	70.45	3,665.65	14,713.66	6.49	26.03	11	31	11.22	31.63	1,970.04	3,763.97	11.54	22.06	53.74	25.58
10	2,000	2,500	2,250	966	18,229	3.94	74.39	2,599.29	17,312.95	4.60	30.63	5	36	5.10	36.73	91.48	3,855.45	0.54	22.59	3.52	22.27
11	2,500	3,000	2,750	846	19,075	3.45	77.84	2,760.33	20,073.28	4.88	35.51	6	42	6.12	42.86	1,520.90	5,376.35	8.91	31.51	55.10	26.78
12	3,000	4,000	3,500	988	20,063	4.03	81.87	3,900.77	23,974.05	6.90	42.41	1	43	1.02	43.88	24.80	5,401.15	0.15	31.65	0.64	22.53
13	4,000	5,000	4,500	786	20,849	3.21	85.08	3,746.26	27,720.32	6.63	49.04	7	50	7.14	51.02	2,997.68	8,398.82	17.57	49.22	80.02	30.30
14	5,000	7,500	6,250	1,010	21,859	4.12	89.20	6,089.52	33,809.84	10.77	59.82	7	57	7.14	58.16	1,980.39	10,379.21	11.61	60.82	32.52	30.70
15	7,500	10,000	8,750	676	22,535	2.76	91.96	4,612.13	38,421.97	8.16	67.98	5	62	5.10	63.27	747.33	11,126.54	4.38	65.20	16.20	28.96
16	10,000	20,000	15,000	1,022	23,557	4.17	96.13	9,146.01	47,567.97	16.18	84.16	16	78	16.33	79.59	5,549.02	16,675.55	32.52	97.72	60.67	35.06
17	20,000	50,000	35,000	512	24,069	2.09	98.22	5,174.30	52,742.28	9.15	93.31	10	88	10.20	89.80	144.21	16,819.77	0.85	98.56	2.79	31.89
18	50,000	100,000	75,000	218	24,287	0.89	99.11	1,739.94	54,482.22	3.08	96.39	2	90	2.04	91.84	65.26	16,885.03	0.38	98.95	3.75	30.99
19	100,000	500,000	300,000	175	24,462	0.71	99.82	1,771.13	56,253.35	3.13	99.52	4	94	4.08	95.92	25.80	16,910.83	0.15	99.10	1.46	30.06
20	500,000	UP		43	24,505	0.18	100.00	269.53	56,522.89	0.48	100.00	4	98	4.08	100.00	154.04	17,064.86	0.90	100.00	57.15	30.19
				24,505				56,522.89				98				17,064.86				30.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29371 - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,520	19,520	11.14	11.14	1,120.20	1,120.20	0.30	0.30	27	27	2.42	2.42	369.10	369.10	0.21	0.21	32.95	32.95
2	50	100	75	7,377	26,897	4.21	15.34	1,633.85	2,754.05	0.43	0.73	13	40	1.17	3.59	139.95	509.04	0.08	0.29	8.57	18.48
3	100	200	150	10,011	36,908	5.71	21.05	3,116.74	5,870.79	0.83	1.56	23	63	2.06	5.66	782.85	1,291.90	0.45	0.74	25.12	22.01
4	200	300	250	8,426	45,334	4.81	25.86	3,550.59	9,421.38	0.94	2.50	40	103	3.59	9.25	1,276.20	2,568.10	0.73	1.48	35.94	27.26
5	300	500	400	14,386	59,720	8.21	34.07	7,500.23	16,921.60	1.99	4.49	60	163	5.39	14.63	3,640.54	6,208.65	2.10	3.57	48.54	36.69
6	500	750	625	13,860	73,580	7.91	41.97	9,413.41	26,335.02	2.50	6.99	105	268	9.43	24.06	3,883.24	10,091.89	2.23	5.81	41.25	38.32
7	750	1,000	875	13,585	87,165	7.75	49.72	13,213.18	39,548.20	3.51	10.49	61	329	5.48	29.53	3,207.87	13,299.76	1.85	7.65	24.28	33.63
8	1,000	1,500	1,250	14,163	101,328	8.08	57.80	18,932.52	58,480.72	5.02	15.52	55	384	4.94	34.47	4,231.68	17,531.44	2.44	10.09	22.35	29.98
9	1,500	2,000	1,750	10,970	112,298	6.26	64.06	19,192.86	77,673.58	5.09	20.61	53	437	4.76	39.23	6,032.02	23,563.46	3.47	13.56	31.43	30.34
10	2,000	2,500	2,250	7,163	119,461	4.09	68.15	14,724.12	92,397.71	3.91	24.52	45	482	4.04	43.27	3,881.71	27,445.17	2.23	15.80	26.36	29.70
11	2,500	3,000	2,750	6,163	125,624	3.52	71.66	15,905.57	108,303.27	4.22	28.74	48	530	4.31	47.58	4,363.65	31,808.82	2.51	18.31	27.43	29.37
12	3,000	4,000	3,500	8,023	133,647	4.58	76.24	23,906.73	132,210.00	6.34	35.08	45	575	4.04	51.62	11,518.53	43,327.34	6.63	24.94	48.18	32.77
13	4,000	5,000	4,500	6,247	139,894	3.56	79.80	23,396.16	155,606.16	6.21	41.29	79	654	7.09	58.71	10,427.10	53,754.44	6.00	30.94	44.57	34.55
14	5,000	7,500	6,250	8,593	148,487	4.90	84.71	40,344.29	195,950.44	10.71	52.00	80	734	7.18	65.89	10,500.57	64,255.01	6.04	36.98	26.03	32.79
15	7,500	10,000	8,750	5,889	154,376	3.36	88.07	33,086.79	229,037.24	8.78	60.78	60	794	5.39	71.27	7,400.98	71,655.99	4.26	41.24	22.37	31.29
16	10,000	20,000	15,000	9,587	163,963	5.47	93.53	68,165.05	297,202.29	18.09	78.87	96	890	8.62	79.89	59,959.45	131,615.44	34.51	75.75	87.96	44.28
17	20,000	50,000	35,000	6,783	170,746	3.87	97.40	53,352.01	350,554.30	14.16	93.03	95	985	8.53	88.42	14,085.29	145,700.73	8.11	83.85	26.40	41.56
18	50,000	100,000	75,000	2,313	173,059	1.32	98.72	16,594.51	367,148.82	4.40	97.43	46	1,031	4.13	92.55	3,074.16	148,774.89	1.77	85.62	18.53	40.52
19	100,000	500,000	300,000	1,556	174,615	0.89	99.61	8,590.47	375,739.29	2.28	99.71	61	1,092	5.48	98.03	24,310.99	173,085.88	13.99	99.61	283.00	46.07
20	500,000	UP		682	175,297	0.39	100.00	1,096.53	376,835.82	0.29	100.00	22	1,114	1.97	100.00	672.54	173,758.41	0.39	100.00	61.33	46.11
				175,297				376,835.82				1,114				173,758.41				46.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	109	109	5.67	5.67	18.19	18.19	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	148	2.03	7.70	30.46	12.27	0.49	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	62	210	3.23	10.93	32.76	45.03	0.52	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	65	275	3.38	14.31	26.83	71.87	0.43	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	120	395	6.24	20.55	79.49	151.36	1.27	2.41	1	1	11.11	11.11	5.72	5.72	2.52	2.52	7.20	3.78
6	500	750	625	131	526	6.82	27.37	106.68	258.04	1.70	4.11	0	1	0.00	11.11	0.00	5.72	0.00	2.52	0.00	2.22
7	750	1,000	875	157	683	8.17	35.54	194.03	452.07	3.09	7.20	0	1	0.00	11.11	0.00	5.72	0.00	2.52	0.00	1.27
8	1,000	1,500	1,250	136	819	7.08	42.61	240.85	692.92	3.84	11.04	1	2	11.11	22.22	2.54	8.27	1.12	3.65	1.06	1.19
9	1,500	2,000	1,750	121	940	6.30	48.91	277.37	970.29	4.42	15.46	0	2	0.00	22.22	0.00	8.27	0.00	3.65	0.00	0.85
10	2,000	2,500	2,250	78	1,018	4.06	52.97	250.95	1,221.25	4.00	19.45	0	2	0.00	22.22	0.00	8.27	0.00	3.65	0.00	0.68
11	2,500	3,000	2,750	70	1,088	3.64	56.61	267.34	1,488.59	4.26	23.71	1	3	11.11	33.33	86.17	94.44	38.00	41.65	32.23	6.34
12	3,000	4,000	3,500	117	1,205	6.09	62.70	455.88	1,944.47	7.26	30.97	1	4	11.11	44.44	32.25	126.69	14.22	55.87	7.08	6.52
13	4,000	5,000	4,500	80	1,285	4.16	66.86	364.41	2,308.88	5.80	36.78	1	5	11.11	55.56	43.71	170.40	19.28	75.15	11.99	7.38
14	5,000	7,500	6,250	134	1,419	6.97	73.83	736.29	3,045.17	11.73	48.51	1	6	11.11	66.67	11.90	182.30	5.25	80.39	1.62	5.99
15	7,500	10,000	8,750	96	1,515	4.99	78.82	611.57	3,656.74	9.74	58.25	1	7	11.11	77.78	26.22	208.52	11.56	91.96	4.29	5.70
16	10,000	20,000	15,000	145	1,660	7.54	86.37	1,077.35	4,734.08	17.16	75.41	1	8	11.11	88.89	13.69	222.21	6.04	97.99	1.27	4.69
17	20,000	50,000	35,000	127	1,787	6.61	92.98	1,195.85	5,929.93	19.05	94.46	1	9	11.11	100.00	4.55	226.76	2.01	100.00	0.38	3.82
18	50,000	100,000	75,000	62	1,849	3.23	96.20	228.17	6,158.10	3.63	98.09	0	9	0.00	100.00	0.00	226.76	0.00	100.00	0.00	3.68
19	100,000	500,000	300,000	37	1,886	1.93	98.13	120.26	6,278.37	1.92	100.01	0	9	0.00	100.00	0.00	226.76	0.00	100.00	0.00	3.61
20	500,000	UP		36	1,922	1.87	100.00	0.43	6,277.94	0.01	100.00	0	9	0.00	100.00	0.00	226.76	0.00	100.00	0.00	3.61
				1,922				6,277.94				9				226.76				3.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29372 - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	80	80	5.31	5.31	3.87	3.87	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	122	2.79	8.10	11.38	15.25	0.31	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	198	5.05	13.15	23.81	39.06	0.66	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	74	272	4.91	18.06	27.52	66.58	0.76	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	123	395	8.17	26.23	78.79	145.37	2.18	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	126	521	8.37	34.59	104.30	249.67	2.89	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	134	655	8.90	43.49	135.45	385.11	3.75	10.65	1	1	9.09	9.09	0.11	0.11	0.01	0.01	0.08	0.03
8	1,000	1,500	1,250	127	782	8.43	51.93	178.98	564.09	4.95	15.61	0	1	0.00	9.09	0.00	0.11	0.00	0.01	0.00	0.02
9	1,500	2,000	1,750	109	891	7.24	59.16	155.97	720.06	4.32	19.92	3	4	27.27	36.36	2.99	3.10	0.19	0.19	1.91	0.43
10	2,000	2,500	2,250	63	954	4.18	63.35	148.86	868.92	4.12	24.04	1	5	9.09	45.45	5.00	8.10	0.31	0.51	3.36	0.93
11	2,500	3,000	2,750	66	1,020	4.38	67.73	188.81	1,057.73	5.22	29.26	1	6	9.09	54.55	5.00	13.10	0.31	0.82	2.65	1.24
12	3,000	4,000	3,500	83	1,103	5.51	73.24	279.67	1,337.40	7.74	37.00	0	6	0.00	54.55	0.00	13.10	0.00	0.82	0.00	0.98
13	4,000	5,000	4,500	54	1,157	3.59	76.83	211.64	1,549.04	5.86	42.86	0	6	0.00	54.55	0.00	13.10	0.00	0.82	0.00	0.85
14	5,000	7,500	6,250	80	1,237	5.31	82.14	285.98	1,835.02	7.91	50.77	3	9	27.27	81.82	1,245.13	1,258.22	77.77	78.59	435.39	68.57
15	7,500	10,000	8,750	61	1,298	4.05	86.19	293.95	2,128.97	8.13	58.90	0	9	0.00	81.82	0.00	1,258.22	0.00	78.59	0.00	59.10
16	10,000	20,000	15,000	101	1,399	6.71	92.90	659.24	2,788.20	18.24	77.14	0	9	0.00	81.82	0.00	1,258.22	0.00	78.59	0.00	45.13
17	20,000	50,000	35,000	82	1,481	5.44	98.34	624.84	3,413.04	17.29	94.43	1	10	9.09	90.91	341.30	1,599.52	21.32	99.91	54.62	46.86
18	50,000	100,000	75,000	20	1,501	1.33	99.67	176.83	3,589.87	4.89	99.32	1	11	9.09	100.00	1.46	1,600.98	0.09	100.00	0.82	44.60
19	100,000	500,000	300,000	5	1,506	0.33	100.00	24.55	3,614.42	0.68	100.00	0	11	0.00	100.00	0.00	1,600.98	0.00	100.00	0.00	44.29
20	500,000	UP		0	1,506	0.00	100.00	0.00	3,614.42	0.00	100.00	0	11	0.00	100.00	0.00	1,600.98	0.00	100.00	0.00	44.29
				1,506				3,614.42				11				1,600.98				44.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.44	4.44	0.05	0.05	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.22	6.67	0.41	0.46	0.33	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.22	8.89	0.45	0.91	0.36	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.22	11.11	0.75	1.66	0.60	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	10	11.11	22.22	9.30	10.96	7.42	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	4.44	26.67	1.36	12.31	1.08	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	6.67	33.33	3.82	16.14	3.05	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	20	11.11	44.44	13.98	30.12	11.15	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	23	6.67	51.11	6.84	36.95	5.45	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	2.22	53.33	1.32	38.28	1.06	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	2.22	55.56	9.62	47.89	7.67	38.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	33	17.78	73.33	20.37	68.26	16.25	54.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	41	17.78	91.11	22.72	90.99	18.13	72.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	42	2.22	93.33	0.47	91.46	0.38	72.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	43	2.22	95.56	0.65	92.11	0.52	73.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	45	4.44	100.00	33.24	125.35	26.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				125.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29373 - SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	209	209	4.67	4.67	40.26	40.26	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	72	281	1.61	6.27	38.55	78.81	0.22	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	137	418	3.06	9.33	70.66	149.47	0.40	0.85	2	2	5.56	5.56	80.36	80.36	0.77	0.77	113.73	53.76
4	200	300	250	139	557	3.10	12.44	47.69	197.16	0.27	1.12	3	5	8.33	13.89	87.58	167.94	0.84	1.61	183.63	85.18
5	300	500	400	340	897	7.59	20.03	200.04	397.20	1.14	2.27	2	7	5.56	19.44	17.95	185.89	0.17	1.79	8.97	46.80
6	500	750	625	348	1,245	7.77	27.80	305.85	703.05	1.75	4.01	1	8	2.78	22.22	318.96	504.84	3.06	4.85	104.29	71.81
7	750	1,000	875	407	1,652	9.09	36.88	522.33	1,225.38	2.98	6.99	1	9	2.78	25.00	0.00	504.84	0.00	4.85	0.00	41.20
8	1,000	1,500	1,250	442	2,094	9.87	46.75	745.70	1,971.08	4.25	11.25	3	12	8.33	33.33	19.62	524.46	0.19	5.04	2.63	26.61
9	1,500	2,000	1,750	406	2,500	9.06	55.82	964.95	2,936.03	5.51	16.75	2	14	5.56	38.89	341.42	865.88	3.28	8.32	35.38	29.49
10	2,000	2,500	2,250	213	2,713	4.76	60.57	615.68	3,551.71	3.51	20.26	1	15	2.78	41.67	26.60	892.48	0.26	8.57	4.32	25.13
11	2,500	3,000	2,750	238	2,951	5.31	65.89	840.27	4,391.99	4.79	25.06	1	16	2.78	44.44	10.75	903.23	0.10	8.68	1.28	20.57
12	3,000	4,000	3,500	261	3,212	5.83	71.71	1,022.61	5,414.60	5.83	30.89	3	19	8.33	52.78	48.25	951.48	0.46	9.14	4.72	17.57
13	4,000	5,000	4,500	211	3,423	4.71	76.42	1,129.36	6,543.95	6.44	37.34	2	21	5.56	58.33	128.57	1,080.05	1.24	10.37	11.38	16.50
14	5,000	7,500	6,250	291	3,714	6.50	82.92	1,960.88	8,504.83	11.19	48.52	3	24	8.33	66.67	254.60	1,334.65	2.45	12.82	12.98	15.69
15	7,500	10,000	8,750	215	3,929	4.80	87.72	1,997.06	10,501.89	11.39	59.92	5	29	13.89	80.56	7,644.73	8,979.39	73.43	86.25	382.80	85.50
16	10,000	20,000	15,000	275	4,204	6.14	93.86	3,087.39	13,589.27	17.62	77.53	4	33	11.11	91.67	341.81	9,321.20	3.28	89.54	11.07	68.59
17	20,000	50,000	35,000	198	4,402	4.42	98.28	2,963.74	16,553.01	16.91	94.44	2	35	5.56	97.22	1,091.52	10,412.72	10.48	100.02	36.83	62.91
18	50,000	100,000	75,000	47	4,449	1.05	99.33	702.81	17,255.83	4.01	98.45	1	36	2.78	100.00	2.34	10,410.38	0.02	100.00	0.33	60.33
19	100,000	500,000	300,000	28	4,477	0.63	99.96	256.21	17,512.03	1.46	99.92	0	36	0.00	100.00	0.00	10,410.38	0.00	100.00	0.00	59.45
20	500,000	UP		2	4,479	0.04	100.00	14.78	17,526.82	0.08	100.00	0	36	0.00	100.00	0.00	10,410.38	0.00	100.00	0.00	59.40
				4,479				17,526.82				36				10,410.38				59.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.69	4.69	5.56	5.56	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	10	3.13	7.81	0.67	6.23	0.13	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	14	3.13	10.94	1.22	7.46	0.24	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	22	6.25	17.19	2.96	10.42	0.58	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	27	3.91	21.09	5.80	16.22	1.13	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	38	8.59	29.69	9.95	26.17	1.93	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	48	7.81	37.50	14.69	40.86	2.85	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	61	10.16	47.66	36.52	77.38	7.09	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	68	5.47	53.13	14.28	91.66	2.77	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	76	6.25	59.38	25.64	117.30	4.98	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	80	3.13	62.50	17.42	134.71	3.38	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	88	6.25	68.75	21.63	156.34	4.20	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	89	0.78	69.53	1.93	158.28	0.38	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	95	4.69	74.22	34.34	192.62	6.67	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	104	7.03	81.25	67.61	260.24	13.13	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	115	8.59	89.84	104.35	364.58	20.27	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	128	10.16	100.00	150.20	514.79	29.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					128				514.79				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	3.88	3.88	2.56	2.56	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	65	4.25	8.13	5.62	8.18	0.27	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	57	122	7.13	15.25	21.28	29.46	1.03	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	56	178	7.00	22.25	35.06	64.51	1.70	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	78	256	9.75	32.00	59.19	123.70	2.87	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	327	8.88	40.88	61.99	185.69	3.01	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	79	406	9.88	50.75	77.71	263.39	3.77	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	79	485	9.88	60.63	118.71	382.11	5.76	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	63	548	7.88	68.50	126.91	509.02	6.15	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	579	3.88	72.38	91.58	600.59	4.44	29.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	29	608	3.63	76.00	112.67	713.27	5.46	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	641	4.13	80.13	129.61	842.87	6.28	40.87	1	1	33.33	33.33	3.18	3.18	1.85	1.85	2.46	0.38
13	4,000	5,000	4,500	22	663	2.75	82.88	113.81	956.68	5.52	46.39	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.33
14	5,000	7,500	6,250	36	699	4.50	87.38	237.58	1,194.26	11.52	57.91	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.27
15	7,500	10,000	8,750	24	723	3.00	90.38	217.12	1,411.38	10.53	68.44	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.23
16	10,000	20,000	15,000	28	751	3.50	93.88	312.06	1,723.44	15.13	83.57	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.18
17	20,000	50,000	35,000	33	784	4.13	98.00	318.86	2,042.30	15.46	99.03	2	3	66.67	100.00	168.98	172.16	98.15	100.00	52.99	8.43
18	50,000	100,000	75,000	16	800	2.00	100.00	19.96	2,062.26	0.97	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.35
19	100,000	500,000	300,000	0	800	0.00	100.00	0.00	2,062.26	0.00	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.35
20	500,000	UP		0	800	0.00	100.00	0.00	2,062.26	0.00	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.35
				800				2,062.26				3				172.16				8.35	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	5.61	5.61	3.94	3.94	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	80	2.13	7.74	4.31	8.25	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	58	138	5.61	13.36	15.37	23.62	0.43	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	43	181	4.16	17.52	21.16	44.78	0.59	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	93	274	9.00	26.52	51.41	96.19	1.43	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	91	365	8.81	35.33	66.75	162.95	1.86	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	80	445	7.74	43.08	84.02	246.97	2.34	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	103	548	9.97	53.05	123.92	370.89	3.45	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	71	619	6.87	59.92	143.86	514.75	4.01	14.33	1	1	16.67	16.67	18.83	18.83	2.43	2.43	13.09	3.66
10	2,000	2,500	2,250	43	662	4.16	64.09	103.03	617.77	2.87	17.20	0	1	0.00	16.67	0.00	18.83	0.00	2.43	0.00	3.05
11	2,500	3,000	2,750	45	707	4.36	68.44	139.53	757.30	3.88	21.08	1	2	16.67	33.33	47.43	66.26	6.12	8.55	33.99	8.75
12	3,000	4,000	3,500	60	767	5.81	74.25	224.18	981.48	6.24	27.32	0	2	0.00	33.33	0.00	66.26	0.00	8.55	0.00	6.75
13	4,000	5,000	4,500	41	808	3.97	78.22	242.72	1,224.20	6.76	34.08	0	2	0.00	33.33	0.00	66.26	0.00	8.55	0.00	5.41
14	5,000	7,500	6,250	51	859	4.94	83.16	334.98	1,559.18	9.33	43.41	0	2	0.00	33.33	0.00	66.26	0.00	8.55	0.00	4.25
15	7,500	10,000	8,750	48	907	4.65	87.80	445.01	2,004.19	12.39	55.80	2	4	33.33	66.67	106.69	172.95	13.76	22.30	23.97	8.63
16	10,000	20,000	15,000	83	990	8.03	95.84	935.91	2,940.10	26.06	81.85	2	6	33.33	100.00	602.43	775.38	77.70	100.00	64.37	26.37
17	20,000	50,000	35,000	30	1,020	2.90	98.74	477.90	3,418.00	13.30	95.16	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	22.69
18	50,000	100,000	75,000	11	1,031	1.06	99.81	151.22	3,569.21	4.21	99.37	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	21.72
19	100,000	500,000	300,000	2	1,033	0.19	100.00	22.78	3,592.00	0.63	100.00	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	21.59
20	500,000	UP		0	1,033	0.00	100.00	0.00	3,592.00	0.00	100.00	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	21.59
				1,033				3,592.00				6				775.38				21.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	4.65	4.65	0.73	0.73	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	57	2.32	6.97	1.50	2.23	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	101	5.38	12.35	14.73	16.96	1.15	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	145	5.38	17.73	10.95	27.91	0.86	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	68	213	8.31	26.04	22.23	50.15	1.74	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	103	316	12.59	38.63	47.02	97.16	3.68	7.60	1	1	25.00	25.00	41.60	41.60	2.64	2.64	88.49	42.82
7	750	1,000	875	76	392	9.29	47.92	39.50	136.66	3.09	10.69	0	1	0.00	25.00	0.00	41.60	0.00	2.64	0.00	30.44
8	1,000	1,500	1,250	79	471	9.66	57.58	57.72	194.38	4.52	15.21	0	1	0.00	25.00	0.00	41.60	0.00	2.64	0.00	21.40
9	1,500	2,000	1,750	54	525	6.60	64.18	63.69	258.07	4.98	20.19	0	1	0.00	25.00	0.00	41.60	0.00	2.64	0.00	16.12
10	2,000	2,500	2,250	39	564	4.77	68.95	49.75	307.82	3.89	24.08	0	1	0.00	25.00	0.00	41.60	0.00	2.64	0.00	13.52
11	2,500	3,000	2,750	36	600	4.40	73.35	59.73	367.55	4.67	28.75	0	1	0.00	25.00	0.00	41.60	0.00	2.64	0.00	11.32
12	3,000	4,000	3,500	46	646	5.62	78.97	108.63	476.19	8.50	37.25	0	1	0.00	25.00	0.00	41.60	0.00	2.64	0.00	8.74
13	4,000	5,000	4,500	45	691	5.50	84.47	120.25	596.44	9.41	46.66	1	2	25.00	50.00	361.00	402.60	22.92	25.56	300.21	67.50
14	5,000	7,500	6,250	41	732	5.01	89.49	130.46	726.90	10.21	56.87	1	3	25.00	75.00	128.98	531.58	8.19	33.75	98.86	73.13
15	7,500	10,000	8,750	43	775	5.26	94.74	177.30	904.19	13.87	70.74	0	3	0.00	75.00	0.00	531.58	0.00	33.75	0.00	58.79
16	10,000	20,000	15,000	29	804	3.55	98.29	271.76	1,175.96	21.26	92.00	1	4	25.00	100.00	1,043.47	1,575.05	66.25	100.00	383.96	133.94
17	20,000	50,000	35,000	13	817	1.59	99.88	96.79	1,272.75	7.57	99.57	0	4	0.00	100.00	0.00	1,575.05	0.00	100.00	0.00	123.75
18	50,000	100,000	75,000	1	818	0.12	100.00	5.49	1,278.24	0.43	100.00	0	4	0.00	100.00	0.00	1,575.05	0.00	100.00	0.00	123.22
19	100,000	500,000	300,000	0	818	0.00	100.00	0.00	1,278.24	0.00	100.00	0	4	0.00	100.00	0.00	1,575.05	0.00	100.00	0.00	123.22
20	500,000	UP		0	818	0.00	100.00	0.00	1,278.24	0.00	100.00	0	4	0.00	100.00	0.00	1,575.05	0.00	100.00	0.00	123.22
				818				1,278.24				4				1,575.05				123.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.86	2.86	0.23	0.23	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	9	3.57	6.43	0.51	0.74	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	18	6.43	12.86	0.88	1.62	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	28	7.14	20.00	3.19	4.81	0.82	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	38	7.14	27.14	4.21	9.02	1.08	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	47	6.43	33.57	5.08	14.10	1.31	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	64	12.14	45.71	12.79	26.90	3.29	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	74	7.14	52.86	9.70	36.60	2.49	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	85	7.86	60.71	10.53	47.13	2.71	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	92	5.00	65.71	17.78	64.91	4.57	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	95	2.14	67.86	12.70	77.60	3.26	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	100	3.57	71.43	11.91	89.52	3.06	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	108	5.71	77.14	20.99	110.51	5.39	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	118	7.14	84.29	53.99	164.49	13.87	42.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	125	5.00	89.29	35.95	200.44	9.24	51.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	137	8.57	97.86	126.72	327.16	32.57	84.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	139	1.43	99.29	44.93	372.09	11.55	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	140	0.71	100.00	17.03	389.12	4.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	140	0.00	100.00	0.00	389.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	140	0.00	100.00	0.00	389.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					140				389.12				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,029	1,029	23.60	23.60	99.69	99.69	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	227	1,256	5.21	28.80	109.53	209.21	0.83	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	258	1,514	5.92	34.72	179.25	388.47	1.35	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	181	1,695	4.15	38.87	164.87	553.33	1.24	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	304	1,999	6.97	45.84	220.62	773.95	1.67	5.84	1	1	4.76	4.76	44.88	44.88	0.72	0.72	20.34	5.80
6	500	750	625	262	2,261	6.01	51.85	201.54	975.49	1.52	7.36	1	2	4.76	9.52	6.00	50.88	0.10	0.82	2.98	5.22
7	750	1,000	875	212	2,473	4.86	56.71	303.72	1,279.21	2.29	9.65	0	2	0.00	9.52	0.00	50.88	0.00	0.82	0.00	3.98
8	1,000	1,500	1,250	216	2,689	4.95	61.66	434.41	1,713.61	3.28	12.93	0	2	0.00	9.52	0.00	50.88	0.00	0.82	0.00	2.97
9	1,500	2,000	1,750	175	2,864	4.01	65.67	504.00	2,217.62	3.80	16.74	2	4	9.52	19.05	38.92	89.79	0.62	1.44	7.72	4.05
10	2,000	2,500	2,250	97	2,961	2.22	67.90	316.63	2,534.25	2.39	19.13	2	6	9.52	28.57	68.42	158.21	1.10	2.54	21.61	6.24
11	2,500	3,000	2,750	114	3,075	2.61	70.51	352.72	2,886.96	2.66	21.79	0	6	0.00	28.57	0.00	158.21	0.00	2.54	0.00	5.48
12	3,000	4,000	3,500	164	3,239	3.76	74.27	703.74	3,590.70	5.31	27.10	1	7	4.76	33.33	0.00	158.21	0.00	2.54	0.00	4.41
13	4,000	5,000	4,500	122	3,361	2.80	77.07	559.94	4,150.64	4.23	31.33	0	7	0.00	33.33	0.00	158.21	0.00	2.54	0.00	3.81
14	5,000	7,500	6,250	200	3,561	4.59	81.66	1,165.09	5,315.73	8.79	40.12	0	7	0.00	33.33	0.00	158.21	0.00	2.54	0.00	2.98
15	7,500	10,000	8,750	194	3,755	4.45	86.10	1,152.50	6,468.24	8.70	48.82	1	8	4.76	38.10	1,891.33	2,049.54	30.36	32.91	164.11	31.69
16	10,000	20,000	15,000	285	4,040	6.54	92.64	2,690.81	9,159.04	20.31	69.13	2	10	9.52	47.62	907.50	2,957.05	14.57	47.47	33.73	32.29
17	20,000	50,000	35,000	157	4,197	3.60	96.24	2,321.24	11,480.29	17.52	86.64	3	13	14.29	61.90	29.55	2,986.59	0.47	47.95	1.27	26.01
18	50,000	100,000	75,000	90	4,287	2.06	98.30	1,004.82	12,485.10	7.58	94.23	0	13	0.00	61.90	0.00	2,986.59	0.00	47.95	0.00	23.92
19	100,000	500,000	300,000	58	4,345	1.33	99.63	605.82	13,090.92	4.57	98.80	4	17	19.05	80.95	710.99	3,697.58	11.41	59.36	117.36	28.25
20	500,000	UP		16	4,361	0.37	100.00	159.01	13,249.93	1.20	100.00	4	21	19.05	100.00	2,531.07	6,228.65	40.64	100.00	1591.79	47.01
				4,361				13,249.93				21				6,228.65				47.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	3.08	3.08	0.23	0.23	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	6.15	9.23	1.02	1.26	0.51	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.54	10.77	1.88	3.14	0.94	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	3.08	13.85	1.02	4.15	0.51	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	15	9.23	23.08	5.04	9.19	2.53	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	18	4.62	27.69	0.25	9.44	0.13	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	29	16.92	44.62	6.17	15.62	3.10	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	36	10.77	55.38	14.26	29.87	7.16	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	38	3.08	58.46	3.19	33.06	1.60	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	1.54	60.00	2.76	30.30	1.39	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	42	4.62	64.62	4.18	34.48	2.10	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	45	4.62	69.23	19.31	53.79	9.70	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	50	7.69	76.92	8.10	61.90	4.07	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	55	7.69	84.62	17.47	79.37	8.78	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	58	4.62	89.23	37.30	116.67	18.73	58.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	61	4.62	93.85	47.94	164.60	24.08	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	64	4.62	98.46	14.43	179.04	7.25	89.93	1	1	100.00	100.00	337.80	337.80	100.00	100.00	2340.57	188.67
19	100,000	500,000	300,000	1	65	1.54	100.00	20.04	199.08	10.07	100.00	0	1	0.00	100.00	0.00	337.80	0.00	100.00	0.00	169.68
20	500,000	UP		0	65	0.00	100.00	0.00	199.08	0.00	100.00	0	1	0.00	100.00	0.00	337.80	0.00	100.00	0.00	169.68
				65				199.08				1				337.80				169.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,713	1,713	21.59	21.59	134.73	134.73	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	449	2,162	5.66	27.25	73.75	208.49	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	360	2,522	4.54	31.79	87.92	296.41	0.40	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	314	2,836	3.96	35.74	38.19	334.60	0.17	1.52	1	1	1.27	1.27	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	245	3,081	3.09	38.83	159.04	493.64	0.72	2.24	2	3	2.53	3.80	205.66	205.66	5.51	5.51	129.32	41.66
6	500	750	625	267	3,348	3.37	42.20	204.37	698.01	0.93	3.17	1	4	1.27	5.06	107.10	312.76	2.87	8.38	52.41	44.81
7	750	1,000	875	383	3,731	4.83	47.03	506.40	1,204.41	2.30	5.47	1	5	1.27	6.33	2.60	315.36	0.07	8.45	0.51	26.18
8	1,000	1,500	1,250	705	4,436	8.89	55.91	996.71	2,201.12	4.53	10.00	9	14	11.39	17.72	60.49	375.85	1.62	10.07	6.07	17.08
9	1,500	2,000	1,750	437	4,873	5.51	61.42	1,231.34	3,432.46	5.59	15.60	5	19	6.33	24.05	600.00	975.85	16.07	26.14	48.73	28.43
10	2,000	2,500	2,250	319	5,192	4.02	65.44	1,123.29	4,555.75	5.10	20.70	2	21	2.53	26.58	105.86	1,081.71	2.84	28.97	9.42	23.74
11	2,500	3,000	2,750	355	5,547	4.47	69.91	1,449.34	6,005.08	6.59	27.29	11	32	13.92	40.51	155.77	1,237.48	4.17	33.14	10.75	20.61
12	3,000	4,000	3,500	529	6,076	6.67	76.58	2,293.20	8,298.29	10.42	37.71	5	37	6.33	46.84	85.68	1,323.16	2.29	35.44	3.74	15.94
13	4,000	5,000	4,500	435	6,511	5.48	82.06	2,079.04	10,377.33	9.45	47.15	11	48	13.92	60.76	175.72	1,498.88	4.71	40.14	8.45	14.44
14	5,000	7,500	6,250	477	6,988	6.01	88.08	3,245.35	13,622.68	14.75	61.90	8	56	10.13	70.89	1,762.57	3,261.46	47.21	87.35	54.31	23.94
15	7,500	10,000	8,750	243	7,231	3.06	91.14	2,499.67	16,122.35	11.36	73.26	5	61	6.33	77.22	98.87	3,360.33	2.65	90.00	3.96	20.84
16	10,000	20,000	15,000	220	7,451	2.77	93.91	2,840.04	18,962.39	12.90	86.16	11	72	13.92	91.14	205.56	3,565.89	5.51	95.50	7.24	18.81
17	20,000	50,000	35,000	182	7,633	2.29	96.21	1,819.53	20,781.91	8.27	94.43	0	72	0.00	91.14	0.00	3,565.89	0.00	95.50	0.00	17.16
18	50,000	100,000	75,000	88	7,721	1.11	97.32	514.70	21,296.62	2.34	96.77	0	72	0.00	91.14	0.00	3,565.89	0.00	95.50	0.00	16.74
19	100,000	500,000	300,000	116	7,837	1.46	98.78	566.80	21,863.42	2.58	99.34	7	79	8.86	100.00	167.87	3,733.76	4.50	100.00	29.62	17.08
20	500,000	UP		97	7,934	1.22	100.00	144.84	22,008.27	0.66	100.00	0	79	0.00	100.00	0.00	3,733.76	0.00	100.00	0.00	16.97
				7,934				22,008.27				79				3,733.76				16.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29381 STORAGE TANKS :UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.66	3.66	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.22	4.88	1.50	1.69	0.33	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.22	6.10	0.54	2.23	0.12	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.22	7.32	0.76	3.00	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.22	8.54	1.97	4.97	0.43	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.22	9.76	1.97	6.93	0.43	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.22	10.98	3.28	10.21	0.71	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	19	12.20	23.17	19.43	29.64	4.21	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	26	8.54	31.71	9.67	39.31	2.10	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	1.22	32.93	5.58	44.89	1.21	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	33	7.32	40.24	24.70	69.60	5.36	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	44	13.41	53.66	66.73	136.33	14.47	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	55	13.41	67.07	61.73	198.06	13.38	42.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	71	19.51	86.59	160.33	358.39	34.76	77.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	75	4.88	91.46	50.33	408.73	10.91	88.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	76	1.22	92.68	2.10	410.82	0.45	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	77	1.22	93.90	0.79	411.62	0.17	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	78	1.22	95.12	2.48	414.09	0.54	89.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	80	2.44	97.56	6.53	420.62	1.42	91.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	82	2.44	100.00	40.60	461.23	8.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				82				461.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.14	7.14	1.22	1.22	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.79	8.93	0.59	1.82	0.17	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.79	10.71	0.60	2.42	0.17	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.79	12.50	0.61	3.03	0.17	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	12	8.93	21.43	3.75	6.78	1.05	1.90	1	1	50.00	50.00	0.90	0.90	100.00	100.00	24.00	13.28
6	500	750	625	9	21	16.07	37.50	10.49	17.27	2.94	4.84	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	5.21
7	750	1,000	875	1	22	1.79	39.29	1.67	18.95	0.47	5.31	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	4.75
8	1,000	1,500	1,250	2	24	3.57	42.86	4.53	23.47	1.27	6.58	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	3.83
9	1,500	2,000	1,750	4	28	7.14	50.00	6.20	17.27	1.74	4.84	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	5.21
10	2,000	2,500	2,250	1	29	1.79	51.79	3.87	21.14	1.08	5.93	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	4.26
11	2,500	3,000	2,750	1	30	1.79	53.57	5.21	26.35	1.46	7.39	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	3.42
12	3,000	4,000	3,500	3	33	5.36	58.93	19.59	45.94	5.49	12.88	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.96
13	4,000	5,000	4,500	1	34	1.79	60.71	9.45	55.39	2.65	15.53	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.62
14	5,000	7,500	6,250	7	41	12.50	73.21	34.14	89.54	9.58	25.11	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.01
15	7,500	10,000	8,750	2	43	3.57	76.79	24.35	113.89	6.83	31.94	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	0.79
16	10,000	20,000	15,000	7	50	12.50	89.29	135.25	249.14	37.93	69.87	1	2	50.00	100.00	0.00	0.90	0.00	100.00	0.00	0.36
17	20,000	50,000	35,000	1	51	1.79	91.07	33.64	282.78	9.43	79.30	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.32
18	50,000	100,000	75,000	5	56	8.93	100.00	73.80	356.58	20.70	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	356.58	0.00	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25
20	500,000	UP		0	56	0.00	100.00	0.00	356.58	0.00	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25
				56				356.58				2				0.90				0.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	200	200	9.05	9.05	16.86	16.86	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	61	261	2.76	11.82	21.92	38.78	0.27	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	322	2.76	14.58	11.14	49.91	0.14	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	60	382	2.72	17.29	23.16	73.08	0.29	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	112	494	5.07	22.36	75.30	148.38	0.94	1.85	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	116	610	5.25	27.61	113.66	262.04	1.42	3.27	2	3	7.41	11.11	9.76	9.76	0.63	0.63	8.59	3.73
7	750	1,000	875	147	757	6.65	34.27	213.47	475.51	2.67	5.94	0	3	0.00	11.11	0.00	9.76	0.00	0.63	0.00	2.05
8	1,000	1,500	1,250	236	993	10.68	44.95	521.43	996.94	6.52	12.46	3	6	11.11	22.22	144.43	154.19	9.34	9.97	27.70	15.47
9	1,500	2,000	1,750	244	1,237	11.05	56.00	702.78	1,699.72	8.78	21.24	1	7	3.70	25.93	1.00	155.19	0.06	10.04	0.14	9.13
10	2,000	2,500	2,250	164	1,401	7.42	63.42	642.42	2,342.14	8.03	29.27	2	9	7.41	33.33	56.00	211.19	3.62	13.66	8.72	9.02
11	2,500	3,000	2,750	159	1,560	7.20	70.62	661.21	3,003.35	8.26	37.53	0	9	0.00	33.33	0.00	211.19	0.00	13.66	0.00	7.03
12	3,000	4,000	3,500	223	1,783	10.10	80.72	1,155.80	4,159.15	14.44	51.97	9	18	33.33	66.67	143.87	355.06	9.30	22.96	12.45	8.54
13	4,000	5,000	4,500	158	1,941	7.15	87.87	1,136.89	5,296.05	14.21	66.18	1	19	3.70	70.37	719.44	1,074.50	46.52	69.48	63.28	20.29
14	5,000	7,500	6,250	185	2,126	8.37	96.24	1,628.81	6,924.85	20.35	86.53	2	21	7.41	77.78	252.99	1,327.50	16.36	85.84	15.53	19.17
15	7,500	10,000	8,750	50	2,176	2.26	98.51	624.87	7,549.72	7.81	94.34	2	23	7.41	85.19	117.83	1,445.33	7.62	93.46	18.86	19.14
16	10,000	20,000	15,000	26	2,202	1.18	99.68	282.63	7,832.35	3.53	97.87	1	24	3.70	88.89	10.20	1,455.53	0.66	94.12	3.61	18.58
17	20,000	50,000	35,000	5	2,207	0.23	99.91	138.66	7,971.01	1.73	99.60	0	24	0.00	88.89	0.00	1,455.53	0.00	94.12	0.00	18.26
18	50,000	100,000	75,000	1	2,208	0.05	99.95	20.61	7,991.62	0.26	99.86	0	24	0.00	88.89	0.00	1,455.53	0.00	94.12	0.00	18.21
19	100,000	500,000	300,000	1	2,209	0.05	100.00	11.42	8,003.04	0.14	100.00	3	27	11.11	100.00	90.96	1,546.48	5.88	100.00	796.27	19.32
20	500,000	UP		0	2,209	0.00	100.00	0.00	8,003.04	0.00	100.00	0	27	0.00	100.00	0.00	1,546.48	0.00	100.00	0.00	19.32
				2,209				8,003.04				27				1,546.48				19.32	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.17	5.17	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.72	6.90	0.38	0.43	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.72	8.62	0.13	0.56	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.72	10.34	4.93	5.49	1.17	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.72	12.07	1.22	6.72	0.29	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.72	13.79	1.22	7.94	0.29	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	10	3.45	17.24	3.06	11.00	0.73	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	19	15.52	32.76	19.03	30.03	4.52	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	21	3.45	36.21	6.86	36.89	1.63	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.72	37.93	4.37	41.26	1.04	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.72	39.66	4.37	36.89	1.04	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	30	12.07	51.72	33.27	70.16	7.90	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	33	5.17	56.90	23.08	93.24	5.48	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	43	17.24	74.14	84.46	177.70	20.06	42.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	47	6.90	81.03	38.85	216.55	9.23	51.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	57	17.24	98.28	177.72	394.27	42.21	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	58	1.72	100.00	26.80	421.07	6.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				421.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	48.91	48.91	4.21	4.21	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	49	4.35	53.26	0.74	4.95	0.20	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	50	1.09	54.35	0.34	5.29	0.09	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	51	1.09	55.43	1.25	6.54	0.34	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	52	1.09	56.52	2.79	9.33	0.75	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	57	5.43	61.96	4.87	14.20	1.31	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	58	1.09	63.04	2.28	16.48	0.61	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	59	1.09	64.13	1.48	17.95	0.40	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	61	2.17	66.30	16.62	34.58	4.47	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	64	3.26	69.57	10.61	45.18	2.85	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	69	5.43	75.00	17.25	62.43	4.64	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	70	1.09	76.09	1.53	63.96	0.41	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	71	1.09	77.17	0.00	63.96	0.00	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	75	4.35	81.52	35.15	99.11	9.45	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	81	6.52	88.04	85.05	184.17	22.87	49.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	92	11.96	100.00	187.68	371.85	50.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	92	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	92	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	92	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	92	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					92				371.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,406	1,406	12.24	12.24	101.76	101.76	0.33	0.33	1	1	1.49	1.49	17.00	17.00	0.40	0.40	16.71	16.71
2	50	100	75	628	2,034	5.47	17.71	99.04	200.80	0.32	0.65	1	2	1.49	2.99	41.52	58.52	0.98	1.38	41.93	29.14
3	100	200	150	940	2,974	8.18	25.89	218.62	419.43	0.71	1.36	1	3	1.49	4.48	0.00	58.52	0.00	1.38	0.00	13.95
4	200	300	250	543	3,517	4.73	30.61	283.63	703.05	0.92	2.28	1	4	1.49	5.97	32.25	90.77	0.76	2.15	11.37	12.91
5	300	500	400	1,092	4,609	9.51	40.12	621.17	1,324.23	2.02	4.30	3	7	4.48	10.45	119.20	209.97	2.82	4.97	19.19	15.86
6	500	750	625	792	5,401	6.89	47.01	646.77	1,970.99	2.10	6.39	6	13	8.96	19.40	678.66	888.63	16.06	21.03	104.93	45.09
7	750	1,000	875	839	6,240	7.30	54.32	1,018.99	2,989.99	3.31	9.70	3	16	4.48	23.88	136.43	1,025.06	3.23	24.26	13.39	34.28
8	1,000	1,500	1,250	970	7,210	8.44	62.76	1,702.54	4,692.53	5.52	15.23	9	25	13.43	37.31	939.11	1,964.18	22.22	46.48	55.16	41.86
9	1,500	2,000	1,750	838	8,048	7.29	70.06	1,804.11	6,496.64	5.85	21.08	2	27	2.99	40.30	40.95	2,005.13	0.97	47.45	2.27	30.86
10	2,000	2,500	2,250	479	8,527	4.17	74.23	1,443.07	7,939.71	4.68	25.76	1	28	1.49	41.79	28.34	2,033.46	0.67	48.12	1.96	25.61
11	2,500	3,000	2,750	431	8,958	3.75	77.98	1,542.57	9,482.27	5.00	30.77	2	30	2.99	44.78	8.63	2,042.09	0.20	48.32	0.56	21.54
12	3,000	4,000	3,500	492	9,450	4.28	82.26	2,113.55	11,595.82	6.86	37.62	2	32	2.99	47.76	107.95	2,150.04	2.55	50.88	5.11	18.54
13	4,000	5,000	4,500	387	9,837	3.37	85.63	2,021.32	13,617.14	6.56	44.18	6	38	8.96	56.72	26.64	2,176.68	0.63	51.51	1.32	15.98
14	5,000	7,500	6,250	431	10,268	3.75	89.38	2,963.61	16,580.76	9.62	53.80	8	46	11.94	68.66	1,527.05	3,703.73	36.13	87.64	51.53	22.34
15	7,500	10,000	8,750	309	10,577	2.69	92.07	2,750.77	19,331.53	8.92	62.72	3	49	4.48	73.13	108.58	3,812.31	2.57	90.21	3.95	19.72
16	10,000	20,000	15,000	429	11,006	3.73	95.80	5,679.56	25,011.08	18.43	81.15	7	56	10.45	83.58	317.53	4,129.83	7.51	97.72	5.59	16.51
17	20,000	50,000	35,000	289	11,295	2.52	98.32	4,348.15	29,359.23	14.11	95.26	10	66	14.93	98.51	82.38	4,212.21	1.95	99.67	1.89	14.35
18	50,000	100,000	75,000	81	11,376	0.71	99.03	937.05	30,296.28	3.04	98.30	1	67	1.49	100.00	13.78	4,225.99	0.33	100.00	1.47	13.95
19	100,000	500,000	300,000	88	11,464	0.77	99.79	492.56	30,788.84	1.60	99.90	0	67	0.00	100.00	0.00	4,225.99	0.00	100.00	0.00	13.73
20	500,000	UP		24	11,488	0.21	100.00	32.23	30,821.07	0.10	100.00	0	67	0.00	100.00	0.00	4,225.99	0.00	100.00	0.00	13.71
				11,488				30,821.07				67				4,225.99				13.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	12.31	12.31	0.45	0.45	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	51	7.31	19.62	2.73	3.18	0.36	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	68	6.54	26.15	3.57	6.74	0.47	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	82	5.38	31.54	5.27	12.02	0.70	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	99	6.54	38.08	7.77	19.79	1.03	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	110	4.23	42.31	10.44	30.23	1.39	4.02	1	1	9.09	9.09	10.00	10.00	8.40	8.40	95.80	33.08
7	750	1,000	875	9	119	3.46	45.77	10.75	40.97	1.43	5.45	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	24.41
8	1,000	1,500	1,250	17	136	6.54	52.31	30.18	71.16	4.01	9.46	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	14.05
9	1,500	2,000	1,750	30	166	11.54	63.85	70.02	141.18	9.31	18.77	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	7.08
10	2,000	2,500	2,250	10	176	3.85	67.69	34.09	175.27	4.53	23.31	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	5.71
11	2,500	3,000	2,750	6	182	2.31	70.00	21.44	196.70	2.85	26.16	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	5.08
12	3,000	4,000	3,500	4	186	1.54	71.54	28.79	225.49	3.83	29.98	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	4.43
13	4,000	5,000	4,500	5	191	1.92	73.46	18.46	243.95	2.45	32.44	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	4.10
14	5,000	7,500	6,250	8	199	3.08	76.54	58.96	302.91	7.84	40.28	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	3.30
15	7,500	10,000	8,750	8	207	3.08	79.62	49.23	352.14	6.55	46.82	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.84
16	10,000	20,000	15,000	9	216	3.46	83.08	51.42	403.56	6.84	53.66	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.48
17	20,000	50,000	35,000	7	223	2.69	85.77	80.14	483.71	10.66	64.32	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.07
18	50,000	100,000	75,000	7	230	2.69	88.46	79.24	562.95	10.54	74.86	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	1.78
19	100,000	500,000	300,000	18	248	6.92	95.38	129.19	692.14	17.18	92.04	3	4	27.27	36.36	21.50	31.50	18.07	26.47	16.65	4.55
20	500,000	UP		12	260	4.62	100.00	59.89	752.03	7.96	100.00	7	11	63.64	100.00	87.50	119.01	73.53	100.00	146.10	15.82
				260				752.03				11				119.01				15.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.00	0.00	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	1.24	1.24	40.10	40.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	1.85	3.09	59.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				3.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	21.43	21.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	7.14	28.57	0.01	0.01	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	7.14	35.71	0.38	0.40	1.56	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	7.14	42.86	1.79	2.18	7.33	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	14.29	57.14	0.91	3.09	3.74	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.14	64.29	2.85	5.94	11.70	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.14	71.43	2.97	8.91	12.18	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.14	78.57	3.28	12.18	13.45	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.14	85.71	3.01	15.19	12.34	62.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	5.24	20.43	21.51	83.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	3.93	24.36	16.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				24.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.29	0.29	1.69	1.69	3.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.29	0.58	0.02	1.71	0.05	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.29	0.88	0.01	1.72	0.02	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.29	1.17	0.01	1.73	0.03	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	9	1.46	2.63	0.12	1.85	0.24	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	15	1.75	4.39	0.18	2.04	0.37	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	0.58	4.97	0.08	2.12	0.17	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	30	3.80	8.77	1.94	4.06	3.90	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	32	0.58	9.36	0.15	4.21	0.31	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	34	0.58	9.94	0.20	4.41	0.41	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	35	0.29	10.23	0.05	4.46	0.10	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	40	1.46	11.70	0.87	5.33	1.74	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	62	6.43	18.13	4.68	10.01	9.40	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	76	4.09	22.22	2.24	12.25	4.51	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	52	128	15.20	37.43	34.38	46.64	69.14	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	52	180	15.20	52.63	3.10	49.73	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	204	7.02	59.65	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	132	336	38.60	98.25	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	342	1.75	100.00	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				342				49.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293941 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.57	0.57	6.32	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	0.01	0.58	0.16	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	28.57	85.71	0.05	0.64	0.57	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	14.29	100.00	8.38	9.01	92.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				9.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293942 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.28	0.28	15.35	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.53	0.81	28.77	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	50.00	100.00	1.03	1.84	55.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				1.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	166	166	10.59	10.59	31.34	31.34	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	48	214	3.06	13.65	15.48	46.81	0.37	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	82	296	5.23	18.88	25.67	72.48	0.61	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	71	367	4.53	23.41	29.19	101.67	0.69	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	154	521	9.82	33.23	91.97	193.64	2.19	4.61	1	1	16.67	16.67	83.47	83.47	59.64	59.64	90.76	43.11
6	500	750	625	156	677	9.95	43.18	173.84	367.49	4.14	8.75	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	22.71
7	750	1,000	875	122	799	7.78	50.96	157.14	524.63	3.74	12.49	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	15.91
8	1,000	1,500	1,250	177	976	11.29	62.24	304.92	829.55	7.26	19.75	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	10.06
9	1,500	2,000	1,750	152	1,128	9.69	71.94	359.50	1,189.05	8.56	28.31	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	7.02
10	2,000	2,500	2,250	71	1,199	4.53	76.47	206.81	1,395.85	4.92	33.24	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	5.98
11	2,500	3,000	2,750	79	1,278	5.04	81.51	312.97	1,708.82	7.45	40.69	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	4.88
12	3,000	4,000	3,500	89	1,367	5.68	87.18	391.83	2,100.65	9.33	50.02	2	3	33.33	50.00	7.30	90.77	5.22	64.85	1.86	4.32
13	4,000	5,000	4,500	40	1,407	2.55	89.73	256.45	2,357.10	6.11	56.13	2	5	33.33	83.33	47.20	137.97	33.72	98.57	18.40	5.85
14	5,000	7,500	6,250	67	1,474	4.27	94.01	431.23	2,788.33	10.27	66.39	1	6	16.67	100.00	2.00	139.97	1.43	100.00	0.46	5.02
15	7,500	10,000	8,750	26	1,500	1.66	95.66	266.05	3,054.38	6.34	72.73	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	4.58
16	10,000	20,000	15,000	51	1,551	3.25	98.92	660.68	3,715.07	15.73	88.46	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.77
17	20,000	50,000	35,000	13	1,564	0.83	99.74	381.68	4,096.75	9.09	97.55	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.42
18	50,000	100,000	75,000	3	1,567	0.19	99.94	102.90	4,199.65	2.45	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.33
19	100,000	500,000	300,000	1	1,568	0.06	100.00	0.00	4,199.65	0.00	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.33
20	500,000	UP		0	1,568	0.00	100.00	0.00	4,199.65	0.00	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.33
				1,568				4,199.65				6				139.97				3.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	126	126	12.71	12.71	17.36	17.36	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	53	179	5.35	18.06	22.99	40.36	0.78	1.36	1	1	16.67	16.67	23.59	23.59	8.01	8.01	102.57	58.44
3	100	200	150	65	244	6.56	24.62	23.56	63.92	0.80	2.16	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	36.90
4	200	300	250	46	290	4.64	29.26	20.56	84.49	0.69	2.85	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	27.92
5	300	500	400	90	380	9.08	38.35	63.40	147.89	2.14	5.00	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	15.95
6	500	750	625	91	471	9.18	47.53	94.54	242.43	3.19	8.19	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	9.73
7	750	1,000	875	95	566	9.59	57.11	162.62	405.05	5.49	13.68	1	2	16.67	33.33	16.00	39.59	5.43	13.44	9.84	9.77
8	1,000	1,500	1,250	102	668	10.29	67.41	202.39	607.44	6.84	20.52	1	3	16.67	50.00	35.00	74.59	11.88	25.32	17.29	12.28
9	1,500	2,000	1,750	79	747	7.97	75.38	199.69	807.13	6.75	27.26	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	9.24
10	2,000	2,500	2,250	32	779	3.23	78.61	104.16	911.29	3.52	30.78	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	8.18
11	2,500	3,000	2,750	36	815	3.63	82.24	146.37	1,057.65	4.94	35.73	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	7.05
12	3,000	4,000	3,500	28	843	2.83	85.07	145.96	1,203.61	4.93	40.66	1	4	16.67	66.67	8.20	82.78	2.78	28.11	5.62	6.88
13	4,000	5,000	4,500	31	874	3.13	88.19	201.47	1,405.08	6.81	47.46	0	4	0.00	66.67	0.00	82.78	0.00	28.11	0.00	5.89
14	5,000	7,500	6,250	40	914	4.04	92.23	303.17	1,708.25	10.24	57.70	1	5	16.67	83.33	9.06	91.84	3.07	31.18	2.99	5.38
15	7,500	10,000	8,750	19	933	1.92	94.15	193.04	1,901.28	6.52	64.22	0	5	0.00	83.33	0.00	91.84	0.00	31.18	0.00	4.83
16	10,000	20,000	15,000	40	973	4.04	98.18	652.93	2,554.22	22.06	86.28	0	5	0.00	83.33	0.00	91.84	0.00	31.18	0.00	3.60
17	20,000	50,000	35,000	17	990	1.72	99.90	379.84	2,934.06	12.83	99.11	1	6	16.67	100.00	202.70	294.54	68.82	100.00	53.37	10.04
18	50,000	100,000	75,000	1	991	0.10	100.00	26.35	2,960.41	0.89	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95
19	100,000	500,000	300,000	0	991	0.00	100.00	0.00	2,960.41	0.00	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95
20	500,000	UP		0	991	0.00	100.00	0.00	2,960.41	0.00	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95
				991				2,960.41				6				294.54				9.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	8.11	8.11	4.55	4.55	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	17	1.08	9.19	0.24	4.79	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	30	7.03	16.22	3.14	7.93	0.59	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	45	8.11	24.32	5.69	13.63	1.06	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	59	7.57	31.89	7.50	21.13	1.40	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	81	11.89	43.78	20.46	41.58	3.81	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	97	8.65	52.43	15.39	56.98	2.87	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	118	11.35	63.78	39.41	96.38	7.34	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	134	8.65	72.43	29.52	125.90	5.50	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	147	7.03	79.46	53.70	179.60	10.00	33.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	155	4.32	83.78	28.42	208.02	5.29	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	158	1.62	85.41	7.74	215.76	1.44	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	165	3.78	89.19	43.62	259.38	8.12	48.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	175	5.41	94.59	90.80	350.18	16.91	65.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	178	1.62	96.22	26.68	376.86	4.97	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	181	1.62	97.84	77.52	454.39	14.44	84.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	185	2.16	100.00	82.61	537.00	15.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				185				537.00				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	7.45	7.45	2.69	2.69	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	42	1.49	8.94	4.67	7.35	0.36	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	56	2.98	11.91	7.81	15.16	0.60	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	79	4.89	16.81	7.89	23.05	0.61	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	56	135	11.91	28.72	33.93	56.98	2.63	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	49	184	10.43	39.15	49.05	106.02	3.80	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	50	234	10.64	49.79	66.42	172.45	5.15	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	82	316	17.45	67.23	137.82	310.27	10.68	24.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	38	354	8.09	75.32	97.07	407.34	7.52	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	383	6.17	81.49	104.95	512.29	8.13	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	405	4.68	86.17	99.51	611.80	7.71	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	426	4.47	90.64	109.41	721.21	8.48	55.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	438	2.55	93.19	89.10	810.31	6.90	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	455	3.62	96.81	160.47	970.78	12.43	75.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	460	1.06	97.87	88.96	1,059.74	6.89	82.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	468	1.70	99.57	187.75	1,247.49	14.54	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	469	0.21	99.79	12.58	1,260.07	0.97	97.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	470	0.21	100.00	30.81	1,290.88	2.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	470	0.00	100.00	0.00	1,290.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	470	0.00	100.00	0.00	1,290.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				470				1,290.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.02	0.02	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.18	0.20	0.71	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	1.12	1.32	4.41	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.16	1.48	0.64	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	2.20	3.68	8.66	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	2.78	6.45	10.94	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.30	6.76	1.20	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	7.33	14.09	28.87	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	11.29	25.37	44.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				25.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29397 CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	6.79	6.79	46.39	46.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	7.85	14.64	53.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				14.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29398 STORAGE OF LOGS IN PONDS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	5.74	5.74	17.85	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	6.07	11.81	18.88	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	9.92	21.73	30.85	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	10.42	32.15	32.42	100.00	1	1	100.00	100.00	398.66	398.66	100.00	100.00	3824.66	1240.05
6	500	750	625	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
7	750	1,000	875	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
20	500,000	UP		0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05
				4				32.15				1				398.66				1240.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	7.38	7.38	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	32	0.24	7.62	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	34	0.48	8.10	0.33	0.34	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	35	0.24	8.33	0.36	0.69	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	50	3.57	11.90	9.93	10.62	0.32	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	70	4.76	16.67	14.76	25.38	0.48	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	93	5.48	22.14	28.89	54.27	0.93	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	116	5.48	27.62	32.85	87.12	1.06	2.81	1	1	5.88	5.88	4.92	4.92	0.47	0.47	14.99	5.65
9	1,500	2,000	1,750	15	131	3.57	31.19	32.99	120.11	1.06	3.88	0	1	0.00	5.88	0.00	4.92	0.00	0.47	0.00	4.10
10	2,000	2,500	2,250	18	149	4.29	35.48	77.27	197.38	2.49	6.37	1	2	5.88	11.76	30.16	35.09	2.90	3.37	39.04	17.78
11	2,500	3,000	2,750	22	171	5.24	40.71	76.74	274.11	2.48	8.85	1	3	5.88	17.65	21.25	56.34	2.04	5.42	27.69	20.55
12	3,000	4,000	3,500	22	193	5.24	45.95	117.52	391.63	3.79	12.64	1	4	5.88	23.53	13.00	69.34	1.25	6.67	11.06	17.70
13	4,000	5,000	4,500	34	227	8.10	54.05	207.26	598.89	6.69	19.33	1	5	5.88	29.41	7.00	76.34	0.67	7.34	3.38	12.75
14	5,000	7,500	6,250	38	265	9.05	63.10	258.55	857.44	8.35	27.68	2	7	11.76	41.18	319.49	395.82	30.72	38.06	123.57	46.16
15	7,500	10,000	8,750	35	300	8.33	71.43	417.18	1,274.63	13.47	41.15	0	7	0.00	41.18	0.00	395.82	0.00	38.06	0.00	31.05
16	10,000	20,000	15,000	61	361	14.52	85.95	994.94	2,269.57	32.12	73.27	5	12	29.41	70.59	216.16	611.98	20.78	58.84	21.73	26.96
17	20,000	50,000	35,000	40	401	9.52	95.48	599.81	2,869.37	19.36	92.63	4	16	23.53	94.12	413.64	1,025.62	39.77	98.61	68.96	35.74
18	50,000	100,000	75,000	5	406	1.19	96.67	105.55	2,974.93	3.41	96.04	0	16	0.00	94.12	0.00	1,025.62	0.00	98.61	0.00	34.48
19	100,000	500,000	300,000	14	420	3.33	100.00	122.65	3,097.58	3.96	100.00	1	17	5.88	100.00	14.41	1,040.02	1.39	100.00	11.75	33.58
20	500,000	UP		0	420	0.00	100.00	0.00	3,097.58	0.00	100.00	0	17	0.00	100.00	0.00	1,040.02	0.00	100.00	0.00	33.58
				420				3,097.58				17				1,040.02				33.58	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	322	322	13.78	13.78	21.10	21.10	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	70	392	3.00	16.77	9.85	30.95	0.09	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	177	569	7.57	24.35	67.42	98.37	0.65	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	211	780	9.03	33.38	117.57	215.94	1.13	2.08	1	1	2.08	2.08	1.42	1.42	0.01	0.01	1.21	0.66
5	300	500	400	245	1,025	10.48	43.86	159.37	375.31	1.53	3.61	1	2	2.08	4.17	330.76	332.18	2.37	2.38	207.54	88.51
6	500	750	625	144	1,169	6.16	50.02	153.49	528.80	1.48	5.08	0	2	0.00	4.17	0.00	332.18	0.00	2.38	0.00	62.82
7	750	1,000	875	130	1,299	5.56	55.58	167.13	695.93	1.61	6.69	0	2	0.00	4.17	0.00	332.18	0.00	2.38	0.00	47.73
8	1,000	1,500	1,250	83	1,382	3.55	59.14	167.28	863.21	1.61	8.30	0	2	0.00	4.17	0.00	332.18	0.00	2.38	0.00	38.48
9	1,500	2,000	1,750	89	1,471	3.81	62.94	228.12	1,091.33	2.19	10.49	2	4	4.17	8.33	3.58	335.76	0.03	2.40	1.57	30.77
10	2,000	2,500	2,250	52	1,523	2.23	65.17	185.88	1,277.20	1.79	12.27	0	4	0.00	8.33	0.00	335.76	0.00	2.40	0.00	26.29
11	2,500	3,000	2,750	43	1,566	1.84	67.01	181.16	1,458.36	1.74	14.02	1	5	2.08	10.42	2.58	338.34	0.02	2.42	1.42	23.20
12	3,000	4,000	3,500	70	1,636	3.00	70.00	361.86	1,820.22	3.48	17.49	1	6	2.08	12.50	8.35	346.69	0.06	2.48	2.31	19.05
13	4,000	5,000	4,500	38	1,674	1.63	71.63	259.57	2,079.80	2.49	19.99	1	7	2.08	14.58	132.90	479.59	0.95	3.43	51.20	23.06
14	5,000	7,500	6,250	65	1,739	2.78	74.41	660.21	2,740.01	6.35	26.33	1	8	2.08	16.67	140.55	620.14	1.01	4.43	21.29	22.63
15	7,500	10,000	8,750	39	1,778	1.67	76.08	361.09	3,101.10	3.47	29.80	0	8	0.00	16.67	0.00	620.14	0.00	4.43	0.00	20.00
16	10,000	20,000	15,000	75	1,853	3.21	79.29	1,061.81	4,162.90	10.20	40.01	1	9	2.08	18.75	30.98	651.12	0.22	4.66	2.92	15.64
17	20,000	50,000	35,000	114	1,967	4.88	84.17	2,338.60	6,501.50	22.48	62.48	4	13	8.33	27.08	302.90	954.02	2.17	6.82	12.95	14.67
18	50,000	100,000	75,000	136	2,103	5.82	89.99	1,680.36	8,181.86	16.15	78.63	4	17	8.33	35.42	18.84	972.86	0.13	6.96	1.12	11.89
19	100,000	500,000	300,000	180	2,283	7.70	97.69	1,906.02	10,087.88	18.32	96.95	28	45	58.33	93.75	10,430.34	11,403.20	74.58	81.54	547.23	113.04
20	500,000	UP		54	2,337	2.31	100.00	317.15	10,405.03	3.05	100.00	3	48	6.25	100.00	2,582.33	13,985.53	18.46	100.00	814.24	134.41
				2,337				10,405.03				48				13,985.53				134.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29411 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,576	1,576	9.64	9.64	173.42	173.42	0.30	0.30	2	2	1.28	1.28	46.74	46.74	0.33	0.33	26.96	26.96
2	50	100	75	540	2,116	3.30	12.94	201.96	375.37	0.35	0.66	2	4	1.28	2.56	89.07	135.82	0.63	0.96	44.10	36.18
3	100	200	150	1,187	3,303	7.26	20.20	525.92	901.30	0.92	1.58	1	5	0.64	3.21	75.07	210.89	0.53	1.48	14.27	23.40
4	200	300	250	1,099	4,402	6.72	26.92	584.62	1,485.92	1.02	2.60	0	5	0.00	3.21	0.00	210.89	0.00	1.48	0.00	14.19
5	300	500	400	1,690	6,092	10.34	37.26	1,301.50	2,787.42	2.28	4.87	3	8	1.92	5.13	305.16	516.05	2.15	3.63	23.45	18.51
6	500	750	625	1,268	7,360	7.75	45.01	1,285.34	4,072.76	2.25	7.12	3	11	1.92	7.05	320.70	836.75	2.26	5.89	24.95	20.55
7	750	1,000	875	1,383	8,743	8.46	53.47	1,816.14	5,888.90	3.18	10.30	5	16	3.21	10.26	693.06	1,529.81	4.87	10.76	38.16	25.98
8	1,000	1,500	1,250	1,424	10,167	8.71	62.18	2,609.08	8,497.98	4.56	14.86	17	33	10.90	21.15	571.21	2,101.02	4.02	14.78	21.89	24.72
9	1,500	2,000	1,750	1,133	11,300	6.93	69.11	2,983.90	11,481.87	5.22	20.08	11	44	7.05	28.21	283.00	2,384.01	1.99	16.77	9.48	20.76
10	2,000	2,500	2,250	797	12,097	4.87	73.98	2,754.98	14,236.86	4.82	24.89	10	54	6.41	34.62	2,256.49	4,640.51	15.87	32.64	81.91	32.60
11	2,500	3,000	2,750	635	12,732	3.88	77.87	2,687.70	16,924.56	4.70	29.59	5	59	3.21	37.82	156.54	4,797.04	1.10	33.74	5.82	28.34
12	3,000	4,000	3,500	786	13,518	4.81	82.67	4,151.23	21,075.78	7.26	36.85	4	63	2.56	40.38	494.52	5,291.56	3.48	37.22	11.91	25.11
13	4,000	5,000	4,500	585	14,103	3.58	86.25	4,267.94	25,343.72	7.46	44.32	14	77	8.97	49.36	745.92	6,037.48	5.25	42.47	17.48	23.82
14	5,000	7,500	6,250	674	14,777	4.12	90.37	5,794.49	31,138.21	10.13	54.45	21	98	13.46	62.82	2,562.26	8,599.74	18.02	60.49	44.22	27.62
15	7,500	10,000	8,750	441	15,218	2.70	93.07	5,294.11	36,432.33	9.26	63.70	6	104	3.85	66.67	297.60	8,897.34	2.09	62.58	5.62	24.42
16	10,000	20,000	15,000	602	15,820	3.68	96.75	11,216.70	47,649.03	19.61	83.32	20	124	12.82	79.49	1,691.23	10,588.57	11.90	74.48	15.08	22.22
17	20,000	50,000	35,000	363	16,183	2.22	98.97	8,338.46	55,987.48	14.58	97.90	21	145	13.46	92.95	3,340.41	13,928.99	23.50	97.97	40.06	24.88
18	50,000	100,000	75,000	129	16,312	0.79	99.76	1,415.82	57,403.31	2.48	100.37	7	152	4.49	97.44	140.87	14,069.86	0.99	98.96	9.95	24.51
19	100,000	500,000	300,000	36	16,348	0.22	99.98	241.45	57,161.85	0.42	99.95	4	156	2.56	100.00	147.30	14,217.15	1.04	100.00	61.00	24.87
20	500,000	UP		3	16,351	0.02	100.00	27.97	57,189.82	0.05	100.00	0	156	0.00	100.00	0.00	14,217.15	0.00	100.00	0.00	24.86
				16,351				57,189.82				156				14,217.15				24.86	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29412 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,098	1,098	14.97	14.97	57.35	57.35	0.11	0.11	4	4	0.71	0.71	261.10	261.10	0.29	0.29	455.27	455.27
2	50	100	75	55	1,153	0.75	15.72	186.83	244.18	0.36	0.47	2	6	0.36	1.07	46.06	307.16	0.05	0.34	24.65	125.79
3	100	200	150	83	1,236	1.13	16.86	170.27	414.45	0.33	0.80	2	8	0.36	1.42	196.56	503.72	0.22	0.55	115.44	121.54
4	200	300	250	147	1,383	2.00	18.86	92.53	506.98	0.18	0.98	0	8	0.00	1.42	0.00	503.72	0.00	0.55	0.00	99.36
5	300	500	400	328	1,711	4.47	23.33	88.01	594.99	0.17	1.15	1	9	0.18	1.60	19.71	523.44	0.02	0.58	22.40	87.97
6	500	750	625	315	2,026	4.30	27.63	136.98	731.98	0.27	1.42	2	11	0.36	1.95	3.83	527.26	0.00	0.58	2.79	72.03
7	750	1,000	875	157	2,183	2.14	29.77	71.80	803.78	0.14	1.56	0	11	0.00	1.95	0.00	527.26	0.00	0.58	0.00	65.60
8	1,000	1,500	1,250	127	2,310	1.73	31.50	118.68	922.46	0.23	1.79	2	13	0.36	2.31	12.87	540.13	0.01	0.59	10.84	58.55
9	1,500	2,000	1,750	129	2,439	1.76	33.26	170.63	1,093.09	0.33	2.12	4	17	0.71	3.02	53.00	593.13	0.06	0.65	31.06	54.26
10	2,000	2,500	2,250	65	2,504	0.89	34.15	121.84	1,214.93	0.24	2.35	0	17	0.00	3.02	0.00	593.13	0.00	0.65	0.00	48.82
11	2,500	3,000	2,750	53	2,557	0.72	34.87	159.48	1,374.40	0.31	2.66	1	18	0.18	3.20	15.00	608.13	0.02	0.67	9.41	44.25
12	3,000	4,000	3,500	90	2,647	1.23	36.10	515.97	1,890.37	1.00	3.66	4	22	0.71	3.91	888.13	1,496.26	0.98	1.65	172.13	79.15
13	4,000	5,000	4,500	97	2,744	1.32	37.42	447.33	2,337.70	0.87	4.53	5	27	0.89	4.80	204.35	1,700.61	0.23	1.87	45.68	72.75
14	5,000	7,500	6,250	184	2,928	2.51	39.93	1,172.18	3,509.88	2.27	6.80	5	32	0.89	5.68	1,319.00	3,019.60	1.45	3.32	112.53	86.03
15	7,500	10,000	8,750	184	3,112	2.51	42.44	1,266.25	4,776.13	2.45	9.26	5	37	0.89	6.57	53.16	3,072.77	0.06	3.38	4.20	64.34
16	10,000	20,000	15,000	584	3,696	7.96	50.40	7,054.64	11,830.77	13.67	22.93	32	69	5.68	12.26	12,044.31	15,117.08	13.26	16.64	170.73	127.78
17	20,000	50,000	35,000	1,022	4,718	13.94	64.34	13,864.50	25,695.27	26.87	49.80	71	140	12.61	24.87	3,126.31	18,243.39	3.44	20.09	22.55	71.00
18	50,000	100,000	75,000	1,038	5,756	14.16	78.49	11,697.93	37,393.19	22.67	72.47	127	267	22.56	47.42	7,881.03	26,124.42	8.68	28.76	67.37	69.86
19	100,000	500,000	300,000	1,265	7,021	17.25	95.75	12,467.75	49,860.94	24.16	96.64	242	509	42.98	90.41	43,470.38	69,594.80	47.86	76.63	348.66	139.58
20	500,000	UP		312	7,333	4.25	100.00	1,735.27	51,596.21	3.36	100.00	54	563	9.59	100.00	21,226.50	90,821.30	23.37	100.00	1223.24	176.02
				7,333				51,596.21				563				90,821.30				176.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	8.26	8.26	90.01	90.01	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	136	1.10	9.36	17.36	72.65	0.07	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	166	2.06	11.42	96.51	23.86	0.37	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	56	222	3.85	15.28	170.03	193.89	0.65	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	56	278	3.85	19.13	284.52	478.41	1.08	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	349	4.89	24.02	547.49	1,025.90	2.08	3.91	1	1	5.00	5.00	3.71	3.71	0.33	0.33	0.68	0.36
7	750	1,000	875	154	503	10.60	34.62	891.88	1,917.78	3.40	7.30	0	1	0.00	5.00	0.00	3.71	0.00	0.33	0.00	0.19
8	1,000	1,500	1,250	150	653	10.32	44.94	1,552.01	3,469.79	5.91	13.21	0	1	0.00	5.00	0.00	3.71	0.00	0.33	0.00	0.11
9	1,500	2,000	1,750	130	783	8.95	53.89	1,643.82	5,113.61	6.26	19.47	3	4	15.00	20.00	19.53	23.24	1.73	2.06	1.19	0.45
10	2,000	2,500	2,250	82	865	5.64	59.53	1,195.51	6,309.12	4.55	24.02	4	8	20.00	40.00	26.51	49.75	2.35	4.42	2.22	0.79
11	2,500	3,000	2,750	99	964	6.81	66.35	1,853.10	8,162.22	7.05	31.07	4	12	20.00	60.00	502.27	552.02	44.59	49.01	27.10	6.76
12	3,000	4,000	3,500	124	1,088	8.53	74.88	2,657.85	10,820.07	10.12	41.19	1	13	5.00	65.00	92.90	644.92	8.25	57.25	3.50	5.96
13	4,000	5,000	4,500	102	1,190	7.02	81.90	2,885.75	13,705.82	10.99	52.18	2	15	10.00	75.00	36.52	681.44	3.24	60.49	1.27	4.97
14	5,000	7,500	6,250	121	1,311	8.33	90.23	4,949.35	18,655.17	18.84	71.02	2	17	10.00	85.00	432.12	1,113.56	38.36	98.85	8.73	5.97
15	7,500	10,000	8,750	66	1,377	4.54	94.77	2,579.50	21,234.67	9.82	80.84	0	17	0.00	85.00	0.00	1,113.56	0.00	98.85	0.00	5.24
16	10,000	20,000	15,000	46	1,423	3.17	97.94	3,251.98	24,486.66	12.38	93.22	3	20	15.00	100.00	12.90	1,126.46	1.15	100.00	0.40	4.60
17	20,000	50,000	35,000	22	1,445	1.51	99.45	1,557.19	26,043.85	5.93	99.15	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.33
18	50,000	100,000	75,000	6	1,451	0.41	99.86	221.84	26,265.69	0.84	99.99	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.29
19	100,000	500,000	300,000	1	1,452	0.07	99.93	1.65	26,267.34	0.01	100.00	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.29
20	500,000	UP		1	1,453	0.07	100.00	0.08	26,267.42	0.00	100.00	0	20	0.00	100.00	0.00	1,126.46	0.00	100.00	0.00	4.29
				1,453				26,267.42				20				1,126.46				4.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	317	317	14.95	14.95	55.28	55.28	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	358	1.93	16.89	4.53	50.75	0.08	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	88	446	4.15	21.04	43.93	6.82	0.74	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	79	525	3.73	24.76	35.28	28.46	0.59	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	144	669	6.79	31.56	74.45	102.90	1.25	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	147	816	6.93	38.49	114.12	217.03	1.92	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	162	978	7.64	46.13	129.71	346.74	2.18	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	174	1,152	8.21	54.34	223.51	570.25	3.75	9.58	1	1	2.38	2.38	7.82	7.82	0.08	0.08	3.50	1.37
9	1,500	2,000	1,750	129	1,281	6.08	60.42	204.60	774.85	3.44	13.01	0	1	0.00	2.38	0.00	7.82	0.00	0.08	0.00	1.01
10	2,000	2,500	2,250	87	1,368	4.10	64.53	197.72	972.57	3.32	16.33	0	1	0.00	2.38	0.00	7.82	0.00	0.08	0.00	0.80
11	2,500	3,000	2,750	90	1,458	4.25	68.77	236.28	1,208.85	3.97	20.30	0	1	0.00	2.38	0.00	7.82	0.00	0.08	0.00	0.65
12	3,000	4,000	3,500	69	1,527	3.25	72.03	216.83	1,425.69	3.64	23.94	2	3	4.76	7.14	75.34	83.16	0.80	0.88	34.75	5.83
13	4,000	5,000	4,500	72	1,599	3.40	75.42	360.21	1,785.90	6.05	29.99	0	3	0.00	7.14	0.00	83.16	0.00	0.88	0.00	4.66
14	5,000	7,500	6,250	118	1,717	5.57	80.99	643.93	2,429.83	10.81	40.81	0	3	0.00	7.14	0.00	83.16	0.00	0.88	0.00	3.42
15	7,500	10,000	8,750	79	1,796	3.73	84.72	626.19	3,056.02	10.52	51.32	3	6	7.14	14.29	3.48	86.64	0.04	0.91	0.56	2.83
16	10,000	20,000	15,000	147	1,943	6.93	91.65	1,181.01	4,237.02	19.83	71.16	9	15	21.43	35.71	377.30	463.94	3.98	4.90	31.95	10.95
17	20,000	50,000	35,000	110	2,053	5.19	96.84	1,097.23	5,334.26	18.43	89.58	14	29	33.33	69.05	8,911.12	9,375.06	94.07	98.97	812.14	175.75
18	50,000	100,000	75,000	26	2,079	1.23	98.07	272.93	5,607.19	4.58	94.17	10	39	23.81	92.86	93.17	9,468.23	0.98	99.95	34.14	168.86
19	100,000	500,000	300,000	37	2,116	1.75	99.81	329.15	5,936.34	5.53	99.70	3	42	7.14	100.00	4.74	9,472.97	0.05	100.00	1.44	159.58
20	500,000	UP		4	2,120	0.19	100.00	18.13	5,954.47	0.30	100.00	0	42	0.00	100.00	0.00	9,472.97	0.00	100.00	0.00	159.09
				2,120				5,954.47				42				9,472.97				159.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	19.44	19.44	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	2.78	22.22	0.18	0.20	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	2.78	25.00	0.72	0.92	0.60	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.78	27.78	0.75	1.67	0.62	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	2.78	30.56	0.74	2.41	0.62	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	5.56	36.11	0.77	3.18	0.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	8.33	44.44	2.94	6.12	2.44	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	2.78	47.22	1.17	7.30	0.97	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	2.78	50.00	2.10	9.39	1.74	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	21	8.33	58.33	4.15	13.55	3.44	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.78	61.11	6.94	20.48	5.75	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	2.78	63.89	4.14	24.62	3.43	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.78	66.67	0.12	24.74	0.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.78	69.44	4.11	28.85	3.41	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.78	72.22	9.21	38.06	7.64	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	28	5.56	77.78	40.21	78.27	33.36	64.92	1	1	50.00	50.00	33.46	33.46	100.00	100.00	83.22	42.75
17	20,000	50,000	35,000	5	33	13.89	91.67	30.04	108.32	24.92	89.84	0	1	0.00	50.00	0.00	33.46	0.00	100.00	0.00	30.90
18	50,000	100,000	75,000	1	34	2.78	94.44	2.60	110.92	2.16	92.00	1	2	50.00	100.00	0.00	33.47	0.00	100.00	0.02	30.17
19	100,000	500,000	300,000	2	36	5.56	100.00	9.64	120.56	8.00	100.00	0	2	0.00	100.00	0.00	33.47	0.00	100.00	0.00	27.76
20	500,000	UP		0	36	0.00	100.00	0.00	120.56	0.00	100.00	0	2	0.00	100.00	0.00	33.47	0.00	100.00	0.00	27.76
				36				120.56				2				33.47				27.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	10.12	10.12	8.74	8.74	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	28	1.21	11.34	3.97	12.71	0.75	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	44	6.48	17.81	9.31	22.02	1.75	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	55	4.45	22.27	4.45	26.46	0.84	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	83	11.34	33.60	17.22	43.68	3.24	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	115	12.96	46.56	19.23	62.91	3.61	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	140	10.12	56.68	22.56	85.47	4.24	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	174	13.77	70.45	39.73	125.21	7.47	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	187	5.26	75.71	16.73	141.94	3.14	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	197	4.05	79.76	24.17	166.11	4.54	31.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	200	1.21	80.97	5.79	171.90	1.09	32.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	216	6.48	87.45	59.43	231.33	11.17	43.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	222	2.43	89.88	29.06	260.39	5.46	48.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	227	2.02	91.90	31.30	291.69	5.88	54.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	231	1.62	93.52	39.78	331.47	7.47	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	235	1.62	95.14	30.85	362.32	5.80	68.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	246	4.45	99.60	160.17	522.49	30.10	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	247	0.40	100.00	9.64	532.14	1.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	247	0.00	100.00	0.00	532.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	247	0.00	100.00	0.00	532.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				247				532.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.67	6.67	0.03	0.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.33	10.00	0.52	0.55	0.76	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.33	13.33	0.30	0.86	0.44	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.33	16.67	0.63	1.49	0.92	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.33	20.00	0.50	1.99	0.73	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.33	23.33	0.84	2.83	1.22	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.33	26.67	0.52	3.35	0.76	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	6.67	33.33	1.69	5.04	2.45	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.33	36.67	1.88	6.92	2.73	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.33	40.00	0.40	7.33	0.59	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	14	6.67	46.67	0.58	7.91	0.84	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	6.67	53.33	9.92	2.01	14.40	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.33	56.67	2.82	0.80	4.09	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	25	26.67	83.33	31.58	32.38	45.84	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	3.33	86.67	17.63	50.01	25.59	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	3.33	90.00	4.72	54.73	6.85	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	30	10.00	100.00	14.16	68.88	20.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				68.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	16.71	16.71	3.25	3.25	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	85	3.02	19.72	1.04	4.28	0.14	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	121	8.35	28.07	6.71	10.99	0.93	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	43	164	9.98	38.05	18.49	29.48	2.57	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	204	9.28	47.33	18.25	47.73	2.54	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	234	6.96	54.29	20.69	68.42	2.88	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	37	271	8.58	62.88	75.91	144.33	10.56	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	306	8.12	71.00	56.26	200.58	7.83	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	326	4.64	75.64	33.79	234.37	4.70	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	352	6.03	81.67	27.67	262.04	3.85	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	356	0.93	82.60	3.81	265.86	0.53	36.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	370	3.25	85.85	41.53	307.38	5.78	42.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	379	2.09	87.94	14.81	322.19	2.06	44.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	399	4.64	92.58	106.48	428.67	14.81	59.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	410	2.55	95.13	30.64	459.31	4.26	63.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	420	2.32	97.45	74.55	533.87	10.37	74.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	428	1.86	99.30	81.60	615.47	11.35	85.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	430	0.46	99.77	89.04	704.51	12.39	98.00	1	1	100.00	100.00	69.50	69.50	100.00	100.00	78.05	9.87
19	100,000	500,000	300,000	1	431	0.23	100.00	14.39	718.90	2.00	100.00	0	1	0.00	100.00	0.00	69.50	0.00	100.00	0.00	9.67
20	500,000	UP		0	431	0.00	100.00	0.00	718.90	0.00	100.00	0	1	0.00	100.00	0.00	69.50	0.00	100.00	0.00	9.67
				431				718.90				1				69.50				9.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,680	1,680	9.46	9.46	165.75	165.75	0.37	0.37	6	6	3.51	3.51	76.82	76.82	0.61	0.61	46.35	46.35
2	50	100	75	349	2,029	1.96	11.42	207.27	373.02	0.47	0.84	0	6	0.00	3.51	0.00	76.82	0.00	0.61	0.00	20.59
3	100	200	150	733	2,762	4.13	15.55	269.24	642.26	0.60	1.44	0	6	0.00	3.51	0.00	76.82	0.00	0.61	0.00	11.96
4	200	300	250	729	3,491	4.10	19.65	400.92	1,043.18	0.90	2.34	1	7	0.58	4.09	3.40	80.22	0.03	0.63	0.85	7.69
5	300	500	400	1,448	4,939	8.15	27.80	1,123.84	2,167.01	2.52	4.87	9	16	5.26	9.36	447.99	528.21	3.54	4.17	39.86	24.37
6	500	750	625	1,440	6,379	8.11	35.91	1,579.23	3,746.25	3.55	8.41	17	33	9.94	19.30	259.45	787.66	2.05	6.22	16.43	21.03
7	750	1,000	875	1,673	8,052	9.42	45.33	2,491.28	6,237.53	5.59	14.00	12	45	7.02	26.32	247.29	1,034.95	1.95	8.17	9.93	16.59
8	1,000	1,500	1,250	1,685	9,737	9.49	54.82	3,531.16	9,768.69	7.93	21.93	21	66	12.28	38.60	1,909.43	2,944.38	15.07	23.25	54.07	30.14
9	1,500	2,000	1,750	1,453	11,190	8.18	63.00	3,484.04	13,252.73	7.82	29.75	15	81	8.77	47.37	3,563.86	6,508.24	28.14	51.38	102.29	49.11
10	2,000	2,500	2,250	1,287	12,477	7.25	70.24	3,803.21	17,055.95	8.54	38.29	15	96	8.77	56.14	156.56	6,664.80	1.24	52.62	4.12	39.08
11	2,500	3,000	2,750	1,093	13,570	6.15	76.39	3,058.31	20,114.25	6.87	45.16	22	118	12.87	69.01	3,484.27	10,149.08	27.51	80.13	113.93	50.46
12	3,000	4,000	3,500	996	14,566	5.61	82.00	3,543.28	23,657.53	7.96	53.11	10	128	5.85	74.85	267.78	10,416.86	2.11	82.24	7.56	44.03
13	4,000	5,000	4,500	687	15,253	3.87	85.87	3,411.96	27,069.49	7.66	60.77	4	132	2.34	77.19	33.38	10,450.24	0.26	82.50	0.98	38.61
14	5,000	7,500	6,250	1,078	16,331	6.07	91.94	4,722.26	31,791.75	10.60	71.38	16	148	9.36	86.55	1,355.59	11,805.83	10.70	93.21	28.71	37.13
15	7,500	10,000	8,750	701	17,032	3.95	95.88	4,721.79	36,513.54	10.60	81.98	10	158	5.85	92.40	387.51	12,193.34	3.06	96.26	8.21	33.39
16	10,000	20,000	15,000	581	17,613	3.27	99.16	5,602.77	42,116.31	12.58	94.56	9	167	5.26	97.66	422.53	12,615.87	3.34	99.60	7.54	29.95
17	20,000	50,000	35,000	91	17,704	0.51	99.67	1,967.96	44,084.27	4.42	98.97	4	171	2.34	100.00	50.63	12,666.50	0.40	100.00	2.57	28.73
18	50,000	100,000	75,000	30	17,734	0.17	99.84	371.02	44,455.29	0.83	99.81	0	171	0.00	100.00	0.00	12,666.50	0.00	100.00	0.00	28.49
19	100,000	500,000	300,000	9	17,743	0.05	99.89	59.87	44,515.16	0.13	99.94	0	171	0.00	100.00	0.00	12,666.50	0.00	100.00	0.00	28.45
20	500,000	UP		20	17,763	0.11	100.00	26.26	44,541.42	0.06	100.00	0	171	0.00	100.00	0.00	12,666.50	0.00	100.00	0.00	28.44
				17,763				44,541.42				171				12,666.50				28.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,887	1,887	24.21	24.21	233.23	233.23	1.82	1.82	1	1	11.11	11.11	11.04	11.04	1.18	1.18	4.73	4.73
2	50	100	75	908	2,795	11.65	35.87	478.98	712.21	3.73	5.55	3	4	33.33	44.44	275.00	286.04	29.49	30.68	57.41	40.16
3	100	200	150	1,319	4,114	16.93	52.79	1,176.11	1,888.31	9.16	14.71	3	7	33.33	77.78	421.61	707.64	45.22	75.89	35.85	37.47
4	200	300	250	861	4,975	11.05	63.84	1,015.87	2,904.18	7.91	22.63	0	7	0.00	77.78	0.00	707.64	0.00	75.89	0.00	24.37
5	300	500	400	1,126	6,101	14.45	78.29	1,700.57	4,604.75	13.25	35.88	2	9	22.22	100.00	224.75	932.40	24.11	100.00	13.22	20.25
6	500	750	625	632	6,733	8.11	86.40	1,477.10	6,081.85	11.51	47.38	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	15.33
7	750	1,000	875	423	7,156	5.43	91.83	1,285.53	7,367.38	10.02	57.40	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	12.66
8	1,000	1,500	1,250	322	7,478	4.13	95.96	1,847.87	9,215.25	14.40	71.80	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	10.12
9	1,500	2,000	1,750	116	7,594	1.49	97.45	881.77	10,097.02	6.87	78.67	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	9.23
10	2,000	2,500	2,250	80	7,674	1.03	98.47	810.52	10,907.54	6.31	84.98	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	8.55
11	2,500	3,000	2,750	34	7,708	0.44	98.91	377.88	11,285.42	2.94	87.93	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	8.26
12	3,000	4,000	3,500	30	7,738	0.38	99.29	376.37	11,661.79	2.93	90.86	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	8.00
13	4,000	5,000	4,500	17	7,755	0.22	99.51	437.66	12,099.45	3.41	94.27	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.71
14	5,000	7,500	6,250	16	7,771	0.21	99.72	329.04	12,428.49	2.56	96.83	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.50
15	7,500	10,000	8,750	5	7,776	0.06	99.78	107.37	12,535.86	0.84	97.67	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.44
16	10,000	20,000	15,000	9	7,785	0.12	99.90	216.75	12,752.61	1.69	99.36	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.31
17	20,000	50,000	35,000	4	7,789	0.05	99.95	39.40	12,792.01	0.31	99.66	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.29
18	50,000	100,000	75,000	2	7,791	0.03	99.97	27.23	12,819.24	0.21	99.88	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.27
19	100,000	500,000	300,000	2	7,793	0.03	100.00	15.89	12,835.12	0.12	100.00	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.26
20	500,000	UP		0	7,793	0.00	100.00	0.00	12,835.12	0.00	100.00	0	9	0.00	100.00	0.00	932.40	0.00	100.00	0.00	7.26
				7,793				12,835.12				9				932.40				7.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	263	263	9.35	9.35	23.69	23.69	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	119	382	4.23	13.58	43.11	66.81	1.21	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	231	613	8.21	21.80	85.90	152.70	2.42	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	251	864	8.93	30.73	108.44	261.14	3.05	7.34	1	1	9.09	9.09	4.34	4.34	1.96	1.96	4.00	1.66
5	300	500	400	599	1,463	21.30	52.03	299.79	560.93	8.43	15.78	1	2	9.09	18.18	37.75	42.09	17.04	19.00	12.59	7.50
6	500	750	625	385	1,848	13.69	65.72	349.93	910.86	9.84	25.62	5	7	45.45	63.64	33.57	75.66	15.15	34.15	9.59	8.31
7	750	1,000	875	297	2,145	10.56	76.28	362.95	1,273.81	10.21	35.82	0	7	0.00	63.64	0.00	75.66	0.00	34.15	0.00	5.94
8	1,000	1,500	1,250	251	2,396	8.93	85.21	422.53	1,696.34	11.88	47.71	1	8	9.09	72.73	8.00	83.66	3.61	37.76	1.89	4.93
9	1,500	2,000	1,750	138	2,534	4.91	90.11	342.03	2,038.36	9.62	57.33	1	9	9.09	81.82	5.50	89.16	2.48	40.25	1.61	4.37
10	2,000	2,500	2,250	64	2,598	2.28	92.39	177.05	2,215.42	4.98	62.31	0	9	0.00	81.82	0.00	89.16	0.00	40.25	0.00	4.02
11	2,500	3,000	2,750	67	2,665	2.38	94.77	234.39	2,449.81	6.59	68.90	0	9	0.00	81.82	0.00	89.16	0.00	40.25	0.00	3.64
12	3,000	4,000	3,500	45	2,710	1.60	96.37	215.65	2,665.45	6.06	74.96	1	10	9.09	90.91	118.12	207.28	53.32	93.57	54.77	7.78
13	4,000	5,000	4,500	28	2,738	1.00	97.37	180.11	2,845.56	5.07	80.03	0	10	0.00	90.91	0.00	207.28	0.00	93.57	0.00	7.28
14	5,000	7,500	6,250	46	2,784	1.64	99.00	361.36	3,206.92	10.16	90.19	1	11	9.09	100.00	14.25	221.53	6.43	100.00	3.94	6.91
15	7,500	10,000	8,750	12	2,796	0.43	99.43	117.19	3,324.12	3.30	93.49	0	11	0.00	100.00	0.00	221.53	0.00	100.00	0.00	6.66
16	10,000	20,000	15,000	6	2,802	0.21	99.64	109.50	3,433.62	3.08	96.57	0	11	0.00	100.00	0.00	221.53	0.00	100.00	0.00	6.45
17	20,000	50,000	35,000	5	2,807	0.18	99.82	118.77	3,552.39	3.34	99.91	0	11	0.00	100.00	0.00	221.53	0.00	100.00	0.00	6.24
18	50,000	100,000	75,000	2	2,809	0.07	99.89	0.00	3,552.39	0.00	99.91	0	11	0.00	100.00	0.00	221.53	0.00	100.00	0.00	6.24
19	100,000	500,000	300,000	1	2,810	0.04	99.93	0.94	3,553.33	0.03	99.93	0	11	0.00	100.00	0.00	221.53	0.00	100.00	0.00	6.23
20	500,000	UP		2	2,812	0.07	100.00	2.36	3,555.69	0.07	100.00	0	11	0.00	100.00	0.00	221.53	0.00	100.00	0.00	6.23
				2,812				3,555.69				11				221.53				6.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	5.08	5.08	1.62	1.62	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	52	5.93	11.02	1.62	3.23	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	85	6.99	18.01	5.43	8.66	0.23	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	106	4.45	22.46	36.96	45.63	1.58	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	133	5.72	28.18	24.51	70.14	1.05	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	150	3.60	31.78	21.62	91.75	0.92	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	167	3.60	35.38	102.90	194.65	4.39	8.31	1	1	16.67	16.67	296.88	296.88	15.62	15.62	288.52	152.52
8	1,000	1,500	1,250	26	193	5.51	40.89	120.62	315.27	5.15	13.45	0	1	0.00	16.67	0.00	296.88	0.00	15.62	0.00	94.17
9	1,500	2,000	1,750	27	220	5.72	46.61	78.49	393.76	3.35	16.80	0	1	0.00	16.67	0.00	296.88	0.00	15.62	0.00	75.40
10	2,000	2,500	2,250	22	242	4.66	51.27	98.91	492.67	4.22	21.02	1	2	16.67	33.33	1,261.39	1,558.26	66.38	82.00	1275.24	316.29
11	2,500	3,000	2,750	15	257	3.18	54.45	68.57	561.25	2.93	23.95	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	277.64
12	3,000	4,000	3,500	20	277	4.24	58.69	72.03	633.28	3.07	27.02	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	246.06
13	4,000	5,000	4,500	8	285	1.69	60.38	90.21	723.49	3.85	30.87	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	215.38
14	5,000	7,500	6,250	21	306	4.45	64.83	212.87	936.36	9.08	39.95	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	166.42
15	7,500	10,000	8,750	12	318	2.54	67.37	206.34	1,142.70	8.80	48.76	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	136.37
16	10,000	20,000	15,000	55	373	11.65	79.03	520.92	1,663.61	22.23	70.98	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	93.67
17	20,000	50,000	35,000	48	421	10.17	89.19	338.32	2,001.93	14.44	85.42	3	5	50.00	83.33	319.26	1,877.53	16.80	98.80	94.37	93.79
18	50,000	100,000	75,000	28	449	5.93	95.13	146.55	2,148.49	6.25	91.67	0	5	0.00	83.33	0.00	1,877.53	0.00	98.80	0.00	87.39
19	100,000	500,000	300,000	13	462	2.75	97.88	92.85	2,241.34	3.96	95.64	0	5	0.00	83.33	0.00	1,877.53	0.00	98.80	0.00	83.77
20	500,000	UP		10	472	2.12	100.00	102.28	2,343.62	4.36	100.00	1	6	16.67	100.00	22.84	1,900.37	1.20	100.00	22.33	81.09
				472				2,343.62				6				1,900.37				81.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.70	8.70	52.77	52.77	26.09	26.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.35	13.04	0.29	52.48	0.14	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	8.70	21.74	0.85	51.63	0.42	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	1.45	50.18	0.72	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.35	30.43	1.43	48.75	0.71	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.35	34.78	3.10	45.65	1.53	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.35	39.13	7.54	38.12	3.73	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.35	43.48	6.21	31.91	3.07	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.35	47.83	6.68	25.23	3.30	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.35	52.17	10.09	15.14	4.99	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.35	56.52	11.60	3.53	5.74	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.35	60.87	9.53	5.99	4.71	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.35	65.22	5.48	11.48	2.71	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.35	69.57	9.86	21.34	4.87	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.35	73.91	1.16	22.50	0.58	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.35	78.26	1.16	23.67	0.58	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.35	82.61	0.00	23.67	0.00	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.35	86.96	70.92	94.59	35.06	46.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.35	91.30	105.84	200.43	52.33	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	23	8.70	100.00	1.83	202.26	0.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				202.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29492 AQUARIA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				42.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	18.43	18.43	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				18.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.90	0.90	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	0.25	1.15	0.28	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	10.34	20.69	3.35	4.50	3.76	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.45	24.14	0.36	4.86	0.40	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.45	27.59	0.69	5.55	0.77	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	11	10.34	37.93	2.07	7.61	2.32	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	14	10.34	48.28	1.72	9.33	1.93	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	17	10.34	58.62	5.56	14.89	6.23	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	3.45	62.07	3.67	18.56	4.12	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	3.45	65.52	1.03	19.59	1.15	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	3.45	68.97	1.55	21.14	1.74	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	24	13.79	82.76	17.02	38.16	19.09	42.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	26	6.90	89.66	11.42	49.58	12.80	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	3.45	93.10	11.73	61.31	13.15	68.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	29	6.90	100.00	27.87	89.18	31.25	100.00	1	1	100.00	100.00	28.88	28.88	100.00	100.00	103.62	32.38
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38
20	500,000	UP		0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38
				29				89.18				1				28.88				32.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,401	1,401	16.82	16.82	72.10	72.10	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	329	1,730	3.95	20.77	52.90	125.00	0.29	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	535	2,265	6.42	27.19	126.54	251.54	0.69	1.38	2	2	4.76	4.76	10.34	10.34	0.15	0.15	8.17	4.11
4	200	300	250	557	2,822	6.69	33.88	225.98	477.53	1.24	2.62	0	2	0.00	4.76	0.00	10.34	0.00	0.15	0.00	2.17
5	300	500	400	930	3,752	11.17	45.05	346.95	824.48	1.91	4.53	2	4	4.76	9.52	7.65	17.99	0.11	0.26	2.20	2.18
6	500	750	625	732	4,484	8.79	53.84	445.52	1,269.99	2.45	6.97	0	4	0.00	9.52	0.00	17.99	0.00	0.26	0.00	1.42
7	750	1,000	875	664	5,148	7.97	61.81	536.61	1,806.61	2.95	9.92	2	6	4.76	14.29	294.13	312.12	4.31	4.57	54.81	17.28
8	1,000	1,500	1,250	660	5,808	7.92	69.73	812.41	2,619.01	4.46	14.38	3	9	7.14	21.43	191.61	503.73	2.81	7.38	23.59	19.23
9	1,500	2,000	1,750	386	6,194	4.63	74.37	653.93	3,272.94	3.59	17.97	0	9	0.00	21.43	0.00	503.73	0.00	7.38	0.00	15.39
10	2,000	2,500	2,250	226	6,420	2.71	77.08	464.07	3,737.01	2.55	20.52	0	9	0.00	21.43	0.00	503.73	0.00	7.38	0.00	13.48
11	2,500	3,000	2,750	152	6,572	1.82	78.91	410.66	4,147.67	2.26	22.78	0	9	0.00	21.43	0.00	503.73	0.00	7.38	0.00	12.14
12	3,000	4,000	3,500	214	6,786	2.57	81.47	736.21	4,883.88	4.04	26.82	2	11	4.76	26.19	7.22	510.95	0.11	7.49	0.98	10.46
13	4,000	5,000	4,500	169	6,955	2.03	83.50	513.60	5,397.48	2.82	29.64	5	16	11.90	38.10	90.16	601.11	1.32	8.81	17.56	11.14
14	5,000	7,500	6,250	222	7,177	2.67	86.17	1,033.45	6,430.93	5.68	35.32	4	20	9.52	47.62	87.77	688.88	1.29	10.10	8.49	10.71
15	7,500	10,000	8,750	171	7,348	2.05	88.22	1,173.57	7,604.50	6.44	41.76	0	20	0.00	47.62	0.00	688.88	0.00	10.10	0.00	9.06
16	10,000	20,000	15,000	257	7,605	3.09	91.31	2,349.24	9,953.74	12.90	54.66	2	22	4.76	52.38	1,769.18	2,458.06	25.93	36.03	75.31	24.69
17	20,000	50,000	35,000	307	7,912	3.69	94.99	3,220.25	13,173.99	17.68	72.35	4	26	9.52	61.90	19.97	2,478.03	0.29	36.32	0.62	18.81
18	50,000	100,000	75,000	149	8,061	1.79	96.78	1,793.11	14,967.10	9.85	82.19	5	31	11.90	73.81	392.22	2,870.25	5.75	42.07	21.87	19.18
19	100,000	500,000	300,000	209	8,270	2.51	99.29	2,129.01	17,096.11	11.69	93.89	9	40	21.43	95.24	899.30	3,769.55	13.18	55.25	42.24	22.05
20	500,000	UP		59	8,329	0.71	100.00	1,113.16	18,209.26	6.11	100.00	2	42	4.76	100.00	3,053.28	6,822.83	44.75	100.00	274.29	37.47
				8,329				18,209.26				42				6,822.83				37.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	286	286	8.45	8.45	17.83	17.83	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	66	352	1.95	10.40	5.06	22.88	0.07	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	267	619	7.89	18.29	38.32	61.21	0.51	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	297	916	8.78	27.07	77.82	139.03	1.04	1.86	1	1	3.45	3.45	31.40	31.40	3.22	3.22	40.35	22.59
5	300	500	400	422	1,338	12.47	39.54	104.77	243.80	1.40	3.26	0	1	0.00	3.45	0.00	31.40	0.00	3.22	0.00	12.88
6	500	750	625	348	1,686	10.28	49.82	144.97	388.77	1.94	5.20	0	1	0.00	3.45	0.00	31.40	0.00	3.22	0.00	8.08
7	750	1,000	875	207	1,893	6.12	55.94	151.82	540.59	2.03	7.23	0	1	0.00	3.45	0.00	31.40	0.00	3.22	0.00	5.81
8	1,000	1,500	1,250	260	2,153	7.68	63.62	260.30	800.89	3.48	10.71	2	3	6.90	10.34	2.82	34.22	0.29	3.51	1.08	4.27
9	1,500	2,000	1,750	164	2,317	4.85	68.47	252.21	1,053.10	3.37	14.08	0	3	0.00	10.34	0.00	34.22	0.00	3.51	0.00	3.25
10	2,000	2,500	2,250	117	2,434	3.46	71.93	222.52	1,275.62	2.98	17.06	1	4	3.45	13.79	12.96	47.18	1.33	4.84	5.83	3.70
11	2,500	3,000	2,750	153	2,587	4.52	76.45	335.33	1,610.95	4.48	21.54	1	5	3.45	17.24	89.83	137.02	9.21	14.05	26.79	8.51
12	3,000	4,000	3,500	168	2,755	4.96	81.41	500.20	2,111.15	6.69	28.23	5	10	17.24	34.48	214.37	351.39	21.99	36.04	42.86	16.64
13	4,000	5,000	4,500	113	2,868	3.34	84.75	456.67	2,567.82	6.11	34.34	1	11	3.45	37.93	10.19	361.58	1.05	37.08	2.23	14.08
14	5,000	7,500	6,250	159	3,027	4.70	89.45	818.88	3,386.71	10.95	45.29	5	16	17.24	55.17	124.50	486.08	12.77	49.85	15.20	14.35
15	7,500	10,000	8,750	110	3,137	3.25	92.70	800.28	4,186.99	10.70	55.99	2	18	6.90	62.07	11.97	498.05	1.23	51.08	1.50	11.90
16	10,000	20,000	15,000	143	3,280	4.23	96.93	1,545.05	5,732.03	20.66	76.66	1	19	3.45	65.52	19.68	517.73	2.02	53.10	1.27	9.03
17	20,000	50,000	35,000	84	3,364	2.48	99.41	1,382.68	7,114.71	18.49	95.15	3	22	10.34	75.86	65.93	583.66	6.76	59.86	4.77	8.20
18	50,000	100,000	75,000	11	3,375	0.33	99.73	204.25	7,318.97	2.73	97.88	1	23	3.45	79.31	8.46	592.12	0.87	60.73	4.14	8.09
19	100,000	500,000	300,000	9	3,384	0.27	100.00	158.71	7,477.68	2.12	100.00	6	29	20.69	100.00	382.92	975.04	39.27	100.00	241.27	13.04
20	500,000	UP		0	3,384	0.00	100.00	0.00	7,477.68	0.00	100.00	0	29	0.00	100.00	0.00	975.04	0.00	100.00	0.00	13.04
				3,384				7,477.68				29				975.04				13.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	928	928	8.69	8.69	72.57	72.57	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	288	1,216	2.70	11.38	73.92	146.49	0.30	0.59	1	1	0.85	0.85	7.62	7.62	0.10	0.10	10.31	5.20
3	100	200	150	794	2,010	7.43	18.81	186.98	333.47	0.76	1.35	1	2	0.85	1.71	11.71	19.33	0.16	0.26	6.26	5.80
4	200	300	250	825	2,835	7.72	26.54	232.66	566.13	0.94	2.29	0	2	0.00	1.71	0.00	19.33	0.00	0.26	0.00	3.41
5	300	500	400	1,200	4,035	11.23	37.77	436.19	1,002.32	1.76	4.05	6	8	5.13	6.84	872.90	892.23	11.65	11.91	200.12	89.02
6	500	750	625	922	4,957	8.63	46.40	447.12	1,449.44	1.81	5.86	1	9	0.85	7.69	276.48	1,168.71	3.69	15.60	61.84	80.63
7	750	1,000	875	847	5,804	7.93	54.32	628.66	2,078.10	2.54	8.40	2	11	1.71	9.40	20.28	1,188.99	0.27	15.87	3.23	57.22
8	1,000	1,500	1,250	721	6,525	6.75	61.07	761.36	2,839.46	3.08	11.47	6	17	5.13	14.53	44.01	1,232.99	0.59	16.46	5.78	43.42
9	1,500	2,000	1,750	554	7,079	5.19	66.26	795.81	3,635.27	3.21	14.69	5	22	4.27	18.80	89.97	1,322.96	1.20	17.66	11.30	36.39
10	2,000	2,500	2,250	330	7,409	3.09	69.35	598.33	4,233.60	2.42	17.10	5	27	4.27	23.08	271.80	1,594.76	3.63	21.29	45.43	37.67
11	2,500	3,000	2,750	336	7,745	3.14	72.49	729.33	4,962.93	2.95	20.05	2	29	1.71	24.79	15.30	1,610.06	0.20	21.49	2.10	32.44
12	3,000	4,000	3,500	375	8,120	3.51	76.00	1,103.88	6,066.81	4.46	24.51	3	32	2.56	27.35	480.50	2,090.56	6.41	27.90	43.53	34.46
13	4,000	5,000	4,500	383	8,503	3.58	79.59	1,408.46	7,475.27	5.69	30.20	2	34	1.71	29.06	26.82	2,117.38	0.36	28.26	1.90	28.33
14	5,000	7,500	6,250	467	8,970	4.37	83.96	2,142.63	9,617.90	8.66	38.85	3	37	2.56	31.62	343.04	2,460.42	4.58	32.84	16.01	25.58
15	7,500	10,000	8,750	358	9,328	3.35	87.31	1,967.87	11,585.77	7.95	46.80	8	45	6.84	38.46	980.08	3,440.50	13.08	45.92	49.80	29.70
16	10,000	20,000	15,000	575	9,903	5.38	92.69	4,505.27	16,091.03	18.20	65.01	14	59	11.97	50.43	390.65	3,831.14	5.21	51.14	8.67	23.81
17	20,000	50,000	35,000	484	10,387	4.53	97.22	5,637.16	21,728.20	22.77	87.78	23	82	19.66	70.09	2,856.94	6,688.08	38.13	89.27	50.68	30.78
18	50,000	100,000	75,000	138	10,525	1.29	98.51	1,668.60	23,396.80	6.74	94.52	5	87	4.27	74.36	29.65	6,717.73	0.40	89.67	1.78	28.71
19	100,000	500,000	300,000	141	10,666	1.32	99.83	1,195.44	24,592.24	4.83	99.35	18	105	15.38	89.74	747.63	7,465.36	9.98	99.65	62.54	30.36
20	500,000	UP		18	10,684	0.17	100.00	161.24	24,753.48	0.65	100.00	12	117	10.26	100.00	26.46	7,491.83	0.35	100.00	16.41	30.27
				10,684				24,753.48				117				7,491.83				30.27	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	18.75	18.75	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.56	20.31	0.03	0.08	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	16	4.69	25.00	13.89	13.97	5.11	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	19	4.69	29.69	26.82	40.79	9.87	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	22	4.69	34.38	0.90	41.69	0.33	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	24	3.13	37.50	0.17	41.87	0.06	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	26	3.13	40.63	4.25	46.12	1.56	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	30	6.25	46.88	1.71	47.83	0.63	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	1.56	48.44	0.38	48.21	0.14	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	34	4.69	53.13	3.74	51.95	1.37	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	36	3.13	56.25	1.69	53.63	0.62	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	40	6.25	62.50	10.26	63.90	3.77	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	41	1.56	64.06	7.48	71.37	2.75	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	45	6.25	70.31	12.77	84.14	4.69	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	46	1.56	71.88	1.34	85.48	0.49	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	52	9.38	81.25	57.58	143.06	21.18	52.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	54	3.13	84.38	38.10	181.16	14.01	66.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	55	1.56	85.94	25.20	206.36	9.27	75.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	64	14.06	100.00	65.54	271.90	24.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	64	0.00	100.00	0.00	271.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				271.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	15.47	15.47	17.29	17.29	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	66	3.44	18.91	1.65	18.94	0.24	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	87	6.02	24.93	7.69	26.63	1.11	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	34	121	9.74	34.67	15.97	42.60	2.30	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	173	14.90	49.57	30.72	73.31	4.43	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	208	10.03	59.60	36.48	109.80	5.27	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	230	6.30	65.90	42.31	152.11	6.11	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	47	277	13.47	79.37	72.46	224.57	10.46	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	302	7.16	86.53	79.91	304.47	11.54	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	310	2.29	88.83	19.87	324.35	2.87	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	318	2.29	91.12	37.35	361.70	5.39	52.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	324	1.72	92.84	23.03	384.73	3.32	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	330	1.72	94.56	48.33	433.05	6.98	62.52	1	1	100.00	100.00	13.00	13.00	100.00	100.00	26.90	3.00
14	5,000	7,500	6,250	8	338	2.29	96.85	76.27	509.32	11.01	73.53	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.55
15	7,500	10,000	8,750	6	344	1.72	98.57	82.15	591.47	11.86	85.39	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.20
16	10,000	20,000	15,000	2	346	0.57	99.14	21.64	613.12	3.12	88.51	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.12
17	20,000	50,000	35,000	3	349	0.86	100.00	79.58	692.70	11.49	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88
18	50,000	100,000	75,000	0	349	0.00	100.00	0.00	692.70	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88
19	100,000	500,000	300,000	0	349	0.00	100.00	0.00	692.70	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88
20	500,000	UP		0	349	0.00	100.00	0.00	692.70	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.88
				349				692.70				1				13.00				1.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	17.76	17.76	0.27	0.27	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.93	18.69	0.07	0.34	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	27	6.54	25.23	1.46	1.80	0.35	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	30	2.80	28.04	2.03	3.83	0.49	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	38	7.48	35.51	6.12	9.94	1.48	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	42	3.74	39.25	4.05	14.00	0.98	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	47	4.67	43.93	9.84	23.83	2.38	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	56	8.41	52.34	14.30	38.14	3.46	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	59	2.80	55.14	6.81	44.95	1.65	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	65	5.61	60.75	20.71	65.66	5.01	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	71	5.61	66.36	27.91	93.57	6.75	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	76	4.67	71.03	26.27	119.85	6.36	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	84	7.48	78.50	62.51	182.35	15.12	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	95	10.28	88.79	59.01	241.36	14.28	58.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	97	1.87	90.65	30.82	272.18	7.46	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	105	7.48	98.13	113.83	386.00	27.54	93.40	1	1	100.00	100.00	0.90	0.90	100.00	100.00	0.79	0.23
17	20,000	50,000	35,000	2	107	1.87	100.00	27.30	413.30	6.60	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22
18	50,000	100,000	75,000	0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22
20	500,000	UP		0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22
				107				413.30				1				0.90				0.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,206	1,206	12.36	12.36	314.79	314.79	1.18	1.18	2	2	2.17	2.17	48.57	48.57	1.90	1.90	15.43	15.43
2	50	100	75	633	1,839	6.49	18.85	127.02	187.76	0.48	0.70	0	2	0.00	2.17	0.00	48.57	0.00	1.90	0.00	25.87
3	100	200	150	881	2,720	9.03	27.89	290.59	102.82	1.09	0.39	1	3	1.09	3.26	50.00	98.57	1.96	3.85	17.21	95.87
4	200	300	250	692	3,412	7.09	34.98	345.79	448.61	1.30	1.68	0	3	0.00	3.26	0.00	98.57	0.00	3.85	0.00	21.97
5	300	500	400	1,052	4,464	10.79	45.77	717.67	1,166.27	2.69	4.38	7	10	7.61	10.87	204.60	303.17	8.00	11.85	28.51	25.99
6	500	750	625	680	5,144	6.97	52.74	666.01	1,832.29	2.50	6.87	3	13	3.26	14.13	36.11	339.28	1.41	13.27	5.42	18.52
7	750	1,000	875	623	5,767	6.39	59.12	940.33	2,772.62	3.53	10.40	3	16	3.26	17.39	120.41	459.70	4.71	17.97	12.81	16.58
8	1,000	1,500	1,250	689	6,456	7.06	66.19	1,238.08	4,010.70	4.65	15.05	3	19	3.26	20.65	37.49	497.18	1.47	19.44	3.03	12.40
9	1,500	2,000	1,750	515	6,971	5.28	71.47	1,383.08	5,393.78	5.19	20.24	2	21	2.17	22.83	14.75	511.94	0.58	20.02	1.07	9.49
10	2,000	2,500	2,250	352	7,323	3.61	75.08	1,102.96	6,496.74	4.14	24.37	5	26	5.43	28.26	100.00	611.94	3.91	23.93	9.07	9.42
11	2,500	3,000	2,750	296	7,619	3.03	78.11	1,141.43	7,638.17	4.28	28.66	2	28	2.17	30.43	13.07	625.01	0.51	24.44	1.14	8.18
12	3,000	4,000	3,500	363	7,982	3.72	81.83	1,829.81	9,467.98	6.87	35.52	3	31	3.26	33.70	39.51	664.51	1.54	25.98	2.16	7.02
13	4,000	5,000	4,500	260	8,242	2.67	84.50	1,413.38	10,881.36	5.30	40.83	4	35	4.35	38.04	483.96	1,148.47	18.92	44.91	34.24	10.55
14	5,000	7,500	6,250	338	8,580	3.47	87.96	2,496.77	13,378.13	9.37	50.19	4	39	4.35	42.39	140.10	1,288.57	5.48	50.38	5.61	9.63
15	7,500	10,000	8,750	283	8,863	2.90	90.87	2,449.65	15,827.78	9.19	59.38	10	49	10.87	53.26	538.16	1,826.73	21.04	71.43	21.97	11.54
16	10,000	20,000	15,000	450	9,313	4.61	95.48	5,349.40	21,177.19	20.07	79.45	18	67	19.57	72.83	190.73	2,017.45	7.46	78.88	3.57	9.53
17	20,000	50,000	35,000	287	9,600	2.94	98.42	3,814.60	24,991.79	14.31	93.77	22	89	23.91	96.74	478.52	2,495.97	18.71	97.59	12.54	9.99
18	50,000	100,000	75,000	81	9,681	0.83	99.25	818.62	25,810.41	3.07	96.84	0	89	0.00	96.74	0.00	2,495.97	0.00	97.59	0.00	9.67
19	100,000	500,000	300,000	68	9,749	0.70	99.95	785.65	26,596.06	2.95	99.78	3	92	3.26	100.00	61.51	2,557.48	2.41	100.00	7.83	9.62
20	500,000	UP		5	9,754	0.05	100.00	57.44	26,653.50	0.22	100.00	0	92	0.00	100.00	0.00	2,557.48	0.00	100.00	0.00	9.60
				9,754				26,653.50				92				2,557.48				9.60	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	25.31	25.31	4.71	4.71	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	69	2.86	28.16	1.44	6.15	0.14	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	104	14.29	42.45	28.82	34.97	2.78	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	128	9.80	52.24	14.19	49.17	1.37	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	149	8.57	60.82	23.93	73.10	2.30	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	158	3.67	64.49	22.29	95.39	2.15	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	166	3.27	67.76	18.50	113.89	1.78	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	175	3.67	71.43	28.53	142.42	2.75	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	184	3.67	75.10	40.84	183.26	3.93	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	185	0.41	75.51	4.65	187.91	0.45	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	188	1.22	76.73	81.17	269.08	7.82	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	196	3.27	80.00	114.64	383.72	11.04	36.96	1	1	100.00	100.00	30.00	30.00	100.00	100.00	26.17	7.82
13	4,000	5,000	4,500	10	206	4.08	84.08	91.65	475.36	8.83	45.79	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	6.31
14	5,000	7,500	6,250	16	222	6.53	90.61	171.25	646.62	16.49	62.28	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	4.64
15	7,500	10,000	8,750	8	230	3.27	93.88	166.78	813.39	16.06	78.35	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.69
16	10,000	20,000	15,000	9	239	3.67	97.55	185.84	999.23	17.90	96.25	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.00
17	20,000	50,000	35,000	1	240	0.41	97.96	0.00	999.23	0.00	96.25	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.00
18	50,000	100,000	75,000	1	241	0.41	98.37	35.40	1,034.63	3.41	99.66	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.90
19	100,000	500,000	300,000	4	245	1.63	100.00	3.58	1,038.21	0.34	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.89
20	500,000	UP		0	245	0.00	100.00	0.00	1,038.21	0.00	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.89
				245				1,038.21				1				30.00				2.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	208	208	10.79	10.79	3.13	3.13	0.09	0.09	1	1	3.33	3.33	2.72	2.72	0.45	0.45	86.94	86.94
2	50	100	75	131	339	6.80	17.59	28.58	25.46	0.79	0.70	2	3	6.67	10.00	4.89	7.61	0.80	1.25	17.10	29.89
3	100	200	150	160	499	8.30	25.90	44.20	69.66	1.22	1.93	3	6	10.00	20.00	41.13	48.74	6.74	7.99	93.05	69.97
4	200	300	250	155	654	8.04	33.94	52.77	122.43	1.46	3.39	1	7	3.33	23.33	10.97	59.71	1.80	9.79	20.79	48.77
5	300	500	400	238	892	12.35	46.29	129.16	251.59	3.58	6.96	2	9	6.67	30.00	25.59	85.30	4.20	13.99	19.82	33.90
6	500	750	625	151	1,043	7.84	54.13	129.36	380.95	3.58	10.55	4	13	13.33	43.33	46.47	131.77	7.62	21.61	35.92	34.59
7	750	1,000	875	176	1,219	9.13	63.26	218.56	599.51	6.05	16.60	3	16	10.00	53.33	59.69	191.46	9.79	31.39	27.31	31.94
8	1,000	1,500	1,250	161	1,380	8.35	71.61	254.29	853.80	7.04	23.64	0	16	0.00	53.33	0.00	191.46	0.00	31.39	0.00	22.42
9	1,500	2,000	1,750	104	1,484	5.40	77.01	209.08	1,062.88	5.79	29.42	0	16	0.00	53.33	0.00	191.46	0.00	31.39	0.00	18.01
10	2,000	2,500	2,250	59	1,543	3.06	80.07	154.45	1,217.33	4.28	33.70	4	20	13.33	66.67	76.19	267.65	12.49	43.89	49.33	21.99
11	2,500	3,000	2,750	35	1,578	1.82	81.89	127.76	1,345.09	3.54	37.24	1	21	3.33	70.00	13.22	280.87	2.17	46.05	10.35	20.88
12	3,000	4,000	3,500	74	1,652	3.84	85.73	268.59	1,613.68	7.44	44.67	2	23	6.67	76.67	40.34	321.21	6.61	52.67	15.02	19.91
13	4,000	5,000	4,500	49	1,701	2.54	88.27	259.07	1,872.76	7.17	51.84	3	26	10.00	86.67	234.68	555.89	38.48	91.15	90.59	29.68
14	5,000	7,500	6,250	87	1,788	4.51	92.79	521.79	2,394.55	14.45	66.29	1	27	3.33	90.00	2.09	557.98	0.34	91.49	0.40	23.30
15	7,500	10,000	8,750	24	1,812	1.25	94.03	159.40	2,553.94	4.41	70.70	0	27	0.00	90.00	0.00	557.98	0.00	91.49	0.00	21.85
16	10,000	20,000	15,000	67	1,879	3.48	97.51	468.51	3,022.45	12.97	83.67	2	29	6.67	96.67	1.90	559.87	0.31	91.80	0.41	18.52
17	20,000	50,000	35,000	35	1,914	1.82	99.33	346.15	3,368.60	9.58	93.26	1	30	3.33	100.00	50.00	609.87	8.20	100.00	14.44	18.10
18	50,000	100,000	75,000	8	1,922	0.42	99.74	167.80	3,536.40	4.65	97.90	0	30	0.00	100.00	0.00	609.87	0.00	100.00	0.00	17.25
19	100,000	500,000	300,000	5	1,927	0.26	100.00	75.83	3,612.23	2.10	100.00	0	30	0.00	100.00	0.00	609.87	0.00	100.00	0.00	16.88
20	500,000	UP		0	1,927	0.00	100.00	0.00	3,612.23	0.00	100.00	0	30	0.00	100.00	0.00	609.87	0.00	100.00	0.00	16.88
				1,927				3,612.23				30				609.87				16.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,715	1,715	24.01	24.01	7.06	7.06	0.15	0.15	10	10	24.39	24.39	57.78	57.78	2.67	2.67	818.69	818.69
2	50	100	75	1,055	2,770	14.77	38.77	28.60	35.66	0.61	0.76	1	11	2.44	26.83	9.82	67.59	0.45	3.13	34.32	189.55
3	100	200	150	929	3,699	13.00	51.78	58.34	94.00	1.24	2.00	5	16	12.20	39.02	8.34	75.93	0.39	3.51	14.29	80.77
4	200	300	250	692	4,391	9.69	61.46	88.08	182.08	1.88	3.88	2	18	4.88	43.90	61.46	137.39	2.84	6.36	69.78	75.46
5	300	500	400	572	4,963	8.01	69.47	147.48	329.56	3.14	7.02	0	18	0.00	43.90	0.00	137.39	0.00	6.36	0.00	41.69
6	500	750	625	384	5,347	5.38	74.85	161.79	491.35	3.45	10.46	1	19	2.44	46.34	0.00	137.39	0.00	6.36	0.00	27.96
7	750	1,000	875	278	5,625	3.89	78.74	167.63	658.98	3.57	14.04	2	21	4.88	51.22	36.76	174.15	1.70	8.06	21.93	26.43
8	1,000	1,500	1,250	471	6,096	6.59	85.33	302.74	961.72	6.45	20.48	7	28	17.07	68.29	297.45	471.60	13.76	21.82	98.25	49.04
9	1,500	2,000	1,750	298	6,394	4.17	89.50	316.06	1,277.78	6.73	27.21	1	29	2.44	70.73	19.00	490.60	0.88	22.69	6.01	38.39
10	2,000	2,500	2,250	158	6,552	2.21	91.71	243.78	1,521.56	5.19	32.41	2	31	4.88	75.61	1,509.05	1,999.65	69.81	92.50	619.03	131.42
11	2,500	3,000	2,750	84	6,636	1.18	92.89	186.97	1,708.53	3.98	36.39	3	34	7.32	82.93	54.78	2,054.43	2.53	95.04	29.30	120.25
12	3,000	4,000	3,500	87	6,723	1.22	94.11	298.37	2,006.90	6.35	42.74	2	36	4.88	87.80	13.44	2,067.87	0.62	95.66	4.51	103.04
13	4,000	5,000	4,500	54	6,777	0.76	94.86	199.01	2,205.91	4.24	46.98	0	36	0.00	87.80	0.00	2,067.87	0.00	95.66	0.00	93.74
14	5,000	7,500	6,250	87	6,864	1.22	96.08	268.74	2,474.65	5.72	52.71	0	36	0.00	87.80	0.00	2,067.87	0.00	95.66	0.00	83.56
15	7,500	10,000	8,750	73	6,937	1.02	97.10	373.78	2,848.43	7.96	60.67	2	38	4.88	92.68	74.38	2,142.25	3.44	99.10	19.90	75.21
16	10,000	20,000	15,000	97	7,034	1.36	98.46	744.38	3,592.81	15.85	76.52	1	39	2.44	95.12	5.40	2,147.65	0.25	99.35	0.73	59.78
17	20,000	50,000	35,000	73	7,107	1.02	99.48	717.88	4,310.69	15.29	91.81	1	40	2.44	97.56	3.43	2,151.09	0.16	99.51	0.48	49.90
18	50,000	100,000	75,000	29	7,136	0.41	99.89	254.29	4,564.98	5.42	97.23	1	41	2.44	100.00	10.66	2,161.75	0.49	100.00	4.19	47.36
19	100,000	500,000	300,000	4	7,140	0.06	99.94	52.95	4,617.93	1.13	98.35	0	41	0.00	100.00	0.00	2,161.75	0.00	100.00	0.00	46.81
20	500,000	UP		4	7,144	0.06	100.00	77.30	4,695.23	1.65	100.00	0	41	0.00	100.00	0.00	2,161.75	0.00	100.00	0.00	46.04
				7,144				4,695.23				41				2,161.75				46.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	275	275	9.96	9.96	25.60	25.60	0.33	0.33	5	5	7.94	7.94	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	45	320	1.63	11.59	14.94	40.53	0.19	0.52	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	88	408	3.19	14.77	39.24	79.78	0.50	1.02	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	78	486	2.82	17.60	101.74	181.51	1.31	2.33	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	163	649	5.90	23.50	73.65	255.17	0.95	3.28	0	5	0.00	7.94	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	167	816	6.05	29.54	125.33	380.50	1.61	4.89	2	7	3.17	11.11	503.39	503.39	11.58	11.58	401.65	132.30
7	750	1,000	875	179	995	6.48	36.02	161.21	541.71	2.07	6.96	1	8	1.59	12.70	4.91	508.30	0.11	11.70	3.05	93.83
8	1,000	1,500	1,250	283	1,278	10.25	46.27	374.83	916.55	4.82	11.78	4	12	6.35	19.05	95.17	603.47	2.19	13.89	25.39	65.84
9	1,500	2,000	1,750	185	1,463	6.70	52.97	399.27	1,315.81	5.13	16.91	4	16	6.35	25.40	50.68	654.15	1.17	15.05	12.69	49.71
10	2,000	2,500	2,250	140	1,603	5.07	58.04	368.22	1,684.03	4.73	21.64	0	16	0.00	25.40	0.00	654.15	0.00	15.05	0.00	38.84
11	2,500	3,000	2,750	124	1,727	4.49	62.53	399.38	2,083.41	5.13	26.77	2	18	3.17	28.57	2,931.89	3,586.04	67.47	82.53	734.11	172.12
12	3,000	4,000	3,500	165	1,892	5.97	68.50	602.29	2,685.70	7.74	34.51	2	20	3.17	31.75	35.48	3,621.52	0.82	83.34	5.89	134.84
13	4,000	5,000	4,500	91	1,983	3.29	71.80	422.08	3,107.78	5.42	39.93	3	23	4.76	36.51	44.32	3,665.84	1.02	84.36	10.50	117.96
14	5,000	7,500	6,250	171	2,154	6.19	77.99	919.41	4,027.18	11.81	51.74	4	27	6.35	42.86	17.51	3,683.35	0.40	84.76	1.90	91.46
15	7,500	10,000	8,750	92	2,246	3.33	81.32	653.31	4,680.49	8.39	60.14	2	29	3.17	46.03	3.24	3,686.59	0.07	84.84	0.50	78.77
16	10,000	20,000	15,000	205	2,451	7.42	88.74	1,180.44	5,860.92	15.17	75.30	15	44	23.81	69.84	290.25	3,976.84	6.68	91.52	24.59	67.85
17	20,000	50,000	35,000	276	2,727	9.99	98.73	1,532.79	7,393.72	19.69	95.00	18	62	28.57	98.41	361.84	4,338.68	8.33	99.85	23.61	58.68
18	50,000	100,000	75,000	34	2,761	1.23	99.96	388.01	7,781.73	4.99	99.98	1	63	1.59	100.00	6.69	4,345.37	0.15	100.00	1.72	55.84
19	100,000	500,000	300,000	1	2,762	0.04	100.00	1.49	7,783.22	0.02	100.00	0	63	0.00	100.00	0.00	4,345.37	0.00	100.00	0.00	55.83
20	500,000	UP		0	2,762	0.00	100.00	0.00	7,783.22	0.00	100.00	0	63	0.00	100.00	0.00	4,345.37	0.00	100.00	0.00	55.83
				2,762				7,783.22				63				4,345.37				55.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	623	623	46.53	46.53	34.77	34.77	1.06	1.06	2	2	10.00	10.00	39.84	39.84	8.45	8.45	114.57	114.57
2	50	100	75	33	656	2.46	48.99	12.23	47.00	0.37	1.44	0	2	0.00	10.00	0.00	39.84	0.00	8.45	0.00	84.76
3	100	200	150	29	685	2.17	51.16	17.72	64.72	0.54	1.98	0	2	0.00	10.00	0.00	39.84	0.00	8.45	0.00	61.56
4	200	300	250	25	710	1.87	53.02	12.35	77.07	0.38	2.36	0	2	0.00	10.00	0.00	39.84	0.00	8.45	0.00	51.69
5	300	500	400	53	763	3.96	56.98	33.02	110.10	1.01	3.37	1	3	5.00	15.00	3.34	43.18	0.71	9.16	10.12	39.22
6	500	750	625	58	821	4.33	61.31	47.93	158.03	1.47	4.84	0	3	0.00	15.00	0.00	43.18	0.00	9.16	0.00	27.33
7	750	1,000	875	42	863	3.14	64.45	62.07	220.10	1.90	6.74	0	3	0.00	15.00	0.00	43.18	0.00	9.16	0.00	19.62
8	1,000	1,500	1,250	51	914	3.81	68.26	100.16	320.26	3.07	9.80	0	3	0.00	15.00	0.00	43.18	0.00	9.16	0.00	13.48
9	1,500	2,000	1,750	44	958	3.29	71.55	107.71	427.97	3.30	13.10	1	4	5.00	20.00	40.91	84.09	8.68	17.84	37.98	19.65
10	2,000	2,500	2,250	43	1,001	3.21	74.76	156.21	584.18	4.78	17.88	0	4	0.00	20.00	0.00	84.09	0.00	17.84	0.00	14.39
11	2,500	3,000	2,750	48	1,049	3.58	78.34	188.15	772.34	5.76	23.64	0	4	0.00	20.00	0.00	84.09	0.00	17.84	0.00	10.89
12	3,000	4,000	3,500	35	1,084	2.61	80.96	176.92	949.26	5.41	29.05	3	7	15.00	35.00	76.41	160.50	16.21	34.06	43.19	16.91
13	4,000	5,000	4,500	25	1,109	1.87	82.82	151.83	1,101.08	4.65	33.70	1	8	5.00	40.00	37.43	197.94	7.94	42.00	24.66	17.98
14	5,000	7,500	6,250	47	1,156	3.51	86.33	399.42	1,500.51	12.22	45.93	3	11	15.00	55.00	157.95	355.88	33.52	75.52	39.54	23.72
15	7,500	10,000	8,750	32	1,188	2.39	88.72	264.32	1,764.83	8.09	54.02	1	12	5.00	60.00	29.84	385.72	6.33	81.85	11.29	21.86
16	10,000	20,000	15,000	68	1,256	5.08	93.80	762.15	2,526.97	23.33	77.34	3	15	15.00	75.00	32.25	417.96	6.84	88.69	4.23	16.54
17	20,000	50,000	35,000	73	1,329	5.45	99.25	665.01	3,191.98	20.35	97.70	3	18	15.00	90.00	17.18	435.14	3.64	92.33	2.58	13.63
18	50,000	100,000	75,000	10	1,339	0.75	100.00	75.30	3,267.28	2.30	100.00	2	20	10.00	100.00	36.12	471.26	7.67	100.00	47.98	14.42
19	100,000	500,000	300,000	0	1,339	0.00	100.00	0.00	3,267.28	0.00	100.00	0	20	0.00	100.00	0.00	471.26	0.00	100.00	0.00	14.42
20	500,000	UP		0	1,339	0.00	100.00	0.00	3,267.28	0.00	100.00	0	20	0.00	100.00	0.00	471.26	0.00	100.00	0.00	14.42
				1,339				3,267.28				20				471.26				14.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	8.48	8.48	1.91	1.91	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	35	3.89	12.37	2.86	4.77	0.78	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	43	2.83	15.19	4.04	8.81	1.09	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	160	203	56.54	71.73	97.25	106.06	26.33	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	217	4.95	76.68	0.96	107.02	0.26	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	235	6.36	83.04	35.26	142.28	9.55	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	241	2.12	85.16	11.41	153.69	3.09	41.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	250	3.18	88.34	32.84	186.53	8.89	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	257	2.47	90.81	16.79	203.32	4.54	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	262	1.77	92.58	15.09	218.41	4.09	59.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	267	1.77	94.35	45.56	263.97	12.33	71.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	275	2.83	97.17	61.02	324.99	16.52	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	277	0.71	97.88	7.87	317.12	2.13	85.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	282	1.77	99.65	21.74	338.85	5.88	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	283	0.35	100.00	30.53	369.38	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				283				369.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	24.40	24.40	5.78	5.78	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	59	10.71	35.12	10.21	15.99	1.65	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	80	12.50	47.62	11.17	27.16	1.80	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	87	4.17	51.79	7.90	35.07	1.28	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	106	11.31	63.10	23.80	58.87	3.84	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	117	6.55	69.64	20.80	79.67	3.36	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	128	6.55	76.19	24.03	103.70	3.88	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	134	3.57	79.76	21.48	125.18	3.47	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	135	0.60	80.36	4.11	129.29	0.66	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	140	2.98	83.33	17.06	146.35	2.76	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	141	0.60	83.93	6.81	153.17	1.10	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	147	3.57	87.50	50.14	203.31	8.10	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	150	1.79	89.29	36.63	239.94	5.92	38.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	154	2.38	91.67	53.99	293.93	8.72	47.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	155	0.60	92.26	20.55	314.48	3.32	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	162	4.17	96.43	225.25	539.73	36.38	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	164	1.19	97.62	56.17	595.90	9.07	96.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	165	0.60	98.21	20.97	574.93	3.39	92.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	168	1.79	100.00	44.22	619.15	7.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	168	0.00	100.00	0.00	619.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				168				619.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.33	2.33	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.16	3.49	0.17	0.23	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	9	6.98	10.47	1.18	1.40	0.39	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	2.33	12.79	0.74	2.14	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	16	5.81	18.60	2.14	4.28	0.72	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	22	6.98	25.58	3.00	7.28	1.00	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	27	5.81	31.40	6.06	13.35	2.03	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	43	18.60	50.00	19.18	32.52	6.42	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	48	5.81	55.81	10.20	42.72	3.41	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	1.16	56.98	2.79	45.51	0.94	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	55	6.98	63.95	15.52	61.03	5.20	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	62	8.14	72.09	18.90	79.94	6.33	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	66	4.65	76.74	3.28	83.22	1.10	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	73	8.14	84.88	39.41	122.63	13.20	41.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	75	2.33	87.21	19.34	141.97	6.48	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	84	10.47	97.67	118.61	260.58	39.72	87.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	85	1.16	98.84	22.35	282.93	7.48	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	86	1.16	100.00	15.70	298.63	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	298.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	86	0.00	100.00	0.00	298.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				86				298.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	6.46	6.46	0.12	0.12	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	34	4.00	10.46	1.45	1.57	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	61	8.31	18.77	5.69	7.27	0.64	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	86	7.69	26.46	6.99	14.26	0.79	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	121	10.77	37.23	16.18	30.44	1.82	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	148	8.31	45.54	19.29	49.72	2.17	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	177	8.92	54.46	24.97	74.69	2.80	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	200	7.08	61.54	32.62	107.31	3.66	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	228	8.62	70.15	62.39	169.70	7.01	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	239	3.38	73.54	25.23	194.93	2.83	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	251	3.69	77.23	30.64	225.57	3.44	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	260	2.77	80.00	41.22	266.79	4.63	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	273	4.00	84.00	70.91	337.70	7.97	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	286	4.00	88.00	87.63	425.33	9.84	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	298	3.69	91.69	92.48	517.81	10.39	58.17	1	1	100.00	100.00	35.23	35.23	100.00	100.00	38.09	6.80
16	10,000	20,000	15,000	16	314	4.92	96.62	250.24	768.06	28.11	86.28	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.59
17	20,000	50,000	35,000	1	315	0.31	96.92	17.72	785.78	1.99	88.27	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.48
18	50,000	100,000	75,000	3	318	0.92	97.85	42.74	828.52	4.80	93.07	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.25
19	100,000	500,000	300,000	3	321	0.92	98.77	31.15	859.67	3.50	96.57	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.10
20	500,000	UP		4	325	1.23	100.00	30.50	890.17	3.43	100.00	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	3.96
				325				890.17				1				35.23				3.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23,605	23,605	16.47	16.47	1,271.44	1,271.44	0.67	0.67	47	47	3.57	3.57	391.40	391.40	1.13	1.13	30.78	30.78
2	50	100	75	9,188	32,793	6.41	22.89	915.81	2,187.25	0.48	1.15	23	70	1.75	5.31	294.78	686.18	0.85	1.98	32.19	31.37
3	100	200	150	14,445	47,238	10.08	32.97	3,020.48	5,207.73	1.59	2.74	22	92	1.67	6.98	158.22	844.40	0.46	2.44	5.24	16.21
4	200	300	250	10,304	57,542	7.19	40.16	2,592.12	7,799.85	1.36	4.10	20	112	1.52	8.50	212.52	1,056.92	0.61	3.05	8.20	13.55
5	300	500	400	15,737	73,279	10.98	51.14	5,678.77	13,478.62	2.99	7.09	62	174	4.70	13.20	1,075.80	2,132.72	3.11	6.16	18.94	15.82
6	500	750	625	13,401	86,680	9.35	60.49	6,357.38	19,836.00	3.35	10.44	78	252	5.92	19.12	1,660.47	3,793.19	4.80	10.95	26.12	19.12
7	750	1,000	875	10,618	97,298	7.41	67.90	7,664.63	27,500.63	4.03	14.47	35	287	2.66	21.78	962.28	4,755.47	2.78	13.73	12.55	17.29
8	1,000	1,500	1,250	10,743	108,041	7.50	75.40	9,988.48	37,489.11	5.26	19.73	57	344	4.32	26.10	2,590.31	7,345.78	7.48	21.21	25.93	19.59
9	1,500	2,000	1,750	6,383	114,424	4.45	79.86	7,554.45	45,043.56	3.98	23.70	34	378	2.58	28.68	3,247.04	10,592.82	9.38	30.59	42.98	23.52
10	2,000	2,500	2,250	4,128	118,552	2.88	82.74	7,234.45	52,278.02	3.81	27.51	23	401	1.75	30.42	1,394.14	11,986.95	4.03	34.62	19.27	22.93
11	2,500	3,000	2,750	3,345	121,897	2.33	85.07	6,813.55	59,091.57	3.59	31.10	26	427	1.97	32.40	1,474.52	13,461.47	4.26	38.87	21.64	22.78
12	3,000	4,000	3,500	4,132	126,029	2.88	87.96	10,392.90	69,484.47	5.47	36.57	38	465	2.88	35.28	4,930.62	18,392.09	14.24	53.11	47.44	26.47
13	4,000	5,000	4,500	2,807	128,836	1.96	89.92	9,116.28	78,600.75	4.80	41.36	16	481	1.21	36.49	414.80	18,806.89	1.20	54.31	4.55	23.93
14	5,000	7,500	6,250	4,067	132,903	2.84	92.75	15,759.20	94,359.95	8.29	49.66	40	521	3.03	39.53	1,725.57	20,532.46	4.98	59.29	10.95	21.76
15	7,500	10,000	8,750	2,242	135,145	1.56	94.32	12,107.80	106,467.75	6.37	56.03	52	573	3.95	43.47	1,250.40	21,782.86	3.61	62.91	10.33	20.46
16	10,000	20,000	15,000	3,455	138,600	2.41	96.73	23,682.62	130,150.36	12.46	68.49	65	638	4.93	48.41	1,284.95	23,067.81	3.71	66.62	5.43	17.72
17	20,000	50,000	35,000	2,439	141,039	1.70	98.43	24,480.39	154,630.76	12.88	81.37	74	712	5.61	54.02	3,111.23	26,179.04	8.98	75.60	12.71	16.93
18	50,000	100,000	75,000	900	141,939	0.63	99.06	9,581.31	164,212.06	5.04	86.42	90	802	6.83	60.85	766.39	26,945.43	2.21	77.81	8.00	16.41
19	100,000	500,000	300,000	823	142,762	0.57	99.63	8,663.93	172,875.99	4.56	90.97	162	964	12.29	73.14	1,791.51	28,736.94	5.17	82.99	20.68	16.62
20	500,000	UP		524	143,286	0.37	100.00	17,150.88	190,026.87	9.03	100.00	354	1,318	26.86	100.00	5,890.79	34,627.74	17.01	100.00	34.35	18.22
				143,286				190,026.87				1,318				34,627.74				18.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6-18 STOREYS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,012	1,012	13.12	13.12	167.82	167.82	0.87	0.87	7	7	1.98	1.98	7.38	7.38	0.26	0.26	4.40	4.40
2	50	100	75	350	1,362	4.54	17.66	84.92	252.75	0.44	1.31	1	8	0.28	2.26	1.70	9.09	0.06	0.32	2.01	3.60
3	100	200	150	467	1,829	6.06	23.72	125.60	378.35	0.65	1.96	0	8	0.00	2.26	0.00	9.09	0.00	0.32	0.00	2.40
4	200	300	250	477	2,306	6.19	29.91	131.24	509.59	0.68	2.64	1	9	0.28	2.54	1.71	10.80	0.06	0.38	1.31	2.12
5	300	500	400	1,407	3,713	18.25	48.15	354.01	863.60	1.83	4.47	23	32	6.50	9.04	108.83	119.63	3.79	4.17	30.74	13.85
6	500	750	625	443	4,156	5.75	53.90	169.14	1,032.73	0.88	5.34	0	32	0.00	9.04	0.00	119.63	0.00	4.17	0.00	11.58
7	750	1,000	875	480	4,636	6.22	60.12	233.69	1,266.42	1.21	6.55	1	33	0.28	9.32	2.60	122.23	0.09	4.26	1.11	9.65
8	1,000	1,500	1,250	380	5,016	4.93	65.05	374.35	1,640.78	1.94	8.49	2	35	0.56	9.89	17.02	139.25	0.59	4.85	4.55	8.49
9	1,500	2,000	1,750	180	5,196	2.33	67.38	284.21	1,924.99	1.47	9.96	0	35	0.00	9.89	0.00	139.25	0.00	4.85	0.00	7.23
10	2,000	2,500	2,250	171	5,367	2.22	69.60	239.98	2,164.97	1.24	11.20	3	38	0.85	10.73	109.95	249.20	3.83	8.68	45.82	11.51
11	2,500	3,000	2,750	136	5,503	1.76	71.37	230.79	2,395.75	1.19	12.39	2	40	0.56	11.30	12.52	261.72	0.44	9.12	5.42	10.92
12	3,000	4,000	3,500	175	5,678	2.27	73.64	375.35	2,771.10	1.94	14.34	1	41	0.28	11.58	70.45	332.17	2.45	11.57	18.77	11.99
13	4,000	5,000	4,500	109	5,787	1.41	75.05	289.02	3,060.12	1.50	15.83	5	46	1.41	12.99	124.81	456.98	4.35	15.92	43.18	14.93
14	5,000	7,500	6,250	184	5,971	2.39	77.43	804.61	3,864.73	4.16	19.99	4	50	1.13	14.12	28.45	485.43	0.99	16.91	3.54	12.56
15	7,500	10,000	8,750	140	6,111	1.82	79.25	609.69	4,474.43	3.15	23.15	5	55	1.41	15.54	66.17	551.60	2.30	19.21	10.85	12.33
16	10,000	20,000	15,000	313	6,424	4.06	83.31	1,797.65	6,272.08	9.30	32.45	5	60	1.41	16.95	168.27	719.87	5.86	25.07	9.36	11.48
17	20,000	50,000	35,000	390	6,814	5.06	88.37	3,779.22	10,051.30	19.55	52.00	7	67	1.98	18.93	34.31	754.18	1.19	26.27	0.91	7.50
18	50,000	100,000	75,000	359	7,173	4.66	93.02	3,824.41	13,875.71	19.79	71.79	40	107	11.30	30.23	653.49	1,407.68	22.76	49.03	17.09	10.14
19	100,000	500,000	300,000	492	7,665	6.38	99.40	4,859.02	18,734.73	25.14	96.93	50	157	14.12	44.35	990.42	2,398.10	34.49	83.52	20.38	12.80
20	500,000	UP		46	7,711	0.60	100.00	593.86	19,328.59	3.07	100.00	197	354	55.65	100.00	473.11	2,871.21	16.48	100.00	79.67	14.85
				7,711				19,328.59				354				2,871.21				14.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,012	1,012	18.85	18.85	142.28	142.28	1.13	1.13	1	1	0.58	0.58	7.74	7.74	0.12	0.12	5.44	5.44
2	50	100	75	215	1,227	4.00	22.85	90.28	232.56	0.72	1.84	0	1	0.00	0.58	0.00	7.74	0.00	0.12	0.00	3.33
3	100	200	150	323	1,550	6.02	28.87	169.07	401.63	1.34	3.18	0	1	0.00	0.58	0.00	7.74	0.00	0.12	0.00	1.93
4	200	300	250	293	1,843	5.46	34.33	188.87	590.50	1.50	4.68	0	1	0.00	0.58	0.00	7.74	0.00	0.12	0.00	1.31
5	300	500	400	434	2,277	8.08	42.41	329.52	920.01	2.61	7.29	0	1	0.00	0.58	0.00	7.74	0.00	0.12	0.00	0.84
6	500	750	625	296	2,573	5.51	47.92	192.15	1,112.16	1.52	8.82	0	1	0.00	0.58	0.00	7.74	0.00	0.12	0.00	0.70
7	750	1,000	875	299	2,872	5.57	53.49	221.00	1,333.17	1.75	10.57	1	2	0.58	1.16	11.06	18.80	0.17	0.28	5.00	1.41
8	1,000	1,500	1,250	321	3,193	5.98	59.47	301.67	1,634.83	2.39	12.96	1	3	0.58	1.74	3.28	22.08	0.05	0.33	1.09	1.35
9	1,500	2,000	1,750	365	3,558	6.80	66.27	442.92	2,077.75	3.51	16.47	2	5	1.16	2.91	29.62	51.70	0.45	0.78	6.69	2.49
10	2,000	2,500	2,250	255	3,813	4.75	71.02	424.65	2,502.41	3.37	19.83	6	11	3.49	6.40	77.36	129.06	1.17	1.95	18.22	5.16
11	2,500	3,000	2,750	158	3,971	2.94	73.96	377.67	2,880.08	2.99	22.83	0	11	0.00	6.40	0.00	129.06	0.00	1.95	0.00	4.48
12	3,000	4,000	3,500	204	4,175	3.80	77.76	659.29	3,539.37	5.23	28.05	2	13	1.16	7.56	3,322.14	3,451.19	50.07	52.02	503.89	97.51
13	4,000	5,000	4,500	100	4,275	1.86	79.62	357.78	3,897.15	2.84	30.89	0	13	0.00	7.56	0.00	3,451.19	0.00	52.02	0.00	88.56
14	5,000	7,500	6,250	107	4,382	1.99	81.62	604.15	4,501.31	4.79	35.68	4	17	2.33	9.88	97.54	3,548.73	1.47	53.49	16.14	78.84
15	7,500	10,000	8,750	71	4,453	1.32	82.94	473.45	4,974.75	3.75	39.43	3	20	1.74	11.63	4.96	3,553.69	0.07	53.56	1.05	71.43
16	10,000	20,000	15,000	110	4,563	2.05	84.99	867.20	5,841.96	6.87	46.30	2	22	1.16	12.79	59.94	3,613.63	0.90	54.47	6.91	61.86
17	20,000	50,000	35,000	134	4,697	2.50	87.48	1,183.35	7,025.30	9.38	55.68	10	32	5.81	18.60	70.81	3,684.43	1.07	55.53	5.98	52.45
18	50,000	100,000	75,000	134	4,831	2.50	89.98	1,444.15	8,469.45	11.45	67.13	7	39	4.07	22.67	203.39	3,887.82	3.07	58.60	14.08	45.90
19	100,000	500,000	300,000	455	5,286	8.47	98.45	3,653.02	12,122.47	28.95	96.09	89	128	51.74	74.42	1,712.94	5,600.76	25.82	84.42	46.89	46.20
20	500,000	UP		83	5,369	1.55	100.00	493.84	12,616.32	3.91	100.00	44	172	25.58	100.00	1,033.70	6,634.46	15.58	100.00	209.32	52.59
				5,369				12,616.32				172				6,634.46				52.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	9.97	9.97	3.15	3.15	0.12	0.12	1	1	14.29	14.29	1.80	1.80	0.02	0.02	57.13	57.13
2	50	100	75	14	85	1.97	11.94	1.40	1.76	0.05	0.07	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	102.51
3	100	200	150	36	121	5.06	16.99	5.35	3.60	0.20	0.13	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	50.03
4	200	300	250	31	152	4.35	21.35	10.05	13.65	0.37	0.51	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	13.19
5	300	500	400	53	205	7.44	28.79	16.35	30.00	0.61	1.12	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	6.00
6	500	750	625	48	253	6.74	35.53	29.88	59.87	1.11	2.23	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	3.01
7	750	1,000	875	35	288	4.92	40.45	30.54	90.41	1.14	3.37	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	1.99
8	1,000	1,500	1,250	36	324	5.06	45.51	34.45	124.86	1.29	4.66	0	1	0.00	14.29	0.00	1.80	0.00	0.02	0.00	1.44
9	1,500	2,000	1,750	48	372	6.74	52.25	104.46	229.32	3.90	8.56	1	2	14.29	28.57	200.12	201.92	2.71	2.73	191.58	88.05
10	2,000	2,500	2,250	26	398	3.65	55.90	56.55	285.87	2.11	10.67	0	2	0.00	28.57	0.00	201.92	0.00	2.73	0.00	70.63
11	2,500	3,000	2,750	29	427	4.07	59.97	74.49	360.36	2.78	13.44	0	2	0.00	28.57	0.00	201.92	0.00	2.73	0.00	56.03
12	3,000	4,000	3,500	48	475	6.74	66.71	143.93	504.30	5.37	18.81	1	3	14.29	42.86	5.30	207.22	0.07	2.80	3.68	41.09
13	4,000	5,000	4,500	18	493	2.53	69.24	87.23	591.53	3.25	22.07	0	3	0.00	42.86	0.00	207.22	0.00	2.80	0.00	35.03
14	5,000	7,500	6,250	33	526	4.63	73.88	127.67	719.20	4.76	26.83	0	3	0.00	42.86	0.00	207.22	0.00	2.80	0.00	28.81
15	7,500	10,000	8,750	19	545	2.67	76.54	89.17	808.36	3.33	30.16	0	3	0.00	42.86	0.00	207.22	0.00	2.80	0.00	25.63
16	10,000	20,000	15,000	49	594	6.88	83.43	599.15	1,407.52	22.35	52.51	0	3	0.00	42.86	0.00	207.22	0.00	2.80	0.00	14.72
17	20,000	50,000	35,000	57	651	8.01	91.43	801.88	2,209.40	29.92	82.43	1	4	14.29	57.14	3.00	210.22	0.04	2.84	0.37	9.51
18	50,000	100,000	75,000	21	672	2.95	94.38	142.81	2,352.20	5.33	87.76	1	5	14.29	71.43	25.00	235.22	0.34	3.18	17.51	10.00
19	100,000	500,000	300,000	25	697	3.51	97.89	225.97	2,578.17	8.43	96.19	0	5	0.00	71.43	0.00	235.22	0.00	3.18	0.00	9.12
20	500,000	UP		15	712	2.11	100.00	102.16	2,680.33	3.81	100.00	2	7	28.57	100.00	7,157.75	7,392.97	96.82	100.00	7006.13	275.82
				712				2,680.33				7				7,392.97				275.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2975 -EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	912	912	13.13	13.13	356.52	356.52	1.89	1.89	11	11	4.68	4.68	43.37	43.37	0.12	0.12	12.16	12.16
2	50	100	75	296	1,208	4.26	17.39	90.08	446.60	0.48	2.37	1	12	0.43	5.11	59.14	102.51	0.17	0.30	65.65	22.95
3	100	200	150	511	1,719	7.36	24.74	297.99	744.59	1.58	3.95	3	15	1.28	6.38	34.88	137.39	0.10	0.40	11.70	18.45
4	200	300	250	425	2,144	6.12	30.86	201.88	946.48	1.07	5.02	1	16	0.43	6.81	1.53	138.92	0.00	0.40	0.76	14.68
5	300	500	400	667	2,811	9.60	40.46	433.81	1,380.29	2.30	7.32	0	16	0.00	6.81	0.00	138.92	0.00	0.40	0.00	10.06
6	500	750	625	438	3,249	6.30	46.77	306.27	1,686.56	1.62	8.95	1	17	0.43	7.23	10.44	149.36	0.03	0.43	3.41	8.86
7	750	1,000	875	372	3,621	5.35	52.12	345.16	2,031.71	1.83	10.78	3	20	1.28	8.51	17.62	166.98	0.05	0.48	5.11	8.22
8	1,000	1,500	1,250	410	4,031	5.90	58.03	442.45	2,474.16	2.35	13.13	1	21	0.43	8.94	7.97	174.94	0.02	0.50	1.80	7.07
9	1,500	2,000	1,750	295	4,326	4.25	62.27	420.21	2,894.37	2.23	15.36	0	21	0.00	8.94	0.00	174.94	0.00	0.50	0.00	6.04
10	2,000	2,500	2,250	240	4,566	3.45	65.73	490.22	3,384.59	2.60	17.96	1	22	0.43	9.36	3.96	178.90	0.01	0.51	0.81	5.29
11	2,500	3,000	2,750	203	4,769	2.92	68.65	414.78	3,799.38	2.20	20.16	1	23	0.43	9.79	1.00	179.90	0.00	0.52	0.24	4.73
12	3,000	4,000	3,500	197	4,966	2.84	71.48	536.72	4,336.09	2.85	23.00	1	24	0.43	10.21	12.46	192.36	0.04	0.55	2.32	4.44
13	4,000	5,000	4,500	176	5,142	2.53	74.02	481.31	4,817.40	2.55	25.56	1	25	0.43	10.64	1.25	193.61	0.00	0.56	0.26	4.02
14	5,000	7,500	6,250	178	5,320	2.56	76.58	613.30	5,430.70	3.25	28.81	1	26	0.43	11.06	26.74	220.35	0.08	0.63	4.36	4.06
15	7,500	10,000	8,750	139	5,459	2.00	78.58	1,113.13	6,543.83	5.91	34.72	0	26	0.00	11.06	0.00	220.35	0.00	0.63	0.00	3.37
16	10,000	20,000	15,000	272	5,731	3.92	82.50	1,977.73	8,521.56	10.49	45.21	7	33	2.98	14.04	310.37	530.72	0.89	1.53	15.69	6.23
17	20,000	50,000	35,000	218	5,949	3.14	85.63	1,583.14	10,104.70	8.40	53.61	3	36	1.28	15.32	150.52	681.25	0.43	1.96	9.51	6.74
18	50,000	100,000	75,000	79	6,028	1.14	86.77	628.81	10,733.50	3.34	56.94	10	46	4.26	19.57	254.33	935.58	0.73	2.69	40.45	8.72
19	100,000	500,000	300,000	559	6,587	8.05	94.82	3,715.44	14,448.94	19.71	76.66	67	113	28.51	48.09	29,530.10	30,465.68	84.99	87.69	794.79	210.85
20	500,000	UP		360	6,947	5.18	100.00	4,400.31	18,849.25	23.34	100.00	122	235	51.91	100.00	4,277.97	34,743.65	12.31	100.00	97.22	184.32
				6,947				18,849.25				235				34,743.65				184.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	110,858	110,858	14.61	14.61	4,563.74	4,563.74	1.67	1.67	33	33	3.34	3.34	363.23	363.23	0.73	0.73	7.96	7.96
2	50	100	75	86,942	197,800	11.45	26.06	8,065.50	12,629.24	2.95	4.63	30	63	3.04	6.38	1,045.03	1,408.25	2.09	2.82	12.96	11.15
3	100	200	150	150,793	348,593	19.87	45.93	21,790.22	34,419.46	7.98	12.61	72	135	7.29	13.66	3,647.90	5,056.16	7.31	10.13	16.74	14.69
4	200	300	250	98,186	446,779	12.94	58.86	19,387.80	53,807.26	7.10	19.71	58	193	5.87	19.53	2,415.92	7,472.08	4.84	14.96	12.46	13.89
5	300	500	400	113,737	560,516	14.98	73.85	30,907.81	84,715.07	11.32	31.03	138	331	13.97	33.50	6,505.92	13,978.00	13.03	27.99	21.05	16.50
6	500	750	625	66,756	627,272	8.79	82.64	25,082.28	109,797.34	9.19	40.22	83	414	8.40	41.90	4,287.94	18,265.94	8.59	36.58	17.10	16.64
7	750	1,000	875	44,891	672,163	5.91	88.56	23,734.79	133,532.14	8.69	48.91	66	480	6.68	48.58	6,144.58	24,410.52	12.30	48.88	25.89	18.28
8	1,000	1,500	1,250	35,373	707,536	4.66	93.22	26,961.52	160,493.66	9.88	58.79	74	554	7.49	56.07	4,172.89	28,583.41	8.36	57.24	15.48	17.81
9	1,500	2,000	1,750	17,322	724,858	2.28	95.50	18,834.75	179,328.41	6.90	65.69	43	597	4.35	60.43	2,522.92	31,106.32	5.05	62.29	13.40	17.35
10	2,000	2,500	2,250	8,653	733,511	1.14	96.64	12,768.28	192,096.69	4.68	70.37	27	624	2.73	63.16	1,149.75	32,256.08	2.30	64.59	9.00	16.79
11	2,500	3,000	2,750	5,967	739,478	0.79	97.42	10,573.82	202,670.51	3.87	74.24	39	663	3.95	67.11	5,691.07	37,947.14	11.40	75.99	53.82	18.72
12	3,000	4,000	3,500	5,937	745,415	0.78	98.21	12,938.80	215,609.31	4.74	78.98	27	690	2.73	69.84	2,211.18	40,158.32	4.43	80.42	17.09	18.63
13	4,000	5,000	4,500	3,547	748,962	0.47	98.67	10,302.02	225,911.33	3.77	82.75	29	719	2.94	72.77	1,181.29	41,339.61	2.37	82.78	11.47	18.30
14	5,000	7,500	6,250	3,684	752,646	0.49	99.16	13,001.14	238,912.47	4.76	87.51	31	750	3.14	75.91	1,475.81	42,815.42	2.96	85.74	11.35	17.92
15	7,500	10,000	8,750	1,931	754,577	0.25	99.41	9,115.08	248,027.54	3.34	90.85	16	766	1.62	77.53	269.63	43,085.05	0.54	86.28	2.96	17.37
16	10,000	20,000	15,000	2,327	756,904	0.31	99.72	14,161.20	262,188.74	5.19	96.04	69	835	6.98	84.51	2,117.98	45,203.03	4.24	90.52	14.96	17.24
17	20,000	50,000	35,000	1,418	758,322	0.19	99.91	8,260.30	270,449.04	3.03	99.07	82	917	8.30	92.81	3,374.47	48,577.49	6.76	97.28	40.85	17.96
18	50,000	100,000	75,000	369	758,691	0.05	99.96	1,201.83	271,650.87	0.44	99.51	32	949	3.24	96.05	507.59	49,085.09	1.02	98.30	42.23	18.07
19	100,000	500,000	300,000	268	758,959	0.04	99.99	1,309.03	272,959.90	0.48	99.99	36	985	3.64	99.70	770.51	49,855.60	1.54	99.84	58.86	18.26
20	500,000	UP		69	759,028	0.01	100.00	36.42	272,996.31	0.01	100.00	3	988	0.30	100.00	80.67	49,936.27	0.16	100.00	221.51	18.29
				759,028				272,996.31				988				49,936.27				18.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	123	123	37.05	37.05	15.08	15.08	9.27	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	173	15.06	52.11	16.48	31.56	10.13	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	239	19.88	71.99	32.95	64.51	20.25	39.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	261	6.63	78.61	9.75	74.25	5.99	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	284	6.93	85.54	13.12	87.37	8.06	53.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	296	3.61	89.16	11.49	98.86	7.06	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	306	3.01	92.17	18.57	117.44	11.41	72.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	317	3.31	95.48	18.32	135.76	11.26	83.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	319	0.60	96.08	2.47	138.23	1.52	84.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	324	1.51	97.59	12.52	150.75	7.69	92.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	330	1.81	99.40	10.35	161.10	6.36	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	331	0.30	99.70	1.58	162.68	0.97	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	332	0.30	100.00	0.04	162.72	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	332	0.00	100.00	0.00	162.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				332				162.72				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	157	157	10.90	10.90	25.00	25.00	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	213	3.89	14.79	17.11	42.11	0.46	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	77	290	5.35	20.14	23.28	65.40	0.63	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	77	367	5.35	25.49	15.64	81.03	0.42	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	99	466	6.88	32.36	48.94	129.97	1.33	3.52	1	1	7.14	7.14	5.80	5.80	1.66	1.66	11.85	4.46
6	500	750	625	89	555	6.18	38.54	63.48	193.45	1.72	5.24	1	2	7.14	14.29	33.70	39.50	9.63	11.29	53.09	20.42
7	750	1,000	875	86	641	5.97	44.51	80.36	273.81	2.18	7.42	2	4	14.29	28.57	25.89	65.39	7.40	18.69	32.22	23.88
8	1,000	1,500	1,250	145	786	10.07	54.58	206.53	480.33	5.59	13.01	2	6	14.29	42.86	26.83	92.22	7.67	26.35	12.99	19.20
9	1,500	2,000	1,750	78	864	5.42	60.00	174.52	654.85	4.73	17.74	0	6	0.00	42.86	0.00	92.22	0.00	26.35	0.00	14.08
10	2,000	2,500	2,250	62	926	4.31	64.31	128.53	783.38	3.48	21.22	1	7	7.14	50.00	70.74	162.96	20.21	46.57	55.04	20.80
11	2,500	3,000	2,750	59	985	4.10	68.40	204.12	987.49	5.53	26.74	0	7	0.00	50.00	0.00	162.96	0.00	46.57	0.00	16.50
12	3,000	4,000	3,500	88	1,073	6.11	74.51	239.87	1,227.36	6.50	33.24	2	9	14.29	64.29	7.97	170.93	2.28	48.84	3.32	13.93
13	4,000	5,000	4,500	68	1,141	4.72	79.24	252.00	1,479.36	6.82	40.07	1	10	7.14	71.43	1.52	172.45	0.43	49.28	0.60	11.66
14	5,000	7,500	6,250	86	1,227	5.97	85.21	386.30	1,865.66	10.46	50.53	1	11	7.14	78.57	143.21	315.66	40.92	90.20	37.07	16.92
15	7,500	10,000	8,750	50	1,277	3.47	88.68	327.46	2,193.12	8.87	59.40	2	13	14.29	92.86	23.02	338.68	6.58	96.78	7.03	15.44
16	10,000	20,000	15,000	65	1,342	4.51	93.19	766.29	2,959.41	20.75	80.15	0	13	0.00	92.86	0.00	338.68	0.00	96.78	0.00	11.44
17	20,000	50,000	35,000	45	1,387	3.13	96.32	429.17	3,388.58	11.62	91.77	1	14	7.14	100.00	11.26	349.94	3.22	100.00	2.62	10.33
18	50,000	100,000	75,000	34	1,421	2.36	98.68	239.25	3,627.83	6.48	98.25	0	14	0.00	100.00	0.00	349.94	0.00	100.00	0.00	9.65
19	100,000	500,000	300,000	13	1,434	0.90	99.58	58.10	3,685.93	1.57	99.83	0	14	0.00	100.00	0.00	349.94	0.00	100.00	0.00	9.49
20	500,000	UP		6	1,440	0.42	100.00	6.46	3,692.39	0.17	100.00	0	14	0.00	100.00	0.00	349.94	0.00	100.00	0.00	9.48
				1,440				3,692.39				14				349.94				9.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	66.67	66.67	0.34	0.34	26.58	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	33.33	100.00	0.93	1.27	73.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	7.92	7.92	3.76	3.76	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	88	3.89	11.81	2.57	6.33	0.30	0.74	1	1	7.69	7.69	3.90	3.90	3.86	3.86	151.56	61.59
3	100	200	150	52	140	6.98	18.79	5.15	11.49	0.60	1.34	2	3	15.38	23.08	11.83	15.74	11.72	15.58	229.67	136.98
4	200	300	250	89	229	11.95	30.74	17.66	29.14	2.07	3.41	1	4	7.69	30.77	0.93	16.67	0.93	16.50	5.29	57.20
5	300	500	400	66	295	8.86	39.60	17.89	47.04	2.09	5.51	0	4	0.00	30.77	0.00	16.67	0.00	16.50	0.00	35.44
6	500	750	625	44	339	5.91	45.50	23.82	70.86	2.79	8.30	0	4	0.00	30.77	0.00	16.67	0.00	16.50	0.00	23.53
7	750	1,000	875	60	399	8.05	53.56	36.34	107.19	4.25	12.55	1	5	7.69	38.46	3.04	19.71	3.01	19.51	8.35	18.38
8	1,000	1,500	1,250	48	447	6.44	60.00	25.38	132.57	2.97	15.52	1	6	7.69	46.15	5.06	24.77	5.01	24.52	19.94	18.68
9	1,500	2,000	1,750	47	494	6.31	66.31	38.47	171.04	4.50	20.02	0	6	0.00	46.15	0.00	24.77	0.00	24.52	0.00	14.48
10	2,000	2,500	2,250	43	537	5.77	72.08	32.18	203.22	3.77	23.79	1	7	7.69	53.85	10.58	35.34	10.47	34.99	32.87	17.39
11	2,500	3,000	2,750	9	546	1.21	73.29	19.50	222.72	2.28	26.08	0	7	0.00	53.85	0.00	35.34	0.00	34.99	0.00	15.87
12	3,000	4,000	3,500	30	576	4.03	77.32	52.93	275.65	6.20	32.27	0	7	0.00	53.85	0.00	35.34	0.00	34.99	0.00	12.82
13	4,000	5,000	4,500	35	611	4.70	82.01	63.23	338.88	7.40	39.67	0	7	0.00	53.85	0.00	35.34	0.00	34.99	0.00	10.43
14	5,000	7,500	6,250	30	641	4.03	86.04	48.34	387.22	5.66	45.33	0	7	0.00	53.85	0.00	35.34	0.00	34.99	0.00	9.13
15	7,500	10,000	8,750	29	670	3.89	89.93	57.18	444.40	6.69	52.03	1	8	7.69	61.54	2.83	38.17	2.80	37.79	4.95	8.59
16	10,000	20,000	15,000	39	709	5.23	95.17	206.21	650.61	24.14	76.17	3	11	23.08	84.62	26.33	64.50	26.07	63.86	12.77	9.91
17	20,000	50,000	35,000	11	720	1.48	96.64	17.83	668.44	2.09	78.26	0	11	0.00	84.62	0.00	64.50	0.00	63.86	0.00	9.65
18	50,000	100,000	75,000	9	729	1.21	97.85	126.40	794.85	14.80	93.06	0	11	0.00	84.62	0.00	64.50	0.00	63.86	0.00	8.11
19	100,000	500,000	300,000	15	744	2.01	99.87	56.33	851.18	6.59	99.65	2	13	15.38	100.00	36.51	101.01	36.14	100.00	64.81	11.87
20	500,000	UP		1	745	0.13	100.00	2.97	854.14	0.35	100.00	0	13	0.00	100.00	0.00	101.01	0.00	100.00	0.00	11.83
				745				854.14				13				101.01				11.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	20.19	20.19	0.26	0.26	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	77	53.85	74.04	5.11	5.38	34.78	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	96	18.27	92.31	4.11	9.49	27.94	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	97	0.96	93.27	0.72	10.20	4.86	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	98	0.96	94.23	0.80	11.00	5.46	74.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	99	0.96	95.19	0.34	11.35	2.33	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	101	1.92	97.12	0.00	11.35	0.00	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	102	0.96	98.08	0.94	12.29	6.39	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	103	0.96	99.04	1.10	13.39	7.50	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	104	0.96	100.00	1.31	14.70	8.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				104				14.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.60	0.60	8.50	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.85	2.45	26.14	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.61	7.06	65.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				7.06				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	17.62	17.62	0.12	0.12	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	59	10.48	28.10	9.41	9.30	1.95	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	75	7.62	35.71	11.65	20.95	2.41	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	102	12.86	48.57	23.79	44.74	4.92	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	126	11.43	60.00	29.85	74.60	6.17	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	139	6.19	66.19	30.69	105.28	6.35	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	167	13.33	79.52	61.03	166.32	12.62	34.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	177	4.76	84.29	37.55	203.87	7.77	42.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	188	5.24	89.52	47.97	251.84	9.92	52.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	189	0.48	90.00	7.33	244.52	1.52	50.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	195	2.86	92.86	50.89	295.41	10.53	61.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	198	1.43	94.29	12.39	307.79	2.56	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	199	0.48	94.76	0.00	307.79	0.00	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	201	0.95	95.71	44.48	352.27	9.20	72.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	202	0.48	96.19	6.17	358.44	1.28	74.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	204	0.95	97.14	19.37	377.82	4.01	78.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	205	0.48	97.62	4.67	382.49	0.97	79.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	206	0.48	98.10	1.57	384.06	0.33	79.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	209	1.43	99.52	98.09	482.15	20.29	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	210	0.48	100.00	1.36	483.51	0.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				210				483.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	18.45	18.45	54.69	54.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	15.29	33.73	45.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				33.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	6.71	6.71	17.29	17.29	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	114	171	13.43	20.14	18.84	36.13	1.12	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	211	4.71	24.85	6.25	42.38	0.37	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	239	3.30	28.15	23.82	66.19	1.42	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	57	296	6.71	34.86	19.07	85.26	1.13	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	334	4.48	39.34	22.29	107.55	1.33	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	184	518	21.67	61.01	65.69	173.24	3.91	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	52	570	6.12	67.14	30.50	203.73	1.81	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	586	1.88	69.02	23.36	227.09	1.39	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	604	2.12	71.14	28.37	255.46	1.69	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	618	1.65	72.79	20.30	275.76	1.21	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	635	2.00	74.79	35.06	310.82	2.08	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	658	2.71	77.50	75.79	386.61	4.51	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	682	2.83	80.33	120.51	507.12	7.17	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	697	1.77	82.10	68.28	575.40	4.06	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	734	4.36	86.45	254.52	829.92	15.14	49.35	1	1	33.33	33.33	8.00	8.00	3.13	3.13	3.14	0.96
17	20,000	50,000	35,000	27	761	3.18	89.63	285.36	1,115.28	16.97	66.32	0	1	0.00	33.33	0.00	8.00	0.00	3.13	0.00	0.72
18	50,000	100,000	75,000	46	807	5.42	95.05	340.25	1,455.53	20.23	86.56	2	3	66.67	100.00	247.76	255.76	96.87	100.00	72.82	17.57
19	100,000	500,000	300,000	42	849	4.95	100.00	226.09	1,681.61	13.44	100.00	0	3	0.00	100.00	0.00	255.76	0.00	100.00	0.00	15.21
20	500,000	UP		0	849	0.00	100.00	0.00	1,681.61	0.00	100.00	0	3	0.00	100.00	0.00	255.76	0.00	100.00	0.00	15.21
				849				1,681.61				3				255.76				15.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	19.85	19.85	6.43	6.43	6.42	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	70	5.88	25.74	7.18	13.60	7.17	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	98	10.29	36.03	3.69	17.29	3.68	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	137	14.34	50.37	6.44	23.73	6.43	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	66	203	24.26	74.63	16.74	40.47	16.73	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	222	6.99	81.62	5.09	45.56	5.09	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	244	8.09	89.71	11.61	57.17	11.60	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	253	3.31	93.01	7.19	64.36	7.19	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	258	1.84	94.85	7.32	71.68	7.31	71.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	261	1.10	95.96	9.90	81.58	9.89	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	268	2.57	98.53	12.15	93.74	12.15	93.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	269	0.37	98.90	1.15	94.88	1.15	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	271	0.74	99.63	3.56	98.44	3.56	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	272	0.37	100.00	1.62	100.06	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	272	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	272	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	272	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	272	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	272	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	272	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				272				100.06				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	1.14	1.14	11.47	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.33	1.47	3.28	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	1.14	2.61	11.47	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	0.33	2.93	3.28	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	5.22	8.16	52.48	81.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	0.33	8.48	3.28	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	0.33	8.81	3.28	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	1.14	9.95	11.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				9.95				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.45	6.45	5.86	5.86	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	2.42	8.87	2.61	8.46	0.86	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	27	12.90	21.77	14.51	22.97	4.80	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	36	7.26	29.03	25.61	48.58	8.48	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	40	3.23	32.26	6.66	55.24	2.20	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	52	9.68	41.94	20.32	75.56	6.73	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	53	0.81	42.74	0.08	75.64	0.03	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	62	7.26	50.00	27.95	103.59	9.25	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	70	6.45	56.45	5.98	109.56	1.98	36.28	1	1	50.00	50.00	0.50	0.50	1.14	1.14	8.36	0.46
10	2,000	2,500	2,250	1	71	0.81	57.26	0.19	109.75	0.06	36.34	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.46
11	2,500	3,000	2,750	1	72	0.81	58.06	0.27	110.02	0.09	36.43	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45
12	3,000	4,000	3,500	1	73	0.81	58.87	0.29	110.32	0.10	36.53	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45
13	4,000	5,000	4,500	3	76	2.42	61.29	1.01	111.33	0.33	36.87	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45
14	5,000	7,500	6,250	4	80	3.23	64.52	1.72	113.05	0.57	37.44	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.44
15	7,500	10,000	8,750	4	84	3.23	67.74	3.09	116.14	1.02	38.46	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.43
16	10,000	20,000	15,000	19	103	15.32	83.06	18.71	134.85	6.20	44.65	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.37
17	20,000	50,000	35,000	11	114	8.87	91.94	37.04	171.89	12.27	56.92	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.29
18	50,000	100,000	75,000	2	116	1.61	93.55	51.93	223.82	17.20	74.12	1	2	50.00	100.00	43.32	43.82	98.86	100.00	83.42	19.58
19	100,000	500,000	300,000	8	124	6.45	100.00	78.16	301.98	25.88	100.00	0	2	0.00	100.00	0.00	43.82	0.00	100.00	0.00	14.51
20	500,000	UP		0	124	0.00	100.00	0.00	301.98	0.00	100.00	0	2	0.00	100.00	0.00	43.82	0.00	100.00	0.00	14.51
				124				301.98				2				43.82				14.51	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	28.57	35.71	6.96	7.02	16.22	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.14	42.86	1.01	8.03	2.36	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	7.14	50.00	1.22	9.24	2.84	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	7.14	57.14	0.15	9.39	0.34	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.14	64.29	0.18	9.57	0.43	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.14	71.43	5.88	15.46	13.72	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.14	78.57	0.66	16.12	1.54	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.14	85.71	0.98	17.10	2.29	39.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	18.78	35.88	43.81	83.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	7.00	42.88	16.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				42.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.14	7.14	0.74	0.74	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.57	10.71	0.25	0.99	0.41	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.57	14.29	0.91	1.90	1.52	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	10	21.43	35.71	4.41	6.31	7.37	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	15	17.86	53.57	5.44	11.76	9.09	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	18	10.71	64.29	4.36	16.12	7.28	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	7.14	71.43	3.93	20.05	6.56	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	25	17.86	89.29	13.25	33.30	22.13	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	3.57	92.86	7.58	40.88	12.66	68.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	3.57	96.43	2.06	42.95	3.45	71.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	3.57	100.00	16.94	59.89	28.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				59.89				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	11.30	11.30	2.06	2.06	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	61	6.38	17.68	2.71	4.78	0.31	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	83	6.38	24.06	5.53	10.31	0.62	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	94	3.19	27.25	4.28	14.59	0.48	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	108	4.06	31.30	10.24	24.82	1.15	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	120	3.48	34.78	13.02	37.84	1.47	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	121	0.29	35.07	0.35	38.19	0.04	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	123	0.58	35.65	4.58	42.77	0.52	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	127	1.16	36.81	11.47	54.24	1.29	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	135	2.32	39.13	21.53	75.77	2.42	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	143	2.32	41.45	4.78	80.55	0.54	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	146	0.87	42.32	7.83	88.38	0.88	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	147	0.29	42.61	0.54	88.92	0.06	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	151	1.16	43.77	16.04	104.97	1.81	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	166	4.35	48.12	55.07	160.04	6.20	18.02	2	2	50.00	50.00	1.53	1.53	2.63	2.63	2.77	0.95
16	10,000	20,000	15,000	112	278	32.46	80.58	426.33	586.37	48.00	66.02	0	2	0.00	50.00	0.00	1.53	0.00	2.63	0.00	0.26
17	20,000	50,000	35,000	59	337	17.10	97.68	240.19	826.56	27.04	93.06	0	2	0.00	50.00	0.00	1.53	0.00	2.63	0.00	0.18
18	50,000	100,000	75,000	4	341	1.16	98.84	11.15	837.70	1.25	94.32	2	4	50.00	100.00	56.57	58.10	97.37	100.00	507.59	6.94
19	100,000	500,000	300,000	4	345	1.16	100.00	50.45	888.16	5.68	100.00	0	4	0.00	100.00	0.00	58.10	0.00	100.00	0.00	6.54
20	500,000	UP		0	345	0.00	100.00	0.00	888.16	0.00	100.00	0	4	0.00	100.00	0.00	58.10	0.00	100.00	0.00	6.54
				345				888.16				4				58.10				6.54	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.13	3.13	0.17	0.17	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	6.25	9.38	0.58	0.75	0.44	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.13	12.50	0.89	1.64	0.67	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	6.25	18.75	2.31	3.95	1.76	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	6.25	25.00	3.79	7.74	2.88	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	9.38	34.38	2.67	10.41	2.03	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	3.13	37.50	2.41	12.82	1.83	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	17	15.63	53.13	6.90	19.72	5.25	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.13	56.25	8.86	28.58	6.74	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	3.13	59.38	0.89	29.47	0.67	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.13	62.50	4.43	33.90	3.37	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.13	65.63	1.13	35.03	0.86	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	23	6.25	71.88	16.99	52.03	12.92	39.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	29	18.75	90.63	45.76	97.79	34.80	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	32	9.38	100.00	33.73	131.52	25.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				131.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	60.00	60.00	0.45	0.45	42.18	42.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	20.00	80.00	0.26	0.71	24.78	66.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	20.00	100.00	0.35	1.07	33.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				1.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	61.33	61.33	7.91	7.91	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	50	5.33	66.67	1.31	9.22	0.71	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	58	10.67	77.33	5.91	15.13	3.18	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	59	1.33	78.67	0.67	15.81	0.36	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	60	1.33	80.00	1.80	17.61	0.97	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	61	1.33	81.33	8.73	26.34	4.70	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	62	1.33	82.67	39.80	66.14	21.42	35.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	63	1.33	84.00	0.15	66.29	0.08	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	64	1.33	85.33	0.13	66.42	0.07	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	65	1.33	86.67	0.00	66.42	0.00	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	66	1.33	88.00	0.96	65.47	0.52	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	67	1.33	89.33	0.70	66.16	0.38	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	68	1.33	90.67	60.07	126.24	32.33	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	69	1.33	92.00	2.75	128.99	1.48	69.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	70	1.33	93.33	2.28	131.27	1.23	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	71	1.33	94.67	6.72	137.99	3.62	74.27	1	1	20.00	20.00	37.98	37.98	12.49	12.49	564.99	27.52
17	20,000	50,000	35,000	1	72	1.33	96.00	20.17	158.16	10.85	85.13	1	2	20.00	40.00	113.94	151.92	37.48	49.97	564.99	96.05
18	50,000	100,000	75,000	3	75	4.00	100.00	27.64	185.79	14.87	100.00	3	5	60.00	100.00	152.08	303.99	50.03	100.00	550.27	163.62
19	100,000	500,000	300,000	0	75	0.00	100.00	0.00	185.79	0.00	100.00	0	5	0.00	100.00	0.00	303.99	0.00	100.00	0.00	163.62
20	500,000	UP		0	75	0.00	100.00	0.00	185.79	0.00	100.00	0	5	0.00	100.00	0.00	303.99	0.00	100.00	0.00	163.62
				75				185.79				5				303.99				163.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	1.42	1.42	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	10.69	12.11	25.25	28.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	5.46	17.57	12.91	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	7.73	25.31	18.27	59.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	17.01	42.32	40.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	42.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				42.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	28.75	28.75	1.79	1.79	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	29	7.50	36.25	1.46	3.25	0.58	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	41	15.00	51.25	6.12	9.37	2.41	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	45	5.00	56.25	6.24	15.62	2.46	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	49	5.00	61.25	4.07	19.68	1.60	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	50	1.25	62.50	1.84	21.53	0.73	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	53	3.75	66.25	0.25	21.77	0.10	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	55	2.50	68.75	0.16	21.93	0.06	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	60	6.25	75.00	1.38	23.31	0.55	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	61	1.25	76.25	0.75	24.06	0.29	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	1.25	77.50	2.32	26.38	0.92	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	63	1.25	78.75	11.29	37.67	4.45	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	65	2.50	81.25	21.16	58.82	8.35	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	66	1.25	82.50	0.92	59.74	0.36	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	71	6.25	88.75	5.48	65.23	2.16	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	75	5.00	93.75	8.34	73.56	3.29	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	78	3.75	97.50	141.02	214.59	55.64	84.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	80	2.50	100.00	38.86	253.45	15.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	253.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	80	0.00	100.00	0.00	253.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				80				253.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	10.63	10.63	0.36	0.36	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	77	5.42	16.04	3.54	3.91	0.53	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	112	7.29	23.33	7.23	11.14	1.09	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	123	2.29	25.63	5.49	16.63	0.83	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	148	5.21	30.83	6.73	23.36	1.01	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	181	6.88	37.71	14.70	38.06	2.21	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	216	7.29	45.00	9.38	47.44	1.41	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	234	3.75	48.75	5.58	53.02	0.84	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	248	2.92	51.67	15.81	68.84	2.38	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	253	1.04	52.71	11.66	80.50	1.76	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	257	0.83	53.54	7.50	87.99	1.13	13.25	1	1	16.67	16.67	0.45	0.45	1.65	1.65	6.04	0.51
12	3,000	4,000	3,500	34	291	7.08	60.63	61.89	149.88	9.32	22.56	0	1	0.00	16.67	0.00	0.45	0.00	1.65	0.00	0.30
13	4,000	5,000	4,500	32	323	6.67	67.29	44.88	194.76	6.76	29.32	0	1	0.00	16.67	0.00	0.45	0.00	1.65	0.00	0.23
14	5,000	7,500	6,250	35	358	7.29	74.58	69.87	264.63	10.52	39.84	3	4	50.00	66.67	11.25	11.70	40.87	42.52	16.10	4.42
15	7,500	10,000	8,750	27	385	5.63	80.21	84.53	349.16	12.73	52.57	0	4	0.00	66.67	0.00	11.70	0.00	42.52	0.00	3.35
16	10,000	20,000	15,000	70	455	14.58	94.79	174.34	523.50	26.25	78.81	2	6	33.33	100.00	15.82	27.53	57.48	100.00	9.08	5.26
17	20,000	50,000	35,000	21	476	4.38	99.17	115.36	638.86	17.37	96.18	0	6	0.00	100.00	0.00	27.53	0.00	100.00	0.00	4.31
18	50,000	100,000	75,000	3	479	0.63	99.79	23.67	662.53	3.56	99.75	0	6	0.00	100.00	0.00	27.53	0.00	100.00	0.00	4.15
19	100,000	500,000	300,000	1	480	0.21	100.00	1.69	664.22	0.25	100.00	0	6	0.00	100.00	0.00	27.53	0.00	100.00	0.00	4.14
20	500,000	UP		0	480	0.00	100.00	0.00	664.22	0.00	100.00	0	6	0.00	100.00	0.00	27.53	0.00	100.00	0.00	4.14
				480				664.22				6				27.53				4.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.87	2.87	1.42	1.42	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	16	6.32	9.20	5.67	7.09	1.67	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	27	6.32	15.52	13.57	20.66	4.00	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	28	0.57	16.09	2.09	22.75	0.62	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	35	4.02	20.11	9.53	32.28	2.81	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	50	8.62	28.74	35.10	67.37	10.34	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	76	14.94	43.68	15.35	82.72	4.52	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	88	6.90	50.57	36.59	119.31	10.77	35.13	3	3	50.00	50.00	755.59	755.59	94.27	94.27	2065.26	633.32
9	1,500	2,000	1,750	4	92	2.30	52.87	28.53	147.83	8.40	43.54	0	3	0.00	50.00	0.00	755.59	0.00	94.27	0.00	511.11
10	2,000	2,500	2,250	12	104	6.90	59.77	25.15	172.98	7.41	50.94	3	6	50.00	100.00	45.97	801.55	5.73	100.00	182.81	463.38
11	2,500	3,000	2,750	19	123	10.92	70.69	22.75	195.72	6.70	57.64	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	409.53
12	3,000	4,000	3,500	8	131	4.60	75.29	8.98	204.70	2.64	60.28	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	391.57
13	4,000	5,000	4,500	17	148	9.77	85.06	26.93	231.64	7.93	68.21	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	346.04
14	5,000	7,500	6,250	10	158	5.75	90.80	26.95	258.58	7.94	76.15	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	309.98
15	7,500	10,000	8,750	6	164	3.45	94.25	32.50	291.08	9.57	85.72	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	275.37
16	10,000	20,000	15,000	9	173	5.17	99.43	40.20	331.28	11.84	97.56	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	241.96
17	20,000	50,000	35,000	1	174	0.57	100.00	8.29	339.57	2.44	100.00	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	236.05
18	50,000	100,000	75,000	0	174	0.00	100.00	0.00	339.57	0.00	100.00	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	236.05
19	100,000	500,000	300,000	0	174	0.00	100.00	0.00	339.57	0.00	100.00	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	236.05
20	500,000	UP		0	174	0.00	100.00	0.00	339.57	0.00	100.00	0	6	0.00	100.00	0.00	801.55	0.00	100.00	0.00	236.05
				174				339.57				6				801.55				236.05	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.17	9.17	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	14	3.67	12.84	0.18	0.54	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	19	4.59	17.43	0.79	0.25	0.14	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	6.42	23.85	0.52	0.27	0.09	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	29	2.75	26.61	1.43	1.70	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	3.67	30.28	7.54	9.24	1.30	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	38	4.59	34.86	5.74	14.98	0.99	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	40	1.83	36.70	4.56	19.54	0.79	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	47	6.42	43.12	33.93	53.46	5.86	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	53	5.50	48.62	34.69	88.15	5.99	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	54	0.92	49.54	7.14	95.29	1.23	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	57	2.75	52.29	19.03	114.32	3.29	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	0.92	53.21	2.86	117.18	0.49	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	65	6.42	59.63	12.14	129.32	2.10	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	69	3.67	63.30	10.25	139.57	1.77	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	80	10.09	73.39	65.78	205.35	11.37	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	90	9.17	82.57	115.41	320.76	19.95	55.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	101	10.09	92.66	207.42	528.18	35.85	91.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	109	7.34	100.00	50.43	578.61	8.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	109	0.00	100.00	0.00	578.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				109				578.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.04	0.04	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	6.40	6.36	8.50	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.00	6.36	0.00	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	1.98	8.34	2.64	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	11.33	19.67	15.05	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	55.58	75.25	73.86	100.00	1	1	100.00	100.00	20.61	20.61	100.00	100.00	37.09	27.39
7	750	1,000	875	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
20	500,000	UP		0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
				6				75.25				1				20.61				27.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.33	2.33	6.69	6.69	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.33	4.65	2.93	9.62	0.40	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.33	6.98	3.09	12.71	0.42	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	4.65	11.63	6.49	19.20	0.88	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	10	11.63	23.26	45.35	64.55	6.15	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.33	25.58	29.97	94.52	4.07	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.33	27.91	5.66	100.18	0.77	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.33	30.23	0.71	100.89	0.10	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.33	32.56	15.46	116.35	2.10	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.33	34.88	3.09	119.44	0.42	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.33	37.21	30.92	150.36	4.19	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.33	39.53	15.96	166.32	2.17	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.33	41.86	3.19	169.51	0.43	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	22	9.30	51.16	84.63	254.15	11.48	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	36	32.56	83.72	329.93	584.08	44.76	79.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	41	11.63	95.35	52.85	636.93	7.17	86.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	2.33	97.67	98.15	735.08	13.32	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	43	2.33	100.00	2.00	737.08	0.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	737.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				737.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH - REMPAH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.28	0.28	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	43.03	43.31	99.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				43.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	5.00	5.00	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	5.88	10.88	6.99	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	16.50	27.38	19.61	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	56.75	84.13	67.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				84.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3150 HORTIKULTURASAYUR-SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	14.81	14.81	1.20	1.20	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	11.11	25.93	1.32	2.52	0.66	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	14.81	40.74	5.75	8.27	2.88	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	3.70	44.44	2.92	11.19	1.46	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	7.41	51.85	0.87	10.32	0.43	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	11.11	62.96	22.16	32.48	11.11	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	3.70	66.67	6.00	38.48	3.01	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	3.70	70.37	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	3.70	74.07	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	3.70	77.78	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	3.70	81.48	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	3.70	85.19	16.05	54.53	8.05	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.70	88.89	18.71	73.23	9.38	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.70	92.59	54.34	127.57	27.26	63.99	2	2	100.00	100.00	221.05	221.05	100.00	100.00	406.79	173.28
15	7,500	10,000	8,750	1	26	3.70	96.30	64.38	191.95	32.29	96.28	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	115.16
16	10,000	20,000	15,000	1	27	3.70	100.00	7.42	199.37	3.72	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
20	500,000	UP		0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
				27				199.37				2				221.05				110.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	455	455	15.54	15.54	19.45	19.45	0.23	0.23	3	3	3.95	3.95	182.54	182.54	2.62	2.62	938.55	938.55
2	50	100	75	83	538	2.83	18.37	23.34	42.79	0.28	0.51	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	426.60
3	100	200	150	78	616	2.66	21.04	10.12	52.91	0.12	0.63	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	345.01
4	200	300	250	84	700	2.87	23.91	15.67	68.58	0.19	0.82	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	266.18
5	300	500	400	104	804	3.55	27.46	27.03	95.61	0.32	1.15	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	190.92
6	500	750	625	88	892	3.01	30.46	39.96	135.57	0.48	1.63	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	134.65
7	750	1,000	875	65	957	2.22	32.68	74.19	209.76	0.89	2.51	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	87.02
8	1,000	1,500	1,250	130	1,087	4.44	37.12	142.39	352.15	1.71	4.22	0	3	0.00	3.95	0.00	182.54	0.00	2.62	0.00	51.84
9	1,500	2,000	1,750	115	1,202	3.93	41.05	71.86	424.01	0.86	5.08	1	4	1.32	5.26	52.51	235.05	0.75	3.37	73.07	55.43
10	2,000	2,500	2,250	108	1,310	3.69	44.74	66.30	490.31	0.79	5.88	0	4	0.00	5.26	0.00	235.05	0.00	3.37	0.00	47.94
11	2,500	3,000	2,750	68	1,378	2.32	47.06	66.85	557.16	0.80	6.68	0	4	0.00	5.26	0.00	235.05	0.00	3.37	0.00	42.19
12	3,000	4,000	3,500	96	1,474	3.28	50.34	93.83	650.99	1.12	7.80	3	7	3.95	9.21	190.22	425.27	2.73	6.10	202.72	65.33
13	4,000	5,000	4,500	66	1,540	2.25	52.60	153.19	804.18	1.84	9.64	3	10	3.95	13.16	141.01	566.28	2.02	8.12	92.05	70.42
14	5,000	7,500	6,250	121	1,661	4.13	56.73	249.69	1,053.87	2.99	12.63	2	12	2.63	15.79	305.88	872.16	4.39	12.51	122.50	82.76
15	7,500	10,000	8,750	114	1,775	3.89	60.62	319.46	1,373.33	3.83	16.46	1	13	1.32	17.11	12.56	884.72	0.18	12.69	3.93	64.42
16	10,000	20,000	15,000	178	1,953	6.08	66.70	584.17	1,957.51	7.00	23.47	19	32	25.00	42.11	577.77	1,462.49	8.28	20.97	98.90	74.71
17	20,000	50,000	35,000	319	2,272	10.89	77.60	1,437.70	3,395.21	17.24	40.71	8	40	10.53	52.63	880.41	2,342.91	12.62	33.60	61.24	69.01
18	50,000	100,000	75,000	312	2,584	10.66	88.25	2,283.99	5,679.20	27.38	68.09	26	66	34.21	86.84	2,527.36	4,870.27	36.24	69.84	110.66	85.76
19	100,000	500,000	300,000	328	2,912	11.20	99.45	2,570.46	8,249.66	30.82	98.91	10	76	13.16	100.00	2,103.57	6,973.84	30.16	100.00	81.84	84.53
20	500,000	UP		16	2,928	0.55	100.00	91.31	8,340.96	1.09	100.00	0	76	0.00	100.00	0.00	6,973.84	0.00	100.00	0.00	83.61
				2,928				8,340.96				76				6,973.84				83.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	17.36	17.37	8.75	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	1.72	19.09	0.87	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	24.59	43.68	12.40	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	2.43	46.11	1.23	23.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	0.06	46.17	0.03	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	32.35	78.52	16.31	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	119.80	198.32	60.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				198.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3202 TERLETAK DI DAERAH PERKEBUNAN WALAUPUN MILIK ATAU BUKAN MILI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.26	5.26	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.14	0.14	4.04	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	18	89.47	94.74	1.90	2.04	53.84	57.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	5.26	100.00	1.49	3.53	42.12	100.00	1	1	100.00	100.00	6.43	6.43	100.00	100.00	431.93	181.94
5	300	500	400	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
6	500	750	625	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
7	750	1,000	875	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
8	1,000	1,500	1,250	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
9	1,500	2,000	1,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
20	500,000	UP		0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94
				19				3.53				1				6.43				181.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	3.33	3.33	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	16.67	20.00	20.83	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	3.33	23.33	4.17	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	16.67	40.00	20.83	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	16.67	56.67	20.83	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	3.33	60.00	4.17	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	16.67	76.67	20.83	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	3.33	80.00	4.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				80.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

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

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	126	126	18.03	18.03	0.19	0.19	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	181	7.87	25.89	34.84	35.04	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	193	1.72	27.61	23.85	58.88	1.02	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	194	0.14	27.75	0.89	59.77	0.04	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	195	0.14	27.90	1.50	61.27	0.06	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	201	0.86	28.76	0.22	61.49	0.01	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	204	0.43	29.18	1.10	62.60	0.05	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	219	2.15	31.33	5.44	68.04	0.23	2.90	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	230	1.57	32.90	16.50	84.54	0.70	3.61	1	2	25.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	233	0.43	33.33	4.92	79.62	0.21	3.40	0	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	245	1.72	35.05	1.33	80.95	0.06	3.45	0	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	280	5.01	40.06	3.42	84.37	0.15	3.60	0	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	63	343	9.01	49.07	40.66	125.03	1.73	5.33	0	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	384	5.87	54.94	20.35	145.38	0.87	6.20	0	2	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	393	1.29	56.22	35.56	180.94	1.52	7.72	1	3	25.00	75.00	2.40	2.40	1.15	1.15	6.76	1.33
16	10,000	20,000	15,000	24	417	3.43	59.66	249.26	430.20	10.63	18.35	0	3	0.00	75.00	0.00	2.40	0.00	1.15	0.00	0.56
17	20,000	50,000	35,000	106	523	15.16	74.82	643.46	1,073.67	27.45	45.80	0	3	0.00	75.00	0.00	2.40	0.00	1.15	0.00	0.22
18	50,000	100,000	75,000	111	634	15.88	90.70	552.37	1,626.03	23.56	69.37	1	4	25.00	100.00	206.08	208.49	98.85	100.00	37.31	12.82
19	100,000	500,000	300,000	63	697	9.01	99.71	502.04	2,128.07	21.42	90.79	0	4	0.00	100.00	0.00	208.49	0.00	100.00	0.00	9.80
20	500,000	UP		2	699	0.29	100.00	215.96	2,344.03	9.21	100.00	0	4	0.00	100.00	0.00	208.49	0.00	100.00	0.00	8.89
				699				2,344.03				4				208.49				8.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	26.32	26.32	11.02	11.02	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	74	3.64	29.96	6.00	17.02	0.23	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	89	6.07	36.03	7.77	24.79	0.29	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	91	0.81	36.84	1.19	25.98	0.05	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	93	0.81	37.65	7.85	33.83	0.30	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	94	0.40	38.06	5.11	38.94	0.19	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	96	0.81	38.87	0.01	38.95	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	104	3.24	42.11	6.36	45.31	0.24	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	109	2.02	44.13	11.19	56.51	0.43	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	113	1.62	45.75	13.23	69.73	0.50	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	115	0.81	46.56	7.89	77.62	0.30	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	118	1.21	47.77	1.08	78.70	0.04	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	122	1.62	49.39	1.10	79.80	0.04	3.03	1	1	33.33	33.33	8.43	8.43	12.97	12.97	763.88	10.57
14	5,000	7,500	6,250	6	128	2.43	51.82	33.27	113.07	1.26	4.29	0	1	0.00	33.33	0.00	8.43	0.00	12.97	0.00	7.46
15	7,500	10,000	8,750	5	133	2.02	53.85	10.85	123.92	0.41	4.70	1	2	33.33	66.67	11.09	19.52	17.06	30.02	102.23	15.75
16	10,000	20,000	15,000	5	138	2.02	55.87	25.70	149.62	0.98	5.68	0	2	0.00	66.67	0.00	19.52	0.00	30.02	0.00	13.05
17	20,000	50,000	35,000	16	154	6.48	62.35	588.74	738.35	22.35	28.03	0	2	0.00	66.67	0.00	19.52	0.00	30.02	0.00	2.64
18	50,000	100,000	75,000	31	185	12.55	74.90	330.71	1,069.06	12.56	40.59	0	2	0.00	66.67	0.00	19.52	0.00	30.02	0.00	1.83
19	100,000	500,000	300,000	61	246	24.70	99.60	1,574.34	2,643.40	59.77	100.36	1	3	33.33	100.00	45.50	65.02	69.98	100.00	2.89	2.46
20	500,000	UP		1	247	0.40	100.00	9.49	2,633.91	0.36	100.00	0	3	0.00	100.00	0.00	65.02	0.00	100.00	0.00	2.47
				247				2,633.91				3				65.02				2.47	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4002 CASTER OIL PLANT/JARAK

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	50.00	50.00	0.67	0.67	15.14	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	16.67	66.67	2.94	3.61	66.35	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	33.33	100.00	0.82	4.43	18.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				4.43				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4010 LEMON GRASS/SEREH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	3.63	3.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				3.63				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,022	2,022	49.86	49.86	250.69	250.69	8.07	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	865	2,887	21.33	71.20	255.64	506.33	8.23	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	228	3,115	5.62	76.82	136.20	642.52	4.38	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	3,159	1.09	77.90	58.48	701.00	1.88	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	3,193	0.84	78.74	37.04	738.04	1.19	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	3,201	0.20	78.94	14.49	752.53	0.47	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	3,214	0.32	79.26	32.04	784.57	1.03	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	3,222	0.20	79.46	46.27	830.84	1.49	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	3,228	0.15	79.61	129.62	960.46	4.17	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	3,232	0.10	79.70	20.28	980.74	0.65	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	3,242	0.25	79.95	69.71	1,050.45	2.24	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	3,252	0.25	80.20	19.13	1,069.58	0.62	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	3,255	0.07	80.27	4.86	1,074.44	0.16	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	3,279	0.59	80.86	67.21	1,141.65	2.16	36.74	1	1	6.25	6.25	38.52	38.52	7.95	7.95	57.32	3.37
15	7,500	10,000	8,750	29	3,308	0.72	81.58	173.84	1,315.49	5.60	42.34	2	3	12.50	18.75	9.31	47.83	1.92	9.87	5.35	3.64
16	10,000	20,000	15,000	89	3,397	2.19	83.77	355.12	1,670.61	11.43	53.77	1	4	6.25	25.00	4.93	52.76	1.02	10.88	1.39	3.16
17	20,000	50,000	35,000	295	3,692	7.27	91.05	633.57	2,304.18	20.39	74.16	12	16	75.00	100.00	432.03	484.79	89.12	100.00	68.19	21.04
18	50,000	100,000	75,000	287	3,979	7.08	98.13	418.94	2,723.12	13.48	87.65	0	16	0.00	100.00	0.00	484.79	0.00	100.00	0.00	17.80
19	100,000	500,000	300,000	67	4,046	1.65	99.78	336.69	3,059.81	10.84	98.48	0	16	0.00	100.00	0.00	484.79	0.00	100.00	0.00	15.84
20	500,000	UP		9	4,055	0.22	100.00	47.15	3,106.96	1.52	100.00	0	16	0.00	100.00	0.00	484.79	0.00	100.00	0.00	15.60
				4,055				3,106.96				16				484.79				15.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4015 RESIN/DAMAR

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.41	2.41	14.98	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	13.71	16.12	85.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				16.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	375	375	89.29	89.29	51.84	51.84	63.44	63.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	414	9.29	98.57	24.30	76.14	29.75	93.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	417	0.71	99.29	3.19	79.33	3.91	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	419	0.48	99.76	1.75	81.08	2.14	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	420	0.24	100.00	0.62	81.70	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				420				81.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4017 SPICES/REMPAH-REMPAH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	0.14	0.14	16.22	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	0.02	0.16	2.45	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	0.02	0.18	2.45	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	0.03	0.21	3.00	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	0.03	0.24	3.00	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	0.03	0.26	3.00	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	0.04	0.31	4.91	35.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	0.04	0.35	4.91	39.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	14.29	71.43	0.09	0.43	9.82	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.14	78.57	0.05	0.49	6.01	55.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.14	85.71	0.08	0.57	9.01	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.14	92.86	0.15	0.72	17.18	81.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	7.14	100.00	0.16	0.87	18.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				0.87				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	42.31	42.31	2.98	2.98	9.90	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	30	15.38	57.69	3.50	6.48	11.66	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	32	3.85	61.54	1.50	7.98	4.99	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	33	1.92	63.46	2.67	10.65	8.89	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	34	1.92	65.38	6.07	16.72	20.20	55.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	35	1.92	67.31	1.46	18.17	4.85	60.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	36	1.92	69.23	2.04	20.21	6.78	67.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	37	1.92	71.15	1.46	21.67	4.85	72.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	38	1.92	73.08	2.04	23.71	6.78	78.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	1.92	75.00	2.04	25.74	6.78	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	40	1.92	76.92	1.46	27.20	4.85	90.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	41	1.92	78.85	0.49	27.69	1.62	92.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	42	1.92	80.77	0.68	28.37	2.27	94.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	43	1.92	82.69	0.70	29.07	2.32	96.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	44	1.92	84.62	0.51	29.58	1.71	98.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	45	1.92	86.54	0.61	30.19	2.02	100.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	46	1.92	88.46	0.74	30.93	2.46	102.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	47	1.92	90.38	0.12	30.81	0.41	102.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	48	1.92	92.31	0.17	30.63	0.58	101.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	52	7.69	100.00	0.59	30.04	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				30.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4020 TEA/TEH

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.18	0.18	24.01	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.14	0.31	18.68	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	0.15	0.46	20.07	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.27	0.73	37.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.73				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2016

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	8.61	8.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				8.61				0				0.00				0.00	
GRAND TOTAL				2,031,525.0				2,955,381.31				13,787.0				2,718,245.42					

3.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,960	3,960	18.02	18.02	198.74	198.74	1.16	1.16	6	6	8.00	8.00	113.50	113.50	1.03	1.03	57.11	57.11
2	50	100	75	2,481	6,441	11.29	29.31	356.15	554.89	2.08	3.24	2	8	2.67	10.67	10.62	124.12	0.10	1.12	2.98	22.37
3	100	200	150	4,392	10,833	19.99	49.30	1,104.72	1,659.61	6.45	9.68	3	11	4.00	14.67	102.12	226.24	0.92	2.05	9.24	13.63
4	200	300	250	3,189	14,022	14.51	63.81	1,183.18	2,842.79	6.90	16.59	7	18	9.33	24.00	140.73	366.97	1.27	3.32	11.89	12.91
5	300	500	400	3,103	17,125	14.12	77.93	1,905.31	4,748.09	11.12	27.70	6	24	8.00	32.00	496.70	863.67	4.50	7.82	26.07	18.19
6	500	750	625	1,248	18,373	5.68	83.61	1,094.08	5,842.18	6.38	34.08	5	29	6.67	38.67	677.46	1,541.13	6.13	13.95	61.92	26.38
7	750	1,000	875	803	19,176	3.65	87.27	1,016.68	6,858.85	5.93	40.02	1	30	1.33	40.00	197.07	1,738.20	1.78	15.73	19.38	25.34
8	1,000	1,500	1,250	688	19,864	3.13	90.40	1,058.18	7,917.03	6.17	46.19	2	32	2.67	42.67	156.64	1,894.84	1.42	17.15	14.80	23.93
9	1,500	2,000	1,750	409	20,273	1.86	92.26	852.19	8,769.22	4.97	51.16	3	35	4.00	46.67	1,218.69	3,113.52	11.03	28.18	143.01	35.51
10	2,000	2,500	2,250	194	20,467	0.88	93.14	598.28	9,367.50	3.49	54.65	1	36	1.33	48.00	1,505.59	4,619.12	13.63	41.80	251.66	49.31
11	2,500	3,000	2,750	181	20,648	0.82	93.97	523.75	9,891.24	3.06	57.71	0	36	0.00	48.00	0.00	4,619.12	0.00	41.80	0.00	46.70
12	3,000	4,000	3,500	168	20,816	0.76	94.73	533.78	10,425.02	3.11	60.82	1	37	1.33	49.33	0.00	4,619.12	0.00	41.80	0.00	44.31
13	4,000	5,000	4,500	133	20,949	0.61	95.34	580.76	11,005.78	3.39	64.21	0	37	0.00	49.33	0.00	4,619.12	0.00	41.80	0.00	41.97
14	5,000	7,500	6,250	211	21,160	0.96	96.30	902.44	11,908.22	5.26	69.47	2	39	2.67	52.00	1,594.17	6,213.28	14.43	56.23	176.65	52.18
15	7,500	10,000	8,750	98	21,258	0.45	96.74	689.68	12,597.90	4.02	73.50	2	41	2.67	54.67	76.22	6,289.50	0.69	56.92	11.05	49.92
16	10,000	20,000	15,000	230	21,488	1.05	97.79	1,395.00	13,992.90	8.14	81.64	7	48	9.33	64.00	164.68	6,454.18	1.49	58.41	11.81	46.12
17	20,000	50,000	35,000	264	21,752	1.20	98.99	1,468.33	15,461.23	8.57	90.20	17	65	22.67	86.67	1,696.51	8,150.69	15.35	73.76	115.54	52.72
18	50,000	100,000	75,000	75	21,827	0.34	99.33	996.28	16,457.52	5.81	96.01	4	69	5.33	92.00	34.03	8,184.73	0.31	74.07	3.42	49.73
19	100,000	500,000	300,000	86	21,913	0.39	99.72	540.27	16,997.78	3.15	99.17	4	73	5.33	97.33	2,861.28	11,046.00	25.89	99.96	529.61	64.98
20	500,000	UP		61	21,974	0.28	100.00	142.82	17,140.61	0.83	100.00	2	75	2.67	100.00	3.88	11,049.88	0.04	100.00	2.71	64.47
				21,974				17,140.61				75				11,049.88				64.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,640	19,640	14.88	14.88	1,351.48	1,351.48	0.83	0.83	22	22	2.83	2.83	212.42	212.42	0.34	0.34	15.72	15.72
2	50	100	75	11,984	31,624	9.08	23.96	1,807.28	3,158.76	1.11	1.94	15	37	1.93	4.76	283.79	496.21	0.45	0.79	15.70	15.71
3	100	200	150	17,937	49,561	13.59	37.54	3,756.91	6,915.67	2.31	4.25	22	59	2.83	7.58	1,014.14	1,510.35	1.61	2.40	26.99	21.84
4	200	300	250	13,932	63,493	10.55	48.10	4,449.37	11,365.05	2.73	6.98	27	86	3.47	11.05	883.04	2,393.39	1.40	3.80	19.85	21.06
5	300	500	400	18,589	82,082	14.08	62.18	9,628.22	20,993.27	5.91	12.89	78	164	10.03	21.08	4,780.05	7,173.44	7.59	11.39	49.65	34.17
6	500	750	625	11,452	93,534	8.68	70.86	8,240.88	29,234.15	5.06	17.95	129	293	16.58	37.66	3,456.41	10,629.85	5.49	16.88	41.94	36.36
7	750	1,000	875	7,864	101,398	5.96	76.81	8,901.47	38,135.62	5.46	23.41	49	342	6.30	43.96	6,109.81	16,739.67	9.70	26.59	68.64	43.90
8	1,000	1,500	1,250	6,877	108,275	5.21	82.02	10,737.88	48,873.50	6.59	30.00	38	380	4.88	48.84	2,924.15	19,663.81	4.64	31.23	27.23	40.23
9	1,500	2,000	1,750	4,125	112,400	3.12	85.15	8,579.48	57,452.98	5.27	35.27	28	408	3.60	52.44	2,136.73	21,800.54	3.39	34.63	24.91	37.95
10	2,000	2,500	2,250	2,455	114,855	1.86	87.01	5,974.75	63,427.72	3.67	38.94	9	417	1.16	53.60	1,047.30	22,847.84	1.66	36.29	17.53	36.02
11	2,500	3,000	2,750	2,131	116,986	1.61	88.62	5,931.74	69,359.46	3.64	42.58	12	429	1.54	55.14	2,127.94	24,975.78	3.38	39.67	35.87	36.01
12	3,000	4,000	3,500	2,266	119,252	1.72	90.34	7,796.47	77,155.94	4.79	47.37	24	453	3.08	58.23	4,407.99	29,383.77	7.00	46.67	56.54	38.08
13	4,000	5,000	4,500	1,713	120,965	1.30	91.64	6,971.21	84,127.15	4.28	51.65	22	475	2.83	61.05	6,518.30	35,902.07	10.35	57.03	93.50	42.68
14	5,000	7,500	6,250	2,221	123,186	1.68	93.32	12,198.71	96,325.87	7.49	59.13	25	500	3.21	64.27	1,874.57	37,776.64	2.98	60.01	15.37	39.22
15	7,500	10,000	8,750	1,443	124,629	1.09	94.41	9,747.13	106,072.99	5.98	65.12	23	523	2.96	67.22	1,604.59	39,381.23	2.55	62.55	16.46	37.13
16	10,000	20,000	15,000	2,511	127,140	1.90	96.31	19,270.46	125,343.45	11.83	76.95	54	577	6.94	74.16	5,222.98	44,604.21	8.30	70.85	27.10	35.59
17	20,000	50,000	35,000	2,176	129,316	1.65	97.96	17,909.97	143,253.43	10.99	87.94	76	653	9.77	83.93	9,377.76	53,981.97	14.90	85.75	52.36	37.68
18	50,000	100,000	75,000	1,133	130,449	0.86	98.82	10,195.99	153,449.41	6.26	94.20	53	706	6.81	90.75	2,452.10	56,434.08	3.89	89.64	24.05	36.78
19	100,000	500,000	300,000	1,197	131,646	0.91	99.73	6,424.67	159,874.08	3.94	98.15	56	762	7.20	97.94	3,319.36	59,753.44	5.27	94.91	51.67	37.38
20	500,000	UP		361	132,007	0.27	100.00	3,018.57	162,892.65	1.85	100.00	16	778	2.06	100.00	3,202.00	62,955.43	5.09	100.00	106.08	38.65
				132,007				162,892.65				778				62,955.43				38.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,147	8,147	13.35	13.35	271.11	271.11	0.48	0.48	4	4	1.94	1.94	369.32	369.32	1.80	1.80	136.22	136.22
2	50	100	75	5,335	13,482	8.74	22.09	714.45	985.57	1.27	1.75	5	9	2.43	4.37	252.01	621.33	1.23	3.03	35.27	63.04
3	100	200	150	9,164	22,646	15.01	37.10	2,037.81	3,023.38	3.62	5.38	10	19	4.85	9.22	615.86	1,237.19	3.00	6.03	30.22	40.92
4	200	300	250	8,537	31,183	13.99	51.09	2,772.60	5,795.98	4.93	10.31	6	25	2.91	12.14	91.80	1,328.98	0.45	6.47	3.31	22.93
5	300	500	400	10,813	41,996	17.72	68.81	5,682.90	11,478.88	10.11	20.42	25	50	12.14	24.27	1,295.21	2,624.20	6.31	12.78	22.79	22.86
6	500	750	625	5,515	47,511	9.04	77.84	4,562.11	16,040.99	8.11	28.53	14	64	6.80	31.07	1,063.16	3,687.36	5.18	17.96	23.30	22.99
7	750	1,000	875	4,083	51,594	6.69	84.53	4,947.62	20,988.61	8.80	37.33	17	81	8.25	39.32	1,154.07	4,841.43	5.62	23.58	23.33	23.07
8	1,000	1,500	1,250	2,879	54,473	4.72	89.25	4,888.43	25,877.04	8.70	46.03	12	93	5.83	45.15	1,306.22	6,147.65	6.36	29.94	26.72	23.76
9	1,500	2,000	1,750	1,568	56,041	2.57	91.82	3,739.77	29,616.81	6.65	52.68	11	104	5.34	50.49	1,099.36	7,247.00	5.35	35.30	29.40	24.47
10	2,000	2,500	2,250	865	56,906	1.42	93.24	2,455.18	32,072.00	4.37	57.05	5	109	2.43	52.91	323.30	7,570.31	1.57	36.87	13.17	23.60
11	2,500	3,000	2,750	719	57,625	1.18	94.41	2,087.28	34,159.28	3.71	60.76	4	113	1.94	54.85	86.46	7,656.77	0.42	37.29	4.14	22.41
12	3,000	4,000	3,500	705	58,330	1.16	95.57	2,850.82	37,010.09	5.07	65.83	6	119	2.91	57.77	1,277.64	8,934.41	6.22	43.52	44.82	24.14
13	4,000	5,000	4,500	468	58,798	0.77	96.33	2,257.83	39,267.92	4.02	69.85	13	132	6.31	64.08	1,630.08	10,564.49	7.94	51.46	72.20	26.90
14	5,000	7,500	6,250	530	59,328	0.87	97.20	2,955.00	42,222.92	5.26	75.10	4	136	1.94	66.02	711.96	11,276.45	3.47	54.92	24.09	26.71
15	7,500	10,000	8,750	333	59,661	0.55	97.75	2,416.32	44,639.23	4.30	79.40	2	138	0.97	66.99	13.30	11,289.75	0.06	54.99	0.55	25.29
16	10,000	20,000	15,000	443	60,104	0.73	98.47	3,683.94	48,323.18	6.55	85.96	16	154	7.77	74.76	1,645.83	12,935.57	8.02	63.00	44.68	26.77
17	20,000	50,000	35,000	366	60,470	0.60	99.07	3,771.37	52,094.55	6.71	92.66	9	163	4.37	79.13	198.75	13,134.32	0.97	63.97	5.27	25.21
18	50,000	100,000	75,000	135	60,605	0.22	99.30	1,677.79	53,772.34	2.98	95.65	16	179	7.77	86.89	2,120.63	15,254.95	10.33	74.30	126.39	28.37
19	100,000	500,000	300,000	327	60,932	0.54	99.83	2,330.26	56,102.60	4.14	99.79	19	198	9.22	96.12	4,271.65	19,526.60	20.81	95.11	183.31	34.81
20	500,000	UP		103	61,035	0.17	100.00	116.11	56,218.70	0.21	100.00	8	206	3.88	100.00	1,004.48	20,531.08	4.89	100.00	865.13	36.52
				61,035				56,218.70				206				20,531.08				36.52	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 04 RIAU

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,763	7,763	12.52	12.52	625.21	625.21	0.88	0.88	25	25	6.63	6.63	153.34	153.34	0.29	0.29	24.53	24.53
2	50	100	75	6,101	13,864	9.84	22.36	1,250.51	1,875.72	1.77	2.65	3	28	0.80	7.43	124.70	278.04	0.24	0.53	9.97	14.82
3	100	200	150	9,031	22,895	14.57	36.93	2,283.00	4,158.73	3.22	5.87	9	37	2.39	9.81	376.30	654.34	0.72	1.24	16.48	15.73
4	200	300	250	6,640	29,535	10.71	47.63	2,422.27	6,581.00	3.42	9.29	14	51	3.71	13.53	446.09	1,100.43	0.85	2.09	18.42	16.72
5	300	500	400	9,588	39,123	15.46	63.10	5,711.19	12,292.19	8.07	17.36	22	73	5.84	19.36	1,146.39	2,246.83	2.18	4.27	20.07	18.28
6	500	750	625	5,908	45,031	9.53	72.63	5,047.72	17,339.91	7.13	24.49	15	88	3.98	23.34	404.55	2,651.38	0.77	5.04	8.01	15.29
7	750	1,000	875	3,834	48,865	6.18	78.81	4,690.99	22,030.90	6.63	31.11	29	117	7.69	31.03	1,271.23	3,922.61	2.42	7.45	27.10	17.81
8	1,000	1,500	1,250	2,887	51,752	4.66	83.47	4,691.22	26,722.11	6.63	37.74	10	127	2.65	33.69	2,471.80	6,394.41	4.70	12.15	52.69	23.93
9	1,500	2,000	1,750	1,630	53,382	2.63	86.10	3,919.36	30,641.48	5.54	43.27	10	137	2.65	36.34	1,773.80	8,168.21	3.37	15.52	45.26	26.66
10	2,000	2,500	2,250	778	54,160	1.25	87.35	2,188.78	32,830.26	3.09	46.37	9	146	2.39	38.73	558.94	8,727.15	1.06	16.58	25.54	26.58
11	2,500	3,000	2,750	1,054	55,214	1.70	89.05	2,280.92	35,111.18	3.22	49.59	18	164	4.77	43.50	183.09	8,910.25	0.35	16.93	8.03	25.38
12	3,000	4,000	3,500	835	56,049	1.35	90.40	2,885.07	37,996.25	4.07	53.66	6	170	1.59	45.09	63.89	8,974.14	0.12	17.05	2.21	23.62
13	4,000	5,000	4,500	705	56,754	1.14	91.53	2,492.71	40,488.96	3.52	57.18	5	175	1.33	46.42	9.60	8,983.75	0.02	17.07	0.39	22.19
14	5,000	7,500	6,250	848	57,602	1.37	92.90	3,871.80	44,360.76	5.47	62.65	7	182	1.86	48.28	686.14	9,669.88	1.30	18.37	17.72	21.80
15	7,500	10,000	8,750	605	58,207	0.98	93.88	3,601.70	47,962.46	5.09	67.74	5	187	1.33	49.60	104.37	9,774.25	0.20	18.57	2.90	20.38
16	10,000	20,000	15,000	1,059	59,266	1.71	95.59	6,696.13	54,658.59	9.46	77.19	21	208	5.57	55.17	2,259.96	12,034.20	4.29	22.87	33.75	22.02
17	20,000	50,000	35,000	878	60,144	1.42	97.00	6,275.87	60,934.46	8.86	86.06	39	247	10.34	65.52	3,004.85	15,039.05	5.71	28.58	47.88	24.68
18	50,000	100,000	75,000	680	60,824	1.10	98.10	4,110.68	65,045.14	5.81	91.86	29	276	7.69	73.21	12,471.44	27,510.49	23.70	52.28	303.39	42.29
19	100,000	500,000	300,000	834	61,658	1.35	99.44	5,239.90	70,285.04	7.40	99.26	71	347	18.83	92.04	16,883.41	44,393.90	32.08	84.36	322.21	63.16
20	500,000	UP		345	62,003	0.56	100.00	522.19	70,807.23	0.74	100.00	30	377	7.96	100.00	8,231.52	52,625.42	15.64	100.00	1576.36	74.32
				62,003				70,807.23				377				52,625.42				74.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,333	3,333	13.01	13.01	280.76	280.76	1.14	1.14	7	7	3.40	3.40	60.28	60.28	0.19	0.19	21.47	21.47
2	50	100	75	3,110	6,443	12.14	25.16	414.06	694.82	1.68	2.81	8	15	3.88	7.28	31.07	91.35	0.10	0.29	7.50	13.15
3	100	200	150	3,931	10,374	15.35	40.51	838.83	1,533.64	3.40	6.21	10	25	4.85	12.14	733.87	825.22	2.34	2.63	87.49	53.81
4	200	300	250	2,824	13,198	11.03	51.53	1,194.00	2,727.64	4.83	11.04	4	29	1.94	14.08	851.54	1,676.76	2.71	5.34	71.32	61.47
5	300	500	400	3,829	17,027	14.95	66.49	2,201.28	4,928.92	8.91	19.95	14	43	6.80	20.87	871.91	2,548.66	2.77	8.11	39.61	51.71
6	500	750	625	2,434	19,461	9.50	75.99	1,619.80	6,548.72	6.56	26.51	64	107	31.07	51.94	521.83	3,070.50	1.66	9.77	32.22	46.89
7	750	1,000	875	1,306	20,767	5.10	81.09	1,528.39	8,077.11	6.19	32.69	5	112	2.43	54.37	391.23	3,461.73	1.24	11.02	25.60	42.86
8	1,000	1,500	1,250	971	21,738	3.79	84.88	1,474.06	9,551.17	5.97	38.66	5	117	2.43	56.80	61.32	3,523.05	0.20	11.21	4.16	36.89
9	1,500	2,000	1,750	604	22,342	2.36	87.24	1,254.87	10,806.05	5.08	43.74	1	118	0.49	57.28	200.12	3,723.16	0.64	11.85	15.95	34.45
10	2,000	2,500	2,250	478	22,820	1.87	89.11	909.13	11,715.18	3.68	47.42	1	119	0.49	57.77	17.12	3,740.28	0.05	11.90	1.88	31.93
11	2,500	3,000	2,750	276	23,096	1.08	90.18	795.78	12,510.96	3.22	50.64	1	120	0.49	58.25	2.72	3,743.00	0.01	11.91	0.34	29.92
12	3,000	4,000	3,500	413	23,509	1.61	91.80	1,097.86	13,608.82	4.44	55.08	1	121	0.49	58.74	172.50	3,915.50	0.55	12.46	15.71	28.77
13	4,000	5,000	4,500	226	23,735	0.88	92.68	961.12	14,569.94	3.89	58.97	3	124	1.46	60.19	86.51	4,002.01	0.28	12.74	9.00	27.47
14	5,000	7,500	6,250	328	24,063	1.28	93.96	1,683.52	16,253.45	6.81	65.79	3	127	1.46	61.65	168.51	4,170.52	0.54	13.27	10.01	25.66
15	7,500	10,000	8,750	211	24,274	0.82	94.78	1,137.08	17,390.54	4.60	70.39	1	128	0.49	62.14	85.36	4,255.89	0.27	13.54	7.51	24.47
16	10,000	20,000	15,000	369	24,643	1.44	96.22	2,134.78	19,525.31	8.64	79.03	13	141	6.31	68.45	1,647.43	5,903.32	5.24	18.79	77.17	30.23
17	20,000	50,000	35,000	376	25,019	1.47	97.69	2,088.77	21,614.08	8.45	87.49	18	159	8.74	77.18	21,007.82	26,911.14	66.85	85.64	1005.75	124.51
18	50,000	100,000	75,000	245	25,264	0.96	98.65	1,130.15	22,744.23	4.57	92.06	23	182	11.17	88.35	2,601.46	29,512.60	8.28	93.92	230.19	129.76
19	100,000	500,000	300,000	258	25,522	1.01	99.66	1,805.88	24,550.11	7.31	99.37	19	201	9.22	97.57	1,896.22	31,408.82	6.03	99.95	105.00	127.94
20	500,000	UP		88	25,610	0.34	100.00	155.24	24,705.35	0.63	100.00	5	206	2.43	100.00	15.84	31,424.66	0.05	100.00	10.20	127.20
				25,610				24,705.35				206				31,424.66				127.20	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,157	7,157	12.53	12.53	411.41	411.41	0.65	0.65	6	6	1.84	1.84	53.73	53.73	0.17	0.17	13.06	13.06
2	50	100	75	6,690	13,847	11.72	24.25	1,132.49	1,543.90	1.80	2.45	7	13	2.15	3.99	96.98	150.71	0.31	0.48	8.56	9.76
3	100	200	150	7,299	21,146	12.78	37.04	1,227.01	2,770.91	1.95	4.40	6	19	1.84	5.83	51.44	202.16	0.16	0.64	4.19	7.30
4	200	300	250	5,353	26,499	9.38	46.41	1,559.14	4,330.06	2.48	6.88	7	26	2.15	7.98	380.15	582.31	1.21	1.85	24.38	13.45
5	300	500	400	7,469	33,968	13.08	59.49	3,508.71	7,838.77	5.58	12.46	20	46	6.13	14.11	747.25	1,329.55	2.37	4.22	21.30	16.96
6	500	750	625	4,621	38,589	8.09	67.58	3,086.15	10,924.92	4.90	17.36	7	53	2.15	16.26	102.70	1,432.25	0.33	4.55	3.33	13.11
7	750	1,000	875	4,063	42,652	7.12	74.70	3,858.91	14,783.83	6.13	23.49	52	105	15.95	32.21	483.86	1,916.12	1.54	6.08	12.54	12.96
8	1,000	1,500	1,250	2,907	45,559	5.09	79.79	4,029.62	18,813.45	6.40	29.90	27	132	8.28	40.49	3,148.15	5,064.27	9.99	16.07	78.13	26.92
9	1,500	2,000	1,750	1,633	47,192	2.86	82.65	3,304.97	22,118.42	5.25	35.15	10	142	3.07	43.56	129.30	5,193.56	0.41	16.48	3.91	23.48
10	2,000	2,500	2,250	1,075	48,267	1.88	84.54	2,460.27	24,578.68	3.91	39.06	11	153	3.37	46.93	223.49	5,417.05	0.71	17.19	9.08	22.04
11	2,500	3,000	2,750	1,021	49,288	1.79	86.32	2,242.53	26,821.22	3.56	42.62	9	162	2.76	49.69	2,977.33	8,394.38	9.45	26.64	132.77	31.30
12	3,000	4,000	3,500	1,136	50,424	1.99	88.31	3,257.39	30,078.60	5.18	47.80	8	170	2.45	52.15	2,511.27	10,905.65	7.97	34.61	77.09	36.26
13	4,000	5,000	4,500	684	51,108	1.20	89.51	2,589.36	32,667.96	4.11	51.91	8	178	2.45	54.60	593.16	11,498.81	1.88	36.49	22.91	35.20
14	5,000	7,500	6,250	1,074	52,182	1.88	91.39	3,965.22	36,633.18	6.30	58.21	12	190	3.68	58.28	143.84	11,642.64	0.46	36.95	3.63	31.78
15	7,500	10,000	8,750	654	52,836	1.15	92.54	2,891.33	39,524.51	4.59	62.81	8	198	2.45	60.74	136.34	11,778.98	0.43	37.38	4.72	29.80
16	10,000	20,000	15,000	1,293	54,129	2.26	94.80	6,804.17	46,328.68	10.81	73.62	40	238	12.27	73.01	1,593.65	13,372.63	5.06	42.44	23.42	28.86
17	20,000	50,000	35,000	1,355	55,484	2.37	97.17	8,253.80	54,582.48	13.12	86.74	35	273	10.74	83.74	1,419.19	14,791.82	4.50	46.94	17.19	27.10
18	50,000	100,000	75,000	619	56,103	1.08	98.26	3,519.18	58,101.66	5.59	92.33	21	294	6.44	90.18	462.82	15,254.64	1.47	48.41	13.15	26.26
19	100,000	500,000	300,000	720	56,823	1.26	99.52	3,900.44	62,002.09	6.20	98.53	22	316	6.75	96.93	9,375.90	24,630.54	29.75	78.17	240.38	39.73
20	500,000	UP		274	57,097	0.48	100.00	925.65	62,927.74	1.47	100.00	10	326	3.07	100.00	6,880.30	31,510.84	21.83	100.00	743.30	50.07
				57,097				62,927.74				326				31,510.84				50.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,714	1,714	14.03	14.03	127.71	127.71	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,089	2,803	8.92	22.95	172.03	299.74	1.28	2.23	3	3	6.38	6.38	127.47	127.47	1.76	1.76	74.10	42.53
3	100	200	150	2,200	5,003	18.01	40.96	658.92	958.66	4.91	7.15	2	5	4.26	10.64	5.00	132.47	0.07	1.83	0.76	13.82
4	200	300	250	1,604	6,607	13.13	54.09	720.98	1,679.64	5.37	12.52	1	6	2.13	12.77	166.13	298.60	2.29	4.12	23.04	17.78
5	300	500	400	1,888	8,495	15.46	69.55	1,335.51	3,015.16	9.96	22.48	1	7	2.13	14.89	180.00	478.60	2.49	6.61	13.48	15.87
6	500	750	625	934	9,429	7.65	77.20	954.39	3,969.55	7.11	29.59	6	13	12.77	27.66	415.55	894.15	5.74	12.35	43.54	22.53
7	750	1,000	875	826	10,255	6.76	83.96	1,361.62	5,331.17	10.15	39.74	2	15	4.26	31.91	236.29	1,130.44	3.26	15.61	17.35	21.20
8	1,000	1,500	1,250	574	10,829	4.70	88.66	1,127.67	6,458.84	8.41	48.15	2	17	4.26	36.17	26.67	1,157.10	0.37	15.98	2.36	17.92
9	1,500	2,000	1,750	293	11,122	2.40	91.06	778.40	7,237.23	5.80	53.95	1	18	2.13	38.30	80.32	1,237.42	1.11	17.09	10.32	17.10
10	2,000	2,500	2,250	135	11,257	1.11	92.16	393.25	7,630.48	2.93	56.88	2	20	4.26	42.55	48.96	1,286.38	0.68	17.76	12.45	16.86
11	2,500	3,000	2,750	117	11,374	0.96	93.12	511.94	8,142.42	3.82	60.70	2	22	4.26	46.81	65.56	1,351.94	0.91	18.67	12.81	16.60
12	3,000	4,000	3,500	106	11,480	0.87	93.99	440.53	8,582.95	3.28	63.98	0	22	0.00	46.81	0.00	1,351.94	0.00	18.67	0.00	15.75
13	4,000	5,000	4,500	97	11,577	0.79	94.78	541.69	9,124.64	4.04	68.02	0	22	0.00	46.81	0.00	1,351.94	0.00	18.67	0.00	14.82
14	5,000	7,500	6,250	93	11,670	0.76	95.55	454.28	9,578.93	3.39	71.41	2	24	4.26	51.06	144.05	1,495.99	1.99	20.66	31.71	15.62
15	7,500	10,000	8,750	74	11,744	0.61	96.15	372.31	9,951.24	2.78	74.18	0	24	0.00	51.06	0.00	1,495.99	0.00	20.66	0.00	15.03
16	10,000	20,000	15,000	149	11,893	1.22	97.37	955.27	10,906.50	7.12	81.31	5	29	10.64	61.70	107.80	1,603.79	1.49	22.15	11.29	14.70
17	20,000	50,000	35,000	135	12,028	1.11	98.48	1,330.93	12,237.44	9.92	91.23	6	35	12.77	74.47	445.93	2,049.72	6.16	28.30	33.51	16.75
18	50,000	100,000	75,000	71	12,099	0.58	99.06	721.66	12,959.10	5.38	96.61	4	39	8.51	82.98	27.74	2,077.46	0.38	28.69	3.84	16.03
19	100,000	500,000	300,000	91	12,190	0.75	99.80	425.19	13,384.29	3.17	99.78	8	47	17.02	100.00	5,164.40	7,241.85	71.31	100.00	1214.61	54.11
20	500,000	UP		24	12,214	0.20	100.00	29.92	13,414.21	0.22	100.00	0	47	0.00	100.00	0.00	7,241.85	0.00	100.00	0.00	53.99
				12,214				13,414.21				47				7,241.85				53.99	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,158	6,158	14.48	14.48	325.40	325.40	0.73	0.73	7	7	3.17	3.17	94.71	94.71	0.27	0.27	29.11	29.11
2	50	100	75	3,331	9,489	7.83	22.32	422.62	748.02	0.95	1.68	2	9	0.90	4.07	13.41	108.12	0.04	0.31	3.17	14.45
3	100	200	150	6,343	15,832	14.92	37.24	1,150.65	1,898.67	2.58	4.26	3	12	1.36	5.43	10.02	118.13	0.03	0.34	0.87	6.22
4	200	300	250	3,934	19,766	9.25	46.49	1,229.42	3,128.09	2.76	7.02	7	19	3.17	8.60	260.25	378.39	0.75	1.09	21.17	12.10
5	300	500	400	5,644	25,410	13.28	59.77	2,605.72	5,733.81	5.85	12.86	21	40	9.50	18.10	968.93	1,347.32	2.79	3.88	37.18	23.50
6	500	750	625	3,729	29,139	8.77	68.54	2,318.75	8,052.57	5.20	18.06	32	72	14.48	32.58	187.62	1,534.94	0.54	4.42	8.09	19.06
7	750	1,000	875	2,715	31,854	6.39	74.92	2,530.98	10,583.55	5.68	23.74	9	81	4.07	36.65	16.94	1,551.88	0.05	4.47	0.67	14.66
8	1,000	1,500	1,250	2,141	33,995	5.04	79.96	2,871.29	13,454.83	6.44	30.18	6	87	2.71	39.37	1,099.13	2,651.00	3.16	7.63	38.28	19.70
9	1,500	2,000	1,750	1,284	35,279	3.02	82.98	2,242.20	15,697.03	5.03	35.21	14	101	6.33	45.70	1,828.28	4,479.28	5.26	12.89	81.54	28.54
10	2,000	2,500	2,250	674	35,953	1.59	84.56	1,559.32	17,256.35	3.50	38.71	2	103	0.90	46.61	104.27	4,583.56	0.30	13.20	6.69	26.56
11	2,500	3,000	2,750	1,082	37,035	2.54	87.11	1,788.93	19,045.28	4.01	42.72	4	107	1.81	48.42	983.14	5,566.70	2.83	16.03	54.96	29.23
12	3,000	4,000	3,500	1,068	38,103	2.51	89.62	2,349.80	21,395.08	5.27	47.99	6	113	2.71	51.13	39.21	5,605.91	0.11	16.14	1.67	26.20
13	4,000	5,000	4,500	490	38,593	1.15	90.77	1,953.25	23,348.33	4.38	52.37	6	119	2.71	53.85	30.36	5,636.27	0.09	16.23	1.55	24.14
14	5,000	7,500	6,250	737	39,330	1.73	92.51	3,020.29	26,368.62	6.78	59.15	3	122	1.36	55.20	776.53	6,412.80	2.24	18.46	25.71	24.32
15	7,500	10,000	8,750	472	39,802	1.11	93.62	2,399.92	28,768.54	5.38	64.53	10	132	4.52	59.73	457.57	6,870.36	1.32	19.78	19.07	23.88
16	10,000	20,000	15,000	730	40,532	1.72	95.33	4,510.70	33,279.24	10.12	74.65	12	144	5.43	65.16	439.37	7,309.73	1.26	21.04	9.74	21.96
17	20,000	50,000	35,000	758	41,290	1.78	97.12	5,526.04	38,805.27	12.40	87.05	14	158	6.33	71.49	1,364.46	8,674.20	3.93	24.97	24.69	22.35
18	50,000	100,000	75,000	409	41,699	0.96	98.08	2,454.46	41,259.73	5.51	92.55	12	170	5.43	76.92	1,087.90	9,762.10	3.13	28.10	44.32	23.66
19	100,000	500,000	300,000	546	42,245	1.28	99.36	2,377.15	43,636.88	5.33	97.89	35	205	15.84	92.76	5,805.05	15,567.15	16.71	44.81	244.20	35.67
20	500,000	UP		271	42,516	0.64	100.00	942.34	44,579.21	2.11	100.00	16	221	7.24	100.00	19,169.54	34,736.69	55.19	100.00	2034.25	77.92
				42,516				44,579.21				221				34,736.69				77.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38,119	38,119	11.73	11.73	3,011.54	3,011.54	0.51	0.51	39	39	1.59	1.59	468.67	468.67	0.15	0.15	15.56	15.56
2	50	100	75	12,564	50,683	3.87	15.59	2,940.78	5,952.32	0.50	1.01	27	66	1.10	2.69	595.16	1,063.82	0.19	0.34	20.24	17.87
3	100	200	150	27,562	78,245	8.48	24.08	6,354.96	12,307.28	1.08	2.09	186	252	7.58	10.27	2,427.20	3,491.02	0.77	1.11	38.19	28.37
4	200	300	250	23,009	101,254	7.08	31.15	6,607.81	18,915.09	1.12	3.21	87	339	3.55	13.82	2,119.74	5,610.76	0.67	1.78	32.08	29.66
5	300	500	400	39,351	140,605	12.11	43.26	16,396.25	35,311.34	2.78	5.99	98	437	4.00	17.81	3,582.08	9,192.84	1.13	2.91	21.85	26.03
6	500	750	625	35,400	176,005	10.89	54.16	20,956.05	56,267.39	3.55	9.54	113	550	4.61	22.42	6,003.74	15,196.58	1.90	4.81	28.65	27.01
7	750	1,000	875	32,022	208,027	9.85	64.01	28,689.63	84,957.02	4.87	14.41	75	625	3.06	25.48	6,239.37	21,435.95	1.98	6.79	21.75	25.23
8	1,000	1,500	1,250	29,488	237,515	9.07	73.08	37,070.07	122,027.08	6.29	20.70	83	708	3.38	28.86	4,898.39	26,334.34	1.55	8.34	13.21	21.58
9	1,500	2,000	1,750	17,873	255,388	5.50	78.58	31,052.23	153,079.31	5.27	25.97	53	761	2.16	31.02	4,940.66	31,275.00	1.57	9.91	15.91	20.43
10	2,000	2,500	2,250	10,630	266,018	3.27	81.85	24,158.75	177,238.06	4.10	30.06	53	814	2.16	33.18	17,459.65	48,734.65	5.53	15.44	72.27	27.50
11	2,500	3,000	2,750	8,504	274,522	2.62	84.47	23,797.67	201,035.72	4.04	34.10	37	851	1.51	34.69	5,616.44	54,351.09	1.78	17.22	23.60	27.04
12	3,000	4,000	3,500	9,405	283,927	2.89	87.36	33,636.58	234,672.30	5.71	39.81	48	899	1.96	36.65	4,086.50	58,437.59	1.29	18.51	12.15	24.90
13	4,000	5,000	4,500	6,544	290,471	2.01	89.38	30,097.34	264,769.64	5.11	44.91	37	936	1.51	38.16	8,364.23	66,801.82	2.65	21.16	27.79	25.23
14	5,000	7,500	6,250	8,067	298,538	2.48	91.86	50,092.09	314,861.73	8.50	53.41	78	1,014	3.18	41.34	13,637.08	80,438.90	4.32	25.48	27.22	25.55
15	7,500	10,000	8,750	4,914	303,452	1.51	93.37	39,240.21	354,101.95	6.66	60.07	68	1,082	2.77	44.11	3,617.88	84,056.78	1.15	26.63	9.22	23.74
16	10,000	20,000	15,000	7,562	311,014	2.33	95.70	79,310.36	433,412.30	13.45	73.52	103	1,185	4.20	48.31	3,922.06	87,978.84	1.24	27.87	4.95	20.30
17	20,000	50,000	35,000	5,932	316,946	1.83	97.52	69,130.55	502,542.85	11.73	85.25	129	1,314	5.26	53.57	20,621.74	108,600.58	6.53	34.41	29.83	21.61
18	50,000	100,000	75,000	2,673	319,619	0.82	98.34	29,228.38	531,771.22	4.96	90.20	116	1,430	4.73	58.30	8,402.01	117,002.59	2.66	37.07	28.75	22.00
19	100,000	500,000	300,000	3,760	323,379	1.16	99.50	30,648.42	562,419.64	5.20	95.40	356	1,786	14.51	72.81	48,951.24	165,953.84	15.51	52.58	159.72	29.51
20	500,000	UP		1,623	325,002	0.50	100.00	27,101.67	589,521.31	4.60	100.00	667	2,453	27.19	100.00	149,693.79	315,647.63	47.42	100.00	552.34	53.54
				325,002				589,521.31				2,453				315,647.63				53.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49,362	49,362	15.14	15.14	1,044.88	1,044.88	0.20	0.20	53	53	2.10	2.10	11,123.38	11,123.38	1.80	1.80	1064.56	1064.56
2	50	100	75	24,462	73,824	7.50	22.64	3,504.14	4,549.03	0.68	0.88	35	88	1.38	3.48	611.88	11,735.26	0.10	1.90	17.46	257.97
3	100	200	150	40,288	114,112	12.35	34.99	8,525.55	13,074.58	1.64	2.52	53	141	2.10	5.58	1,111.43	12,846.70	0.18	2.08	13.04	98.26
4	200	300	250	29,302	143,414	8.99	43.98	9,396.98	22,471.56	1.81	4.33	66	207	2.61	8.19	1,986.33	14,833.03	0.32	2.40	21.14	66.01
5	300	500	400	39,691	183,105	12.17	56.15	18,158.28	40,629.85	3.50	7.83	162	369	6.41	14.60	5,025.49	19,858.52	0.81	3.22	27.68	48.88
6	500	750	625	27,371	210,476	8.39	64.54	17,456.00	58,085.85	3.37	11.20	206	575	8.15	22.75	4,997.97	24,856.49	0.81	4.03	28.63	42.79
7	750	1,000	875	21,092	231,568	6.47	71.01	19,507.46	77,593.31	3.76	14.96	141	716	5.58	28.32	5,700.18	30,556.67	0.92	4.95	29.22	39.38
8	1,000	1,500	1,250	19,887	251,455	6.10	77.11	24,879.81	102,473.12	4.80	19.75	197	913	7.79	36.12	8,690.79	39,247.46	1.41	6.36	34.93	38.30
9	1,500	2,000	1,750	11,124	262,579	3.41	80.52	20,625.73	123,098.84	3.98	23.73	60	973	2.37	38.49	6,417.72	45,665.18	1.04	7.40	31.12	37.10
10	2,000	2,500	2,250	7,094	269,673	2.18	82.69	16,435.89	139,534.73	3.17	26.90	38	1,011	1.50	39.99	2,658.90	48,324.08	0.43	7.83	16.18	34.63
11	2,500	3,000	2,750	5,529	275,202	1.70	84.39	15,143.90	154,678.63	2.92	29.82	39	1,050	1.54	41.53	9,823.67	58,147.75	1.59	9.43	64.87	37.59
12	3,000	4,000	3,500	6,224	281,426	1.91	86.30	21,738.82	176,417.45	4.19	34.01	56	1,106	2.22	43.75	9,915.76	68,063.52	1.61	11.03	45.61	38.58
13	4,000	5,000	4,500	4,712	286,138	1.44	87.74	20,339.09	196,756.54	3.92	37.93	62	1,168	2.45	46.20	7,651.59	75,715.11	1.24	12.27	37.62	38.48
14	5,000	7,500	6,250	7,115	293,253	2.18	89.93	35,823.42	232,579.97	6.91	44.84	61	1,229	2.41	48.62	15,892.00	91,607.11	2.58	14.85	44.36	39.39
15	7,500	10,000	8,750	4,539	297,792	1.39	91.32	30,866.83	263,446.80	5.95	50.79	56	1,285	2.22	50.83	29,879.37	121,486.47	4.84	19.69	96.80	46.11
16	10,000	20,000	15,000	8,394	306,186	2.57	93.89	72,443.44	335,890.24	13.97	64.75	156	1,441	6.17	57.00	77,839.31	199,325.78	12.62	32.31	107.45	59.34
17	20,000	50,000	35,000	8,027	314,213	2.46	96.35	82,220.47	418,110.72	15.85	80.60	207	1,648	8.19	65.19	95,281.95	294,607.72	15.45	47.76	115.89	70.46
18	50,000	100,000	75,000	4,573	318,786	1.40	97.75	43,520.43	461,631.14	8.39	88.99	244	1,892	9.65	74.84	156,067.93	450,675.65	25.30	73.06	358.61	97.63
19	100,000	500,000	300,000	5,139	323,925	1.58	99.33	45,189.22	506,820.36	8.71	97.71	474	2,366	18.75	93.59	118,240.64	568,916.30	19.17	92.23	261.66	112.25
20	500,000	UP		2,183	326,108	0.67	100.00	11,904.25	518,724.61	2.29	100.00	162	2,528	6.41	100.00	47,943.39	616,859.69	7.77	100.00	402.74	118.92
				326,108				518,724.61				2,528				616,859.69				118.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25,455	25,455	15.60	15.60	1,391.19	1,391.19	0.66	0.66	16	16	1.44	1.44	292.99	292.99	0.06	0.06	21.06	21.06
2	50	100	75	15,236	40,691	9.33	24.93	2,079.76	3,470.95	0.99	1.66	15	31	1.35	2.78	366.52	659.51	0.07	0.12	17.62	19.00
3	100	200	150	23,008	63,699	14.10	39.03	5,020.66	8,491.61	2.40	4.05	8	39	0.72	3.50	94.88	754.38	0.02	0.14	1.89	8.88
4	200	300	250	14,780	78,479	9.06	48.08	4,441.53	12,933.14	2.12	6.17	19	58	1.71	5.21	762.46	1,516.85	0.14	0.29	17.17	11.73
5	300	500	400	17,687	96,166	10.84	58.92	8,160.77	21,093.91	3.90	10.07	72	130	6.46	11.67	2,462.33	3,979.17	0.46	0.75	30.17	18.86
6	500	750	625	11,997	108,163	7.35	66.27	7,932.84	29,026.75	3.79	13.86	66	196	5.92	17.59	2,250.76	6,229.94	0.42	1.17	28.37	21.46
7	750	1,000	875	9,183	117,346	5.63	71.90	8,439.36	37,466.11	4.03	17.89	56	252	5.03	22.62	2,423.56	8,653.50	0.46	1.63	28.72	23.10
8	1,000	1,500	1,250	9,235	126,581	5.66	77.55	11,250.65	48,716.75	5.37	23.26	71	323	6.37	28.99	2,603.22	11,256.72	0.49	2.12	23.14	23.11
9	1,500	2,000	1,750	5,203	131,784	3.19	80.74	10,554.99	59,271.74	5.04	28.30	33	356	2.96	31.96	4,535.37	15,792.09	0.86	2.98	42.97	26.64
10	2,000	2,500	2,250	3,350	135,134	2.05	82.80	7,594.18	66,865.92	3.63	31.92	21	377	1.89	33.84	2,578.23	18,370.32	0.49	3.46	33.95	27.47
11	2,500	3,000	2,750	3,190	138,324	1.95	84.75	7,656.85	74,522.77	3.66	35.58	17	394	1.53	35.37	580.80	18,951.12	0.11	3.57	7.59	25.43
12	3,000	4,000	3,500	3,585	141,909	2.20	86.95	11,730.74	86,253.52	5.60	41.18	30	424	2.69	38.06	1,984.68	20,935.80	0.37	3.95	16.92	24.27
13	4,000	5,000	4,500	2,179	144,088	1.34	88.28	9,816.30	96,069.82	4.69	45.86	23	447	2.06	40.13	1,321.57	22,257.37	0.25	4.20	13.46	23.17
14	5,000	7,500	6,250	3,616	147,704	2.22	90.50	15,812.47	111,882.28	7.55	53.41	54	501	4.85	44.97	7,538.00	29,795.38	1.42	5.62	47.67	26.63
15	7,500	10,000	8,750	2,159	149,863	1.32	91.82	13,718.99	125,601.27	6.55	59.96	43	544	3.86	48.83	10,848.21	40,643.59	2.05	7.66	79.07	32.36
16	10,000	20,000	15,000	3,928	153,791	2.41	94.23	30,466.04	156,067.31	14.54	74.51	72	616	6.46	55.30	19,211.35	59,854.94	3.62	11.29	63.06	38.35
17	20,000	50,000	35,000	3,572	157,363	2.19	96.41	28,239.63	184,306.94	13.48	87.99	100	716	8.98	64.27	35,918.03	95,772.97	6.77	18.06	127.19	51.96
18	50,000	100,000	75,000	1,980	159,343	1.21	97.63	11,901.70	196,208.64	5.68	93.67	137	853	12.30	76.57	58,859.12	154,632.09	11.10	29.16	494.54	78.81
19	100,000	500,000	300,000	2,353	161,696	1.44	99.07	10,205.88	206,414.52	4.87	98.54	183	1,036	16.43	93.00	17,082.78	171,714.88	3.22	32.38	167.38	83.19
20	500,000	UP		1,519	163,215	0.93	100.00	3,057.19	209,471.72	1.46	100.00	78	1,114	7.00	100.00	358,598.61	530,313.49	67.62	100.00	11729.68	253.17
				163,215				209,471.72				1,114				530,313.49				253.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,514	3,514	15.22	15.22	195.10	195.10	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,866	5,380	8.08	23.31	228.93	424.03	0.64	1.19	1	1	0.51	0.51	9.36	9.36	0.05	0.05	4.09	2.21
3	100	200	150	2,932	8,312	12.70	36.01	671.48	1,095.52	1.88	3.07	2	3	1.03	1.54	5.82	15.18	0.03	0.09	0.87	1.39
4	200	300	250	2,013	10,325	8.72	44.73	678.92	1,774.43	1.90	4.97	2	5	1.03	2.56	0.54	15.72	0.00	0.09	0.08	0.89
5	300	500	400	2,950	13,275	12.78	57.51	1,435.17	3,209.61	4.02	8.99	9	14	4.62	7.18	119.36	135.08	0.69	0.78	8.32	4.21
6	500	750	625	1,939	15,214	8.40	65.91	1,558.55	4,768.16	4.37	13.35	5	19	2.56	9.74	527.17	662.25	3.04	3.82	33.82	13.89
7	750	1,000	875	1,418	16,632	6.14	72.05	1,640.48	6,408.64	4.59	17.95	3	22	1.54	11.28	234.70	896.95	1.35	5.17	14.31	14.00
8	1,000	1,500	1,250	1,411	18,043	6.11	78.16	2,279.68	8,688.32	6.38	24.33	1	23	0.51	11.79	1,198.36	2,095.31	6.90	12.07	52.57	24.12
9	1,500	2,000	1,750	922	18,965	3.99	82.16	2,046.11	10,734.43	5.73	30.07	5	28	2.56	14.36	680.70	2,776.01	3.92	15.99	33.27	25.86
10	2,000	2,500	2,250	540	19,505	2.34	84.50	1,491.96	12,226.39	4.18	34.24	6	34	3.08	17.44	98.45	2,874.46	0.57	16.56	6.60	23.51
11	2,500	3,000	2,750	396	19,901	1.72	86.21	1,313.88	13,540.27	3.68	37.92	3	37	1.54	18.97	12.07	2,886.53	0.07	16.63	0.92	21.32
12	3,000	4,000	3,500	543	20,444	2.35	88.56	2,025.30	15,565.57	5.67	43.60	4	41	2.05	21.03	23.51	2,910.04	0.14	16.76	1.16	18.70
13	4,000	5,000	4,500	380	20,824	1.65	90.21	1,873.16	17,438.73	5.25	48.84	3	44	1.54	22.56	112.44	3,022.48	0.65	17.41	6.00	17.33
14	5,000	7,500	6,250	538	21,362	2.33	92.54	3,058.55	20,497.28	8.57	57.41	5	49	2.56	25.13	27.94	3,050.41	0.16	17.57	0.91	14.88
15	7,500	10,000	8,750	351	21,713	1.52	94.06	2,317.58	22,814.86	6.49	63.90	4	53	2.05	27.18	563.33	3,613.74	3.25	20.82	24.31	15.84
16	10,000	20,000	15,000	422	22,135	1.83	95.89	4,645.83	27,460.69	13.01	76.91	5	58	2.56	29.74	49.01	3,662.75	0.28	21.10	1.05	13.34
17	20,000	50,000	35,000	466	22,601	2.02	97.91	4,644.13	32,104.81	13.01	89.92	23	81	11.79	41.54	738.86	4,401.62	4.26	25.36	15.91	13.71
18	50,000	100,000	75,000	261	22,862	1.13	99.04	2,388.28	34,493.09	6.69	96.61	18	99	9.23	50.77	329.47	4,731.08	1.90	27.25	13.80	13.72
19	100,000	500,000	300,000	124	22,986	0.54	99.58	1,109.79	35,602.88	3.11	99.72	4	103	2.05	52.82	12,531.92	17,263.01	72.19	99.45	1129.22	48.49
20	500,000	UP		98	23,084	0.42	100.00	100.96	35,703.84	0.28	100.00	92	195	47.18	100.00	95.79	17,358.80	0.55	100.00	94.88	48.62
				23,084				35,703.84				195				17,358.80				48.62	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34,584	34,584	14.54	14.54	1,629.55	1,629.55	0.47	0.47	40	40	2.10	2.10	750.01	750.01	0.14	0.14	46.03	46.03
2	50	100	75	18,148	52,732	7.63	22.17	2,153.72	3,783.27	0.63	1.10	10	50	0.53	2.63	428.46	1,178.47	0.08	0.22	19.89	31.15
3	100	200	150	29,067	81,799	12.22	34.39	5,899.70	9,682.97	1.72	2.82	34	84	1.79	4.41	991.86	2,170.33	0.19	0.41	16.81	22.41
4	200	300	250	20,429	102,228	8.59	42.98	6,024.08	15,707.05	1.75	4.57	52	136	2.73	7.15	1,932.05	4,102.38	0.36	0.77	32.07	26.12
5	300	500	400	27,381	129,609	11.51	54.50	12,356.47	28,063.52	3.60	8.17	101	237	5.31	12.45	3,239.00	7,341.38	0.61	1.39	26.21	26.16
6	500	750	625	19,597	149,206	8.24	62.74	13,146.84	41,210.36	3.83	12.00	91	328	4.78	17.24	5,206.96	12,548.34	0.98	2.37	39.61	30.45
7	750	1,000	875	14,188	163,394	5.97	68.70	14,205.94	55,416.30	4.14	16.13	41	369	2.15	19.39	3,276.64	15,824.98	0.62	2.99	23.07	28.56
8	1,000	1,500	1,250	13,649	177,043	5.74	74.44	17,862.15	73,278.45	5.20	21.33	62	431	3.26	22.65	5,350.80	21,175.78	1.01	4.00	29.96	28.90
9	1,500	2,000	1,750	9,370	186,413	3.94	78.38	16,434.88	89,713.33	4.78	26.12	40	471	2.10	24.75	2,691.57	23,867.36	0.51	4.51	16.38	26.60
10	2,000	2,500	2,250	5,552	191,965	2.33	80.72	12,465.60	102,178.93	3.63	29.75	38	509	2.00	26.75	5,657.65	29,525.00	1.07	5.58	45.39	28.90
11	2,500	3,000	2,750	4,888	196,853	2.06	82.77	11,425.33	113,604.26	3.33	33.07	41	550	2.15	28.90	11,409.91	40,934.91	2.16	7.73	99.87	36.03
12	3,000	4,000	3,500	5,504	202,357	2.31	85.09	17,443.92	131,048.17	5.08	38.15	64	614	3.36	32.26	4,253.07	45,187.97	0.80	8.54	24.38	34.48
13	4,000	5,000	4,500	3,793	206,150	1.59	86.68	15,418.37	146,466.55	4.49	42.64	42	656	2.21	34.47	2,027.67	47,215.64	0.38	8.92	13.15	32.24
14	5,000	7,500	6,250	5,985	212,135	2.52	89.20	28,315.31	174,781.85	8.24	50.88	82	738	4.31	38.78	12,951.38	60,167.02	2.45	11.37	45.74	34.42
15	7,500	10,000	8,750	4,133	216,268	1.74	90.94	23,113.37	197,895.22	6.73	57.61	84	822	4.41	43.19	11,892.56	72,059.59	2.25	13.61	51.45	36.41
16	10,000	20,000	15,000	7,112	223,380	2.99	93.93	50,764.39	248,659.61	14.78	72.39	197	1,019	10.35	53.55	71,569.02	143,628.61	13.52	27.13	140.98	57.76
17	20,000	50,000	35,000	6,596	229,976	2.77	96.70	48,215.39	296,875.00	14.04	86.43	197	1,216	10.35	63.90	37,085.25	180,713.86	7.01	34.14	76.92	60.87
18	50,000	100,000	75,000	3,179	233,155	1.34	98.04	19,874.50	316,749.50	5.79	92.21	155	1,371	8.15	72.04	55,432.42	236,146.29	10.47	44.61	278.91	74.55
19	100,000	500,000	300,000	3,317	236,472	1.39	99.43	18,770.36	335,519.86	5.46	97.68	218	1,589	11.46	83.50	188,118.94	424,265.23	35.54	80.15	1002.21	126.45
20	500,000	UP		1,354	237,826	0.57	100.00	7,984.75	343,504.61	2.32	100.00	314	1,903	16.50	100.00	105,106.39	529,371.61	19.85	100.00	1316.34	154.11
				237,826				343,504.61				1,903				529,371.61				154.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,243	8,243	12.95	12.95	636.12	636.12	1.00	1.00	15	15	5.32	5.32	168.80	168.80	0.21	0.21	26.54	26.54
2	50	100	75	7,778	16,021	12.22	25.16	1,643.81	2,279.93	2.57	3.57	14	29	4.96	10.28	851.97	1,020.77	1.03	1.24	51.83	44.77
3	100	200	150	14,245	30,266	22.37	47.53	5,970.88	8,250.81	9.34	12.91	35	64	12.41	22.70	4,094.67	5,115.44	4.97	6.21	68.58	62.00
4	200	300	250	8,745	39,011	13.73	61.27	6,144.51	14,395.32	9.62	22.53	28	92	9.93	32.62	3,739.40	8,854.84	4.54	10.76	60.86	61.51
5	300	500	400	8,921	47,932	14.01	75.28	9,036.26	23,431.58	14.14	36.67	24	116	8.51	41.13	3,962.45	12,817.29	4.81	15.57	43.85	54.70
6	500	750	625	3,920	51,852	6.16	81.43	5,612.95	29,044.53	8.78	45.45	10	126	3.55	44.68	2,053.68	14,870.97	2.49	18.06	36.59	51.20
7	750	1,000	875	2,929	54,781	4.60	86.03	5,532.46	34,576.99	8.66	54.11	15	141	5.32	50.00	4,526.28	19,397.25	5.50	23.56	81.81	56.10
8	1,000	1,500	1,250	2,039	56,820	3.20	89.24	4,493.47	39,070.45	7.03	61.14	4	145	1.42	51.42	930.75	20,327.99	1.13	24.69	20.71	52.03
9	1,500	2,000	1,750	1,213	58,033	1.91	91.14	3,118.59	42,189.05	4.88	66.03	5	150	1.77	53.19	3,299.77	23,627.77	4.01	28.70	105.81	56.00
10	2,000	2,500	2,250	807	58,840	1.27	92.41	2,086.66	44,275.71	3.27	69.29	4	154	1.42	54.61	16.63	23,644.39	0.02	28.72	0.80	53.40
11	2,500	3,000	2,750	642	59,482	1.01	93.42	1,900.11	46,175.82	2.97	72.26	6	160	2.13	56.74	131.75	23,776.15	0.16	28.88	6.93	51.49
12	3,000	4,000	3,500	642	60,124	1.01	94.43	2,483.10	48,658.92	3.89	76.15	5	165	1.77	58.51	1,853.63	25,629.78	2.25	31.13	74.65	52.67
13	4,000	5,000	4,500	368	60,492	0.58	95.00	1,496.02	50,154.94	2.34	78.49	10	175	3.55	62.06	1,006.05	26,635.83	1.22	32.35	67.25	53.11
14	5,000	7,500	6,250	690	61,182	1.08	96.09	2,517.25	52,672.19	3.94	82.43	9	184	3.19	65.25	113.24	26,749.08	0.14	32.49	4.50	50.78
15	7,500	10,000	8,750	398	61,580	0.63	96.71	1,740.27	54,412.46	2.72	85.15	7	191	2.48	67.73	758.15	27,507.22	0.92	33.41	43.56	50.55
16	10,000	20,000	15,000	647	62,227	1.02	97.73	3,233.40	57,645.86	5.06	90.21	19	210	6.74	74.47	26,696.63	54,203.85	32.43	65.84	825.65	94.03
17	20,000	50,000	35,000	628	62,855	0.99	98.72	2,516.78	60,162.64	3.94	94.15	14	224	4.96	79.43	228.06	54,431.91	0.28	66.11	9.06	90.47
18	50,000	100,000	75,000	317	63,172	0.50	99.21	1,583.83	61,746.47	2.48	96.63	15	239	5.32	84.75	787.58	55,219.49	0.96	67.07	49.73	89.43
19	100,000	500,000	300,000	393	63,565	0.62	99.83	2,024.88	63,771.35	3.17	99.80	37	276	13.12	97.87	26,742.02	81,961.51	32.48	99.55	1320.67	128.52
20	500,000	UP		108	63,673	0.17	100.00	127.22	63,898.57	0.20	100.00	6	282	2.13	100.00	367.94	82,329.45	0.45	100.00	289.22	128.84
				63,673				63,898.57				282				82,329.45				128.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,358	2,358	13.24	13.24	138.56	138.56	0.74	0.74	7	7	4.49	4.49	62.44	62.44	0.50	0.50	45.06	45.06
2	50	100	75	1,519	3,877	8.53	21.77	252.31	390.87	1.35	2.10	3	10	1.92	6.41	121.50	183.94	0.98	1.48	48.16	47.06
3	100	200	150	3,001	6,878	16.85	38.62	717.43	1,108.29	3.85	5.95	4	14	2.56	8.97	299.10	483.04	2.41	3.90	41.69	43.58
4	200	300	250	1,913	8,791	10.74	49.36	594.11	1,702.40	3.19	9.14	2	16	1.28	10.26	90.24	573.28	0.73	4.63	15.19	33.67
5	300	500	400	2,020	10,811	11.34	60.70	1,102.09	2,804.49	5.92	15.06	3	19	1.92	12.18	258.79	832.07	2.09	6.71	23.48	29.67
6	500	750	625	1,165	11,976	6.54	67.24	891.51	3,696.00	4.79	19.85	3	22	1.92	14.10	54.72	886.79	0.44	7.16	6.14	23.99
7	750	1,000	875	808	12,784	4.54	71.78	887.89	4,583.89	4.77	24.62	3	25	1.92	16.03	116.44	1,003.24	0.94	8.09	13.11	21.89
8	1,000	1,500	1,250	860	13,644	4.83	76.61	962.78	5,546.67	5.17	29.79	1	26	0.64	16.67	0.00	1,003.24	0.00	8.09	0.00	18.09
9	1,500	2,000	1,750	537	14,181	3.02	79.62	965.63	6,512.30	5.19	34.97	1	27	0.64	17.31	12.82	1,016.06	0.10	8.20	1.33	15.60
10	2,000	2,500	2,250	278	14,459	1.56	81.18	601.06	7,113.36	3.23	38.20	1	28	0.64	17.95	586.19	1,602.25	4.73	12.93	97.53	22.52
11	2,500	3,000	2,750	271	14,730	1.52	82.71	629.25	7,742.61	3.38	41.58	5	33	3.21	21.15	70.89	1,673.14	0.57	13.50	11.27	21.61
12	3,000	4,000	3,500	302	15,032	1.70	84.40	850.17	8,592.77	4.57	46.14	5	38	3.21	24.36	210.14	1,883.27	1.70	15.20	24.72	21.92
13	4,000	5,000	4,500	255	15,287	1.43	85.83	737.11	9,329.88	3.96	50.10	10	48	6.41	30.77	3,038.43	4,921.71	24.52	39.71	412.21	52.75
14	5,000	7,500	6,250	327	15,614	1.84	87.67	1,097.92	10,427.80	5.90	56.00	2	50	1.28	32.05	202.39	5,124.10	1.63	41.35	18.43	49.14
15	7,500	10,000	8,750	237	15,851	1.33	89.00	658.78	11,086.58	3.54	59.54	5	55	3.21	35.26	144.75	5,268.85	1.17	42.51	21.97	47.52
16	10,000	20,000	15,000	493	16,344	2.77	91.77	1,590.73	12,677.30	8.54	68.08	9	64	5.77	41.03	444.08	5,712.94	3.58	46.10	27.92	45.06
17	20,000	50,000	35,000	513	16,857	2.88	94.65	2,001.85	14,679.15	10.75	78.83	17	81	10.90	51.92	378.18	6,091.11	3.05	49.15	18.89	41.50
18	50,000	100,000	75,000	318	17,175	1.79	96.43	755.20	15,434.35	4.06	82.88	7	88	4.49	56.41	96.38	6,187.50	0.78	49.93	12.76	40.09
19	100,000	500,000	300,000	546	17,721	3.07	99.50	2,774.22	18,208.57	14.90	97.78	52	140	33.33	89.74	5,956.11	12,143.61	48.06	97.98	214.69	66.69
20	500,000	UP		89	17,810	0.50	100.00	413.11	18,621.68	2.22	100.00	16	156	10.26	100.00	249.73	12,393.34	2.02	100.00	60.45	66.55
				17,810				18,621.68				156				12,393.34				66.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,554	4,554	14.65	14.65	450.97	450.97	1.50	1.50	10	10	3.40	3.40	179.81	179.81	1.29	1.29	39.87	39.87
2	50	100	75	2,815	7,369	9.06	23.71	364.04	815.01	1.21	2.71	1	11	0.34	3.74	0.03	179.85	0.00	1.29	0.01	22.07
3	100	200	150	5,186	12,555	16.68	40.39	964.93	1,779.94	3.21	5.92	4	15	1.36	5.10	198.62	378.47	1.42	2.71	20.58	21.26
4	200	300	250	2,963	15,518	9.53	49.92	839.05	2,618.99	2.79	8.70	7	22	2.38	7.48	549.47	927.93	3.93	6.64	65.49	35.43
5	300	500	400	3,570	19,088	11.49	61.41	1,457.90	4,076.89	4.85	13.55	7	29	2.38	9.86	324.50	1,252.43	2.32	8.96	22.26	30.72
6	500	750	625	2,134	21,222	6.87	68.28	1,247.41	5,324.30	4.15	17.70	6	35	2.04	11.90	197.80	1,450.23	1.42	10.38	15.86	27.24
7	750	1,000	875	1,610	22,832	5.18	73.45	1,412.74	6,737.04	4.70	22.39	14	49	4.76	16.67	669.84	2,120.07	4.79	15.17	47.41	31.47
8	1,000	1,500	1,250	1,572	24,404	5.06	78.51	1,900.76	8,637.80	6.32	28.71	9	58	3.06	19.73	101.94	2,222.00	0.73	15.90	5.36	25.72
9	1,500	2,000	1,750	895	25,299	2.88	81.39	1,503.26	10,141.06	5.00	33.71	0	58	0.00	19.73	0.00	2,222.00	0.00	15.90	0.00	21.91
10	2,000	2,500	2,250	545	25,844	1.75	83.15	1,262.36	11,403.42	4.20	37.90	4	62	1.36	21.09	485.96	2,707.96	3.48	19.37	38.50	23.75
11	2,500	3,000	2,750	538	26,382	1.73	84.88	1,070.79	12,474.21	3.56	41.46	1	63	0.34	21.43	8.20	2,716.16	0.06	19.43	0.77	21.77
12	3,000	4,000	3,500	555	26,937	1.79	86.66	1,641.61	14,115.82	5.46	46.92	4	67	1.36	22.79	2.86	2,719.02	0.02	19.45	0.17	19.26
13	4,000	5,000	4,500	514	27,451	1.65	88.32	1,465.68	15,581.50	4.87	51.79	3	70	1.02	23.81	31.57	2,750.59	0.23	19.68	2.15	17.65
14	5,000	7,500	6,250	581	28,032	1.87	90.18	2,229.82	17,811.33	7.41	59.20	6	76	2.04	25.85	897.15	3,647.74	6.42	26.10	40.23	20.48
15	7,500	10,000	8,750	293	28,325	0.94	91.13	1,774.96	19,586.29	5.90	65.10	2	78	0.68	26.53	144.48	3,792.22	1.03	27.13	8.14	19.36
16	10,000	20,000	15,000	801	29,126	2.58	93.70	3,686.05	23,272.34	12.25	77.35	12	90	4.08	30.61	164.97	3,957.20	1.18	28.31	4.48	17.00
17	20,000	50,000	35,000	834	29,960	2.68	96.39	3,555.78	26,828.12	11.82	89.17	21	111	7.14	37.76	1,420.38	5,377.57	10.16	38.47	39.95	20.04
18	50,000	100,000	75,000	420	30,380	1.35	97.74	1,187.17	28,015.29	3.95	93.11	22	133	7.48	45.24	1,482.34	6,859.92	10.61	49.08	124.86	24.49
19	100,000	500,000	300,000	469	30,849	1.51	99.25	1,720.26	29,735.56	5.72	98.83	59	192	20.07	65.31	2,456.09	9,316.01	17.57	66.65	142.77	31.33
20	500,000	UP		234	31,083	0.75	100.00	351.60	30,087.15	1.17	100.00	102	294	34.69	100.00	4,661.52	13,977.53	33.35	100.00	1325.81	46.46
				31,083				30,087.15				294				13,977.53				46.46	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,471	6,471	14.34	14.34	378.18	378.18	0.60	0.60	8	8	2.68	2.68	130.16	130.16	0.66	0.66	34.42	34.42
2	50	100	75	2,423	8,894	5.37	19.70	526.29	904.46	0.83	1.43	10	18	3.36	6.04	278.26	408.41	1.41	2.07	52.87	45.16
3	100	200	150	4,532	13,426	10.04	29.74	1,157.19	2,061.65	1.83	3.25	10	28	3.36	9.40	433.34	841.75	2.19	4.26	37.45	40.83
4	200	300	250	4,160	17,586	9.22	38.96	1,482.64	3,544.29	2.34	5.59	3	31	1.01	10.40	234.29	1,076.04	1.19	5.44	15.80	30.36
5	300	500	400	6,335	23,921	14.03	52.99	3,304.17	6,848.46	5.21	10.80	21	52	7.05	17.45	1,180.60	2,256.64	5.97	11.42	35.73	32.95
6	500	750	625	4,165	28,086	9.23	62.22	3,059.13	9,907.59	4.83	15.63	13	65	4.36	21.81	1,706.35	3,962.99	8.63	20.05	55.78	40.00
7	750	1,000	875	3,338	31,424	7.39	69.62	3,981.89	13,889.48	6.28	21.91	13	78	4.36	26.17	128.27	4,091.26	0.65	20.70	3.22	29.46
8	1,000	1,500	1,250	2,898	34,322	6.42	76.04	4,466.33	18,355.81	7.05	28.96	12	90	4.03	30.20	1,613.27	5,704.53	8.16	28.86	36.12	31.08
9	1,500	2,000	1,750	1,945	36,267	4.31	80.35	4,139.91	22,495.72	6.53	35.49	15	105	5.03	35.23	1,329.30	7,033.83	6.73	35.59	32.11	31.27
10	2,000	2,500	2,250	1,098	37,365	2.43	82.78	2,497.28	24,993.00	3.94	39.43	9	114	3.02	38.26	598.28	7,632.11	3.03	38.61	23.96	30.54
11	2,500	3,000	2,750	953	38,318	2.11	84.89	2,550.78	27,543.78	4.02	43.45	4	118	1.34	39.60	160.12	7,792.23	0.81	39.42	6.28	28.29
12	3,000	4,000	3,500	1,086	39,404	2.41	87.29	3,139.53	30,683.31	4.95	48.41	6	124	2.01	41.61	95.18	7,887.41	0.48	39.90	3.03	25.71
13	4,000	5,000	4,500	695	40,099	1.54	88.83	3,120.63	33,803.94	4.92	53.33	3	127	1.01	42.62	91.01	7,978.42	0.46	40.37	2.92	23.60
14	5,000	7,500	6,250	890	40,989	1.97	90.81	3,955.13	37,759.06	6.24	59.57	7	134	2.35	44.97	1,307.21	9,285.63	6.61	46.98	33.05	24.59
15	7,500	10,000	8,750	537	41,526	1.19	92.00	3,200.13	40,959.19	5.05	64.62	10	144	3.36	48.32	102.15	9,387.79	0.52	47.50	3.19	22.92
16	10,000	20,000	15,000	959	42,485	2.12	94.12	6,162.38	47,121.57	9.72	74.34	26	170	8.72	57.05	1,149.05	10,536.84	5.81	53.31	18.65	22.36
17	20,000	50,000	35,000	973	43,458	2.16	96.28	6,688.63	53,810.20	10.55	84.89	27	197	9.06	66.11	3,181.61	13,718.45	16.10	69.41	47.57	25.49
18	50,000	100,000	75,000	540	43,998	1.20	97.47	3,223.11	57,033.31	5.08	89.98	18	215	6.04	72.15	713.92	14,432.38	3.61	73.02	22.15	25.31
19	100,000	500,000	300,000	762	44,760	1.69	99.16	3,927.27	60,960.58	6.20	96.17	40	255	13.42	85.57	2,070.67	16,503.05	10.48	83.49	52.73	27.07
20	500,000	UP		379	45,139	0.84	100.00	2,426.86	63,387.44	3.83	100.00	43	298	14.43	100.00	3,262.62	19,765.67	16.51	100.00	134.44	31.18
				45,139				63,387.44				298				19,765.67				31.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,737	2,737	11.15	11.15	181.98	181.98	0.49	0.49	9	9	7.76	7.76	47.36	47.36	0.27	0.27	26.03	26.03
2	50	100	75	1,810	4,547	7.37	18.52	296.23	478.21	0.80	1.29	2	11	1.72	9.48	3.17	50.53	0.02	0.29	1.07	10.57
3	100	200	150	2,844	7,391	11.58	30.11	674.73	1,152.94	1.82	3.12	5	16	4.31	13.79	46.26	96.79	0.26	0.55	6.86	8.40
4	200	300	250	2,371	9,762	9.66	39.76	824.16	1,977.11	2.23	5.35	4	20	3.45	17.24	168.35	265.14	0.95	1.50	20.43	13.41
5	300	500	400	3,622	13,384	14.75	54.52	1,632.91	3,610.02	4.42	9.76	19	39	16.38	33.62	2,434.42	2,699.57	13.79	15.29	149.08	74.78
6	500	750	625	2,134	15,518	8.69	63.21	1,532.25	5,142.27	4.14	13.91	8	47	6.90	40.52	94.93	2,794.50	0.54	15.83	6.20	54.34
7	750	1,000	875	1,920	17,438	7.82	71.03	1,950.61	7,092.88	5.28	19.18	4	51	3.45	43.97	168.54	2,963.04	0.95	16.79	8.64	41.77
8	1,000	1,500	1,250	1,593	19,031	6.49	77.52	2,645.90	9,738.78	7.16	26.34	4	55	3.45	47.41	1,345.21	4,308.25	7.62	24.41	50.84	44.24
9	1,500	2,000	1,750	1,230	20,261	5.01	82.53	2,475.76	12,214.53	6.70	33.03	5	60	4.31	51.72	2,234.22	6,542.47	12.66	37.06	90.24	53.56
10	2,000	2,500	2,250	726	20,987	2.96	85.49	1,853.48	14,068.01	5.01	38.05	4	64	3.45	55.17	136.87	6,679.34	0.78	37.84	7.38	47.48
11	2,500	3,000	2,750	514	21,501	2.09	87.58	1,673.51	15,741.53	4.53	42.57	3	67	2.59	57.76	28.24	6,707.58	0.16	38.00	1.69	42.61
12	3,000	4,000	3,500	627	22,128	2.55	90.13	2,489.82	18,231.34	6.73	49.31	2	69	1.72	59.48	4,007.77	10,715.35	22.70	60.70	160.97	58.77
13	4,000	5,000	4,500	408	22,536	1.66	91.80	1,701.19	19,932.54	4.60	53.91	4	73	3.45	62.93	5.41	10,720.76	0.03	60.73	0.32	53.79
14	5,000	7,500	6,250	506	23,042	2.06	93.86	3,139.04	23,071.58	8.49	62.40	6	79	5.17	68.10	1,639.59	12,360.35	9.29	70.02	52.23	53.57
15	7,500	10,000	8,750	318	23,360	1.30	95.15	2,716.62	25,788.20	7.35	69.74	2	81	1.72	69.83	32.88	12,393.23	0.19	70.21	1.21	48.06
16	10,000	20,000	15,000	529	23,889	2.15	97.31	4,882.30	30,670.50	13.20	82.95	19	100	16.38	86.21	182.62	12,575.84	1.03	71.24	3.74	41.00
17	20,000	50,000	35,000	359	24,248	1.46	98.77	4,157.16	34,827.66	11.24	94.19	5	105	4.31	90.52	752.47	13,328.31	4.26	75.50	18.10	38.27
18	50,000	100,000	75,000	126	24,374	0.51	99.28	1,140.22	35,967.88	3.08	97.27	2	107	1.72	92.24	135.37	13,463.68	0.77	76.27	11.87	37.43
19	100,000	500,000	300,000	125	24,499	0.51	99.79	902.25	36,870.13	2.44	99.71	5	112	4.31	96.55	494.40	13,958.09	2.80	79.07	54.80	37.86
20	500,000	UP		51	24,550	0.21	100.00	105.58	36,975.71	0.29	100.00	4	116	3.45	100.00	3,694.47	17,652.55	20.93	100.00	3499.27	47.74
				24,550				36,975.71				116				17,652.55				47.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,368	3,368	21.16	21.16	196.62	196.62	1.10	1.10	1	1	2.08	2.08	2.72	2.72	0.06	0.06	1.38	1.38
2	50	100	75	1,846	5,214	11.60	32.76	428.74	625.36	2.40	3.50	2	3	4.17	6.25	13.56	16.28	0.29	0.35	3.16	2.60
3	100	200	150	2,455	7,669	15.43	48.19	636.71	1,262.06	3.56	7.06	5	8	10.42	16.67	12.05	28.33	0.26	0.60	1.89	2.24
4	200	300	250	1,421	9,090	8.93	57.12	590.25	1,852.31	3.30	10.37	3	11	6.25	22.92	242.25	270.58	5.14	5.74	41.04	14.61
5	300	500	400	1,848	10,938	11.61	68.73	1,234.63	3,086.95	6.91	17.28	0	11	0.00	22.92	0.00	270.58	0.00	5.74	0.00	8.77
6	500	750	625	1,080	12,018	6.79	75.51	1,112.92	4,199.87	6.23	23.51	3	14	6.25	29.17	607.83	878.42	12.90	18.64	54.62	20.92
7	750	1,000	875	801	12,819	5.03	80.55	1,162.48	5,362.35	6.51	30.01	2	16	4.17	33.33	50.13	928.54	1.06	19.71	4.31	17.32
8	1,000	1,500	1,250	721	13,540	4.53	85.08	1,365.05	6,727.40	7.64	37.65	3	19	6.25	39.58	1,246.61	2,175.16	26.46	46.16	91.32	32.33
9	1,500	2,000	1,750	440	13,980	2.76	87.84	1,222.19	7,949.59	6.84	44.50	0	19	0.00	39.58	0.00	2,175.16	0.00	46.16	0.00	27.36
10	2,000	2,500	2,250	304	14,284	1.91	89.75	862.29	8,811.88	4.83	49.32	0	19	0.00	39.58	0.00	2,175.16	0.00	46.16	0.00	24.68
11	2,500	3,000	2,750	207	14,491	1.30	91.05	811.55	9,623.42	4.54	53.86	1	20	2.08	41.67	233.97	2,409.13	4.97	51.13	28.83	25.03
12	3,000	4,000	3,500	227	14,718	1.43	92.48	983.14	10,606.57	5.50	59.37	0	20	0.00	41.67	0.00	2,409.13	0.00	51.13	0.00	22.71
13	4,000	5,000	4,500	208	14,926	1.31	93.79	757.93	11,364.50	4.24	63.61	6	26	12.50	54.17	703.79	3,112.92	14.94	66.07	92.86	27.39
14	5,000	7,500	6,250	223	15,149	1.40	95.19	1,204.86	12,569.36	6.74	70.35	2	28	4.17	58.33	3.13	3,116.05	0.07	66.13	0.26	24.79
15	7,500	10,000	8,750	169	15,318	1.06	96.25	853.06	13,422.42	4.77	75.13	2	30	4.17	62.50	22.01	3,138.06	0.47	66.60	2.58	23.38
16	10,000	20,000	15,000	211	15,529	1.33	97.57	1,705.32	15,127.74	9.54	84.67	3	33	6.25	68.75	2.78	3,140.84	0.06	66.66	0.16	20.76
17	20,000	50,000	35,000	174	15,703	1.09	98.67	1,432.43	16,560.17	8.02	92.69	3	36	6.25	75.00	160.20	3,301.04	3.40	70.06	11.18	19.93
18	50,000	100,000	75,000	84	15,787	0.53	99.20	895.70	17,455.87	5.01	97.70	11	47	22.92	97.92	1,392.11	4,693.15	29.54	99.60	155.42	26.89
19	100,000	500,000	300,000	79	15,866	0.50	99.69	331.87	17,787.74	1.86	99.56	1	48	2.08	100.00	18.75	4,711.90	0.40	100.00	5.65	26.49
20	500,000	UP		49	15,915	0.31	100.00	78.51	17,866.25	0.44	100.00	0	48	0.00	100.00	0.00	4,711.90	0.00	100.00	0.00	26.37
				15,915				17,866.25				48				4,711.90				26.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,908	8,908	15.69	15.69	359.19	359.19	0.55	0.55	11	11	4.31	4.31	208.65	208.65	0.71	0.71	58.09	58.09
2	50	100	75	4,925	13,833	8.67	24.36	633.58	992.77	0.97	1.53	4	15	1.57	5.88	81.06	289.71	0.28	0.99	12.79	29.18
3	100	200	150	9,228	23,061	16.25	40.61	1,736.83	2,729.60	2.67	4.20	3	18	1.18	7.06	95.03	384.74	0.32	1.31	5.47	14.10
4	200	300	250	5,333	28,394	9.39	50.01	1,665.21	4,394.81	2.56	6.76	5	23	1.96	9.02	218.40	603.14	0.74	2.05	13.12	13.72
5	300	500	400	7,227	35,621	12.73	62.73	3,724.37	8,119.17	5.72	12.48	13	36	5.10	14.12	632.80	1,235.95	2.15	4.21	16.99	15.22
6	500	750	625	4,547	40,168	8.01	70.74	3,829.55	11,948.72	5.89	18.37	7	43	2.75	16.86	142.01	1,377.95	0.48	4.69	3.71	11.53
7	750	1,000	875	3,803	43,971	6.70	77.44	3,817.36	15,766.08	5.87	24.23	36	79	14.12	30.98	1,028.82	2,406.77	3.50	8.19	26.95	15.27
8	1,000	1,500	1,250	2,823	46,794	4.97	82.41	4,344.96	20,111.04	6.68	30.91	11	90	4.31	35.29	676.87	3,083.64	2.30	10.49	15.58	15.33
9	1,500	2,000	1,750	1,804	48,598	3.18	85.59	3,572.19	23,683.23	5.49	36.40	14	104	5.49	40.78	2,065.25	5,148.89	7.03	17.52	57.81	21.74
10	2,000	2,500	2,250	1,143	49,741	2.01	87.60	2,979.95	26,663.19	4.58	40.98	3	107	1.18	41.96	8.96	5,157.85	0.03	17.55	0.30	19.34
11	2,500	3,000	2,750	992	50,733	1.75	89.35	2,585.46	29,248.65	3.97	44.96	7	114	2.75	44.71	3,912.57	9,070.42	13.31	30.87	151.33	31.01
12	3,000	4,000	3,500	1,147	51,880	2.02	91.37	3,627.46	32,876.11	5.58	50.53	4	118	1.57	46.27	21.32	9,091.74	0.07	30.94	0.59	27.65
13	4,000	5,000	4,500	668	52,548	1.18	92.55	3,064.42	35,940.53	4.71	55.24	3	121	1.18	47.45	822.41	9,914.16	2.80	33.74	26.84	27.58
14	5,000	7,500	6,250	1,071	53,619	1.89	94.43	5,363.86	41,304.40	8.24	63.49	19	140	7.45	54.90	503.95	10,418.11	1.71	35.45	9.40	25.22
15	7,500	10,000	8,750	589	54,208	1.04	95.47	3,824.93	45,129.33	5.88	69.37	6	146	2.35	57.25	2,958.65	13,376.75	10.07	45.52	77.35	29.64
16	10,000	20,000	15,000	1,023	55,231	1.80	97.27	7,521.12	52,650.45	11.56	80.93	13	159	5.10	62.35	2,567.84	15,944.59	8.74	54.26	34.14	30.28
17	20,000	50,000	35,000	779	56,010	1.37	98.64	6,598.75	59,249.20	10.14	91.07	37	196	14.51	76.86	2,422.17	18,366.76	8.24	62.50	36.71	31.00
18	50,000	100,000	75,000	275	56,285	0.48	99.13	2,264.24	61,513.44	3.48	94.55	11	207	4.31	81.18	1,457.70	19,824.47	4.96	67.46	64.38	32.23
19	100,000	500,000	300,000	335	56,620	0.59	99.72	2,816.69	64,330.13	4.33	98.88	33	240	12.94	94.12	531.38	20,355.84	1.81	69.27	18.87	31.64
20	500,000	UP		161	56,781	0.28	100.00	729.37	65,059.50	1.12	100.00	15	255	5.88	100.00	9,031.20	29,387.04	30.73	100.00	1238.22	45.17
				56,781				65,059.50				255				29,387.04				45.17	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,582	1,582	15.71	15.71	215.72	215.72	1.67	1.67	1	1	4.76	4.76	35.63	35.63	3.95	3.95	16.51	16.51
2	50	100	75	921	2,503	9.15	24.86	238.28	454.00	1.85	3.52	2	3	9.52	14.29	20.84	56.46	2.31	6.26	8.74	12.44
3	100	200	150	1,411	3,914	14.02	38.88	370.27	824.27	2.87	6.39	3	6	14.29	28.57	147.44	203.90	16.35	22.61	39.82	24.74
4	200	300	250	1,017	4,931	10.10	48.98	407.18	1,231.45	3.16	9.55	0	6	0.00	28.57	0.00	203.90	0.00	22.61	0.00	16.56
5	300	500	400	1,386	6,317	13.77	62.75	952.42	2,183.87	7.39	16.94	2	8	9.52	38.10	242.69	446.59	26.91	49.52	25.48	20.45
6	500	750	625	934	7,251	9.28	72.03	962.25	3,146.13	7.46	24.40	0	8	0.00	38.10	0.00	446.59	0.00	49.52	0.00	14.19
7	750	1,000	875	651	7,902	6.47	78.49	948.66	4,094.79	7.36	31.76	2	10	9.52	47.62	15.94	462.54	1.77	51.28	1.68	11.30
8	1,000	1,500	1,250	594	8,496	5.90	84.39	1,174.19	5,268.98	9.11	40.86	3	13	14.29	61.90	375.84	838.38	41.67	92.95	32.01	15.91
9	1,500	2,000	1,750	411	8,907	4.08	88.48	1,011.40	6,280.38	7.84	48.71	1	14	4.76	66.67	41.40	879.78	4.59	97.54	4.09	14.01
10	2,000	2,500	2,250	150	9,057	1.49	89.97	466.20	6,746.58	3.62	52.32	0	14	0.00	66.67	0.00	879.78	0.00	97.54	0.00	13.04
11	2,500	3,000	2,750	163	9,220	1.62	91.59	514.50	7,261.08	3.99	56.31	0	14	0.00	66.67	0.00	879.78	0.00	97.54	0.00	12.12
12	3,000	4,000	3,500	155	9,375	1.54	93.13	613.41	7,874.48	4.76	61.07	0	14	0.00	66.67	0.00	879.78	0.00	97.54	0.00	11.17
13	4,000	5,000	4,500	120	9,495	1.19	94.32	592.64	8,467.13	4.60	65.67	1	15	4.76	71.43	0.00	879.78	0.00	97.54	0.00	10.39
14	5,000	7,500	6,250	120	9,615	1.19	95.51	1,027.40	9,494.52	7.97	73.64	1	16	4.76	76.19	2.09	881.86	0.23	97.78	0.20	9.29
15	7,500	10,000	8,750	72	9,687	0.72	96.23	546.68	10,041.21	4.24	77.88	0	16	0.00	76.19	0.00	881.86	0.00	97.78	0.00	8.78
16	10,000	20,000	15,000	162	9,849	1.61	97.83	1,201.91	11,243.12	9.32	87.20	2	18	9.52	85.71	1.90	883.76	0.21	97.99	0.16	7.86
17	20,000	50,000	35,000	118	9,967	1.17	99.01	1,047.80	12,290.92	8.13	95.32	2	20	9.52	95.24	1.58	885.34	0.18	98.16	0.15	7.20
18	50,000	100,000	75,000	28	9,995	0.28	99.28	242.17	12,533.09	1.88	97.20	0	20	0.00	95.24	0.00	885.34	0.00	98.16	0.00	7.06
19	100,000	500,000	300,000	34	10,029	0.34	99.62	233.25	12,766.34	1.81	99.01	1	21	4.76	100.00	16.58	901.92	1.84	100.00	7.11	7.06
20	500,000	UP		38	10,067	0.38	100.00	127.49	12,893.83	0.99	100.00	0	21	0.00	100.00	0.00	901.92	0.00	100.00	0.00	6.99
				10,067				12,893.83				21				901.92				6.99	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 22 BALI

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,024	8,024	13.64	13.64	587.09	587.09	0.49	0.49	11	11	2.00	2.00	102.67	102.67	0.29	0.29	17.49	17.49
2	50	100	75	4,731	12,755	8.04	21.68	877.62	1,464.72	0.73	1.22	10	21	1.82	3.82	379.55	482.22	1.06	1.35	43.25	32.92
3	100	200	150	7,424	20,179	12.62	34.30	2,065.22	3,529.94	1.72	2.93	7	28	1.27	5.09	413.44	895.66	1.16	2.51	20.02	25.37
4	200	300	250	4,981	25,160	8.47	42.77	1,991.09	5,521.03	1.66	4.59	5	33	0.91	6.00	82.75	978.40	0.23	2.74	4.16	17.72
5	300	500	400	6,346	31,506	10.79	53.55	3,575.31	9,096.34	2.97	7.56	16	49	2.91	8.91	304.36	1,282.76	0.85	3.59	8.51	14.10
6	500	750	625	4,465	35,971	7.59	61.14	3,582.49	12,678.82	2.98	10.54	15	64	2.73	11.64	1,088.53	2,371.29	3.04	6.63	30.38	18.70
7	750	1,000	875	4,075	40,046	6.93	68.07	4,439.71	17,118.53	3.69	14.23	36	100	6.55	18.18	2,152.81	4,524.09	6.02	12.66	48.49	26.43
8	1,000	1,500	1,250	3,934	43,980	6.69	74.75	6,361.62	23,480.15	5.29	19.52	33	133	6.00	24.18	1,446.41	5,970.51	4.05	16.70	22.74	25.43
9	1,500	2,000	1,750	2,673	46,653	4.54	79.30	6,049.22	29,529.37	5.03	24.55	26	159	4.73	28.91	554.52	6,525.03	1.55	18.25	9.17	22.10
10	2,000	2,500	2,250	1,763	48,416	3.00	82.29	5,459.11	34,988.47	4.54	29.09	23	182	4.18	33.09	687.83	7,212.86	1.92	20.18	12.60	20.61
11	2,500	3,000	2,750	1,334	49,750	2.27	84.56	4,831.88	39,820.35	4.02	33.11	18	200	3.27	36.36	673.32	7,886.18	1.88	22.06	13.94	19.80
12	3,000	4,000	3,500	1,621	51,371	2.76	87.32	7,321.83	47,142.19	6.09	39.20	17	217	3.09	39.45	2,603.23	10,489.42	7.28	29.34	35.55	22.25
13	4,000	5,000	4,500	1,181	52,552	2.01	89.32	6,720.96	53,863.14	5.59	44.78	23	240	4.18	43.64	1,141.55	11,630.97	3.19	32.54	16.98	21.59
14	5,000	7,500	6,250	1,494	54,046	2.54	91.86	10,609.46	64,472.60	8.82	53.60	25	265	4.55	48.18	3,721.71	15,352.68	10.41	42.95	35.08	23.81
15	7,500	10,000	8,750	900	54,946	1.53	93.39	7,789.44	72,262.05	6.48	60.08	10	275	1.82	50.00	321.31	15,673.98	0.90	43.84	4.12	21.69
16	10,000	20,000	15,000	1,356	56,302	2.30	95.70	17,860.50	90,122.55	14.85	74.93	46	321	8.36	58.36	2,531.76	18,205.75	7.08	50.93	14.18	20.20
17	20,000	50,000	35,000	1,109	57,411	1.88	97.58	15,786.43	105,908.98	13.13	88.06	69	390	12.55	70.91	3,781.71	21,987.46	10.58	61.51	23.96	20.76
18	50,000	100,000	75,000	565	57,976	0.96	98.54	7,226.01	113,134.99	6.01	94.06	39	429	7.09	78.00	1,585.27	23,572.73	4.43	65.94	21.94	20.84
19	100,000	500,000	300,000	622	58,598	1.06	99.60	5,723.81	118,858.80	4.76	98.82	89	518	16.18	94.18	6,587.65	30,160.39	18.43	84.37	115.09	25.37
20	500,000	UP		235	58,833	0.40	100.00	1,416.35	120,275.15	1.18	100.00	32	550	5.82	100.00	5,588.59	35,748.97	15.63	100.00	394.58	29.72
				58,833				120,275.15				550				35,748.97				29.72	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,113	2,113	12.61	12.61	90.90	90.90	0.43	0.43	8	8	4.65	4.65	9.52	9.52	0.03	0.03	10.47	10.47
2	50	100	75	1,484	3,597	8.85	21.46	172.30	263.20	0.81	1.24	2	10	1.16	5.81	63.91	73.43	0.22	0.26	37.09	27.90
3	100	200	150	2,754	6,351	16.43	37.90	577.46	840.66	2.72	3.96	6	16	3.49	9.30	76.92	150.35	0.27	0.53	13.32	17.88
4	200	300	250	1,867	8,218	11.14	49.04	737.02	1,577.68	3.47	7.43	4	20	2.33	11.63	131.35	281.70	0.46	0.98	17.82	17.86
5	300	500	400	2,469	10,687	14.73	63.77	1,343.77	2,921.45	6.33	13.76	23	43	13.37	25.00	483.86	765.56	1.69	2.67	36.01	26.20
6	500	750	625	1,236	11,923	7.38	71.14	1,132.24	4,053.69	5.33	19.09	7	50	4.07	29.07	707.74	1,473.30	2.47	5.15	62.51	36.34
7	750	1,000	875	1,037	12,960	6.19	77.33	1,139.57	5,193.26	5.37	24.46	7	57	4.07	33.14	124.00	1,597.29	0.43	5.58	10.88	30.76
8	1,000	1,500	1,250	886	13,846	5.29	82.62	1,469.52	6,662.78	6.92	31.38	10	67	5.81	38.95	466.40	2,063.70	1.63	7.21	31.74	30.97
9	1,500	2,000	1,750	539	14,385	3.22	85.83	1,232.22	7,895.00	5.80	37.19	5	72	2.91	41.86	364.69	2,428.39	1.27	8.48	29.60	30.76
10	2,000	2,500	2,250	354	14,739	2.11	87.95	974.95	8,869.95	4.59	41.78	7	79	4.07	45.93	83.51	2,511.90	0.29	8.77	8.57	28.32
11	2,500	3,000	2,750	327	15,066	1.95	89.90	782.24	9,652.19	3.68	45.47	6	85	3.49	49.42	2,637.29	5,149.20	9.21	17.98	337.15	53.35
12	3,000	4,000	3,500	342	15,408	2.04	91.94	1,267.91	10,920.11	5.97	51.44	13	98	7.56	56.98	2,412.44	7,561.64	8.43	26.41	190.27	69.25
13	4,000	5,000	4,500	221	15,629	1.32	93.26	969.82	11,889.93	4.57	56.01	10	108	5.81	62.79	556.13	8,117.77	1.94	28.35	57.34	68.27
14	5,000	7,500	6,250	305	15,934	1.82	95.08	1,899.87	13,789.80	8.95	64.96	8	116	4.65	67.44	2,835.19	10,952.96	9.90	38.26	149.23	79.43
15	7,500	10,000	8,750	159	16,093	0.95	96.03	1,365.19	15,154.98	6.43	71.39	5	121	2.91	70.35	1,774.86	12,727.83	6.20	44.45	130.01	83.98
16	10,000	20,000	15,000	272	16,365	1.62	97.65	2,653.83	17,808.81	12.50	83.89	12	133	6.98	77.33	10,080.34	22,808.17	35.21	79.66	379.84	128.07
17	20,000	50,000	35,000	177	16,542	1.06	98.71	1,957.17	19,765.99	9.22	93.11	4	137	2.33	79.65	1,577.24	24,385.41	5.51	85.17	80.59	123.37
18	50,000	100,000	75,000	70	16,612	0.42	99.12	818.35	20,584.34	3.85	96.96	2	139	1.16	80.81	162.33	24,547.74	0.57	85.74	19.84	119.25
19	100,000	500,000	300,000	88	16,700	0.53	99.65	625.49	21,209.82	2.95	99.91	23	162	13.37	94.19	698.92	25,246.66	2.44	88.18	111.74	119.03
20	500,000	UP		59	16,759	0.35	100.00	19.93	21,229.75	0.09	100.00	10	172	5.81	100.00	3,384.62	28,631.27	11.82	100.00	16979.72	134.86
				16,759				21,229.75				172				28,631.27				134.86	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,437	1,437	13.16	13.16	64.98	64.98	0.42	0.42	2	2	6.67	6.67	4.08	4.08	0.16	0.16	6.28	6.28
2	50	100	75	659	2,096	6.03	19.19	116.06	181.03	0.75	1.18	2	4	6.67	13.33	1.78	5.86	0.07	0.23	1.53	3.23
3	100	200	150	1,238	3,334	11.33	30.52	397.91	578.94	2.59	3.77	2	6	6.67	20.00	70.22	76.08	2.79	3.02	17.65	13.14
4	200	300	250	1,170	4,504	10.71	41.23	477.62	1,056.56	3.11	6.87	1	7	3.33	23.33	0.89	76.97	0.04	3.05	0.19	7.28
5	300	500	400	1,477	5,981	13.52	54.76	854.80	1,911.36	5.56	12.43	3	10	10.00	33.33	11.73	88.69	0.47	3.52	1.37	4.64
6	500	750	625	954	6,935	8.73	63.49	853.29	2,764.66	5.55	17.98	1	11	3.33	36.67	3.99	92.68	0.16	3.68	0.47	3.35
7	750	1,000	875	741	7,676	6.78	70.27	1,004.12	3,768.78	6.53	24.51	2	13	6.67	43.33	206.88	299.56	8.21	11.89	20.60	7.95
8	1,000	1,500	1,250	780	8,456	7.14	77.41	1,342.58	5,111.36	8.73	33.25	5	18	16.67	60.00	261.42	560.98	10.37	22.26	19.47	10.98
9	1,500	2,000	1,750	481	8,937	4.40	81.82	1,091.64	6,203.00	7.10	40.35	0	18	0.00	60.00	0.00	560.98	0.00	22.26	0.00	9.04
10	2,000	2,500	2,250	352	9,289	3.22	85.04	944.82	7,147.81	6.15	46.49	2	20	6.67	66.67	1,262.39	1,823.37	50.09	72.35	133.61	25.51
11	2,500	3,000	2,750	308	9,597	2.82	87.86	835.55	7,983.37	5.43	51.93	3	23	10.00	76.67	11.96	1,835.33	0.47	72.82	1.43	22.99
12	3,000	4,000	3,500	295	9,892	2.70	90.56	1,323.32	9,306.69	8.61	60.54	1	24	3.33	80.00	80.05	1,915.38	3.18	76.00	6.05	20.58
13	4,000	5,000	4,500	206	10,098	1.89	92.45	1,072.70	10,379.39	6.98	67.51	1	25	3.33	83.33	361.00	2,276.38	14.32	90.32	33.65	21.93
14	5,000	7,500	6,250	238	10,336	2.18	94.63	1,477.00	11,856.39	9.61	77.12	1	26	3.33	86.67	0.00	2,276.38	0.00	90.32	0.00	19.20
15	7,500	10,000	8,750	124	10,460	1.14	95.76	647.85	12,504.24	4.21	81.34	2	28	6.67	93.33	165.54	2,441.92	6.57	96.89	25.55	19.53
16	10,000	20,000	15,000	251	10,711	2.30	98.06	1,388.90	13,893.15	9.03	90.37	2	30	6.67	100.00	78.35	2,520.27	3.11	100.00	5.64	18.14
17	20,000	50,000	35,000	110	10,821	1.01	99.07	1,072.78	14,965.93	6.98	97.35	0	30	0.00	100.00	0.00	2,520.27	0.00	100.00	0.00	16.84
18	50,000	100,000	75,000	40	10,861	0.37	99.43	277.44	15,243.37	1.80	99.15	0	30	0.00	100.00	0.00	2,520.27	0.00	100.00	0.00	16.53
19	100,000	500,000	300,000	34	10,895	0.31	99.74	107.26	15,350.63	0.70	99.85	0	30	0.00	100.00	0.00	2,520.27	0.00	100.00	0.00	16.42
20	500,000	UP		28	10,923	0.26	100.00	23.08	15,373.72	0.15	100.00	0	30	0.00	100.00	0.00	2,520.27	0.00	100.00	0.00	16.39
				10,923				15,373.72				30				2,520.27				16.39	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,880	1,880	22.58	22.58	133.54	133.54	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	649	2,529	7.80	30.38	128.42	261.96	1.22	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,028	3,557	12.35	42.73	317.12	579.08	3.00	5.48	3	3	17.65	17.65	184.72	184.72	25.04	25.04	58.25	31.90
4	200	300	250	715	4,272	8.59	51.32	275.56	854.65	2.61	8.09	2	5	11.76	29.41	9.73	194.46	1.32	26.36	3.53	22.75
5	300	500	400	935	5,207	11.23	62.55	570.33	1,424.98	5.40	13.49	3	8	17.65	47.06	115.57	310.02	15.66	42.02	20.26	21.76
6	500	750	625	625	5,832	7.51	70.05	531.28	1,956.25	5.03	18.52	0	8	0.00	47.06	0.00	310.02	0.00	42.02	0.00	15.85
7	750	1,000	875	517	6,349	6.21	76.26	706.02	2,662.28	6.68	25.20	1	9	5.88	52.94	382.63	692.65	51.86	93.89	54.19	26.02
8	1,000	1,500	1,250	492	6,841	5.91	82.17	990.50	3,652.78	9.38	34.58	2	11	11.76	64.71	26.44	719.09	3.58	97.47	2.67	19.69
9	1,500	2,000	1,750	324	7,165	3.89	86.07	800.55	4,453.32	7.58	42.16	0	11	0.00	64.71	0.00	719.09	0.00	97.47	0.00	16.15
10	2,000	2,500	2,250	204	7,369	2.45	88.52	585.70	5,039.02	5.54	47.70	1	12	5.88	70.59	0.00	719.09	0.00	97.47	0.00	14.27
11	2,500	3,000	2,750	188	7,557	2.26	90.77	667.58	5,706.60	6.32	54.02	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	12.60
12	3,000	4,000	3,500	192	7,749	2.31	93.08	1,063.26	6,769.86	10.06	64.08	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	10.62
13	4,000	5,000	4,500	118	7,867	1.42	94.50	422.37	7,192.24	4.00	68.08	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	10.00
14	5,000	7,500	6,250	126	7,993	1.51	96.01	1,058.52	8,250.76	10.02	78.10	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	8.72
15	7,500	10,000	8,750	93	8,086	1.12	97.13	778.44	9,029.20	7.37	85.47	0	12	0.00	70.59	0.00	719.09	0.00	97.47	0.00	7.96
16	10,000	20,000	15,000	107	8,193	1.29	98.41	898.48	9,927.68	8.50	93.98	2	14	11.76	82.35	10.00	729.09	1.36	98.83	1.11	7.34
17	20,000	50,000	35,000	47	8,240	0.56	98.98	661.47	10,589.14	6.26	100.24	1	15	5.88	88.24	2.53	731.62	0.34	99.17	0.38	6.91
18	50,000	100,000	75,000	23	8,263	0.28	99.26	40.28	10,629.42	0.38	100.62	0	15	0.00	88.24	0.00	731.62	0.00	99.17	0.00	6.88
19	100,000	500,000	300,000	29	8,292	0.35	99.60	255.88	10,885.30	2.42	103.04	2	17	11.76	100.00	6.14	737.75	0.83	100.00	2.40	6.78
20	500,000	UP		33	8,325	0.40	100.00	321.18	10,564.12	3.04	100.00	0	17	0.00	100.00	0.00	737.75	0.00	100.00	0.00	6.98
				8,325				10,564.12				17				737.75				6.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,584	1,584	11.19	11.19	92.84	92.84	0.33	0.33	1	1	2.22	2.22	0.30	0.30	0.00	0.00	0.32	0.32
2	50	100	75	670	2,254	4.73	15.93	273.60	366.44	0.98	1.32	0	1	0.00	2.22	0.00	0.30	0.00	0.00	0.00	0.08
3	100	200	150	1,428	3,682	10.09	26.02	504.55	870.98	1.81	3.13	3	4	6.67	8.89	188.61	188.91	1.55	1.55	37.38	21.69
4	200	300	250	1,379	5,061	9.74	35.76	642.74	1,513.73	2.31	5.44	2	6	4.44	13.33	420.51	609.42	3.46	5.02	65.42	40.26
5	300	500	400	2,063	7,124	14.58	50.34	1,436.20	2,949.93	5.16	10.60	6	12	13.33	26.67	1,469.56	2,078.98	12.09	17.11	102.32	70.48
6	500	750	625	1,384	8,508	9.78	60.12	1,577.00	4,526.93	5.67	16.27	4	16	8.89	35.56	1,373.42	3,452.40	11.30	28.41	87.09	76.26
7	750	1,000	875	1,212	9,720	8.56	68.69	1,946.42	6,473.35	7.00	23.26	1	17	2.22	37.78	249.38	3,701.77	2.05	30.47	12.81	57.18
8	1,000	1,500	1,250	1,120	10,840	7.91	76.60	2,270.34	8,743.70	8.16	31.42	3	20	6.67	44.44	1,410.88	5,112.65	11.61	42.08	62.14	58.47
9	1,500	2,000	1,750	671	11,511	4.74	81.34	2,017.05	10,760.75	7.25	38.67	1	21	2.22	46.67	90.28	5,202.93	0.74	42.82	4.48	48.35
10	2,000	2,500	2,250	437	11,948	3.09	84.43	1,474.69	12,235.44	5.30	43.97	1	22	2.22	48.89	2,018.20	7,221.13	16.61	59.43	136.86	59.02
11	2,500	3,000	2,750	347	12,295	2.45	86.88	1,597.49	13,832.93	5.74	49.71	3	25	6.67	55.56	2,929.44	10,150.57	24.11	83.54	183.38	73.38
12	3,000	4,000	3,500	474	12,769	3.35	90.23	1,953.68	15,786.61	7.02	56.73	1	26	2.22	57.78	464.00	10,614.57	3.82	87.36	23.75	67.24
13	4,000	5,000	4,500	257	13,026	1.82	92.05	1,602.94	17,389.55	5.76	62.50	0	26	0.00	57.78	0.00	10,614.57	0.00	87.36	0.00	61.04
14	5,000	7,500	6,250	311	13,337	2.20	94.25	2,143.67	19,533.21	7.70	70.20	1	27	2.22	60.00	3.04	10,617.61	0.03	87.38	0.14	54.36
15	7,500	10,000	8,750	176	13,513	1.24	95.49	1,491.53	21,024.74	5.36	75.56	0	27	0.00	60.00	0.00	10,617.61	0.00	87.38	0.00	50.50
16	10,000	20,000	15,000	264	13,777	1.87	97.36	2,662.25	23,686.99	9.57	85.13	0	27	0.00	60.00	0.00	10,617.61	0.00	87.38	0.00	44.82
17	20,000	50,000	35,000	199	13,976	1.41	98.76	1,979.78	25,666.77	7.11	92.24	11	38	24.44	84.44	1,384.13	12,001.74	11.39	98.77	69.91	46.76
18	50,000	100,000	75,000	77	14,053	0.54	99.31	1,121.44	26,788.20	4.03	96.27	3	41	6.67	91.11	95.10	12,096.84	0.78	99.56	8.48	45.16
19	100,000	500,000	300,000	75	14,128	0.53	99.84	936.29	27,724.49	3.36	99.64	4	45	8.89	100.00	53.86	12,150.70	0.44	100.00	5.75	43.83
20	500,000	UP		23	14,151	0.16	100.00	100.89	27,825.39	0.36	100.00	0	45	0.00	100.00	0.00	12,150.70	0.00	100.00	0.00	43.67
				14,151				27,825.39				45				12,150.70				43.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	233	233	9.67	9.67	10.87	10.87	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	182	415	7.56	17.23	21.95	32.82	0.56	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	330	745	13.70	30.93	89.77	122.59	2.28	3.11	1	1	20.00	20.00	0.45	0.45	0.22	0.22	0.51	0.37
4	200	300	250	281	1,026	11.66	42.59	95.15	217.74	2.42	5.53	0	1	0.00	20.00	0.00	0.45	0.00	0.22	0.00	0.21
5	300	500	400	320	1,346	13.28	55.87	168.10	385.84	4.27	9.80	1	2	20.00	40.00	0.36	0.81	0.18	0.40	0.21	0.21
6	500	750	625	206	1,552	8.55	64.43	169.83	555.67	4.31	14.11	0	2	0.00	40.00	0.00	0.81	0.00	0.40	0.00	0.15
7	750	1,000	875	142	1,694	5.89	70.32	188.50	744.17	4.79	18.90	1	3	20.00	60.00	37.94	38.75	18.55	18.95	20.12	5.21
8	1,000	1,500	1,250	164	1,858	6.81	77.13	316.78	1,060.95	8.05	26.95	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	3.65
9	1,500	2,000	1,750	150	2,008	6.23	83.35	393.21	1,454.16	9.99	36.93	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.66
10	2,000	2,500	2,250	68	2,076	2.82	86.18	209.20	1,663.37	5.31	42.25	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.33
11	2,500	3,000	2,750	42	2,118	1.74	87.92	219.51	1,882.87	5.58	47.82	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.06
12	3,000	4,000	3,500	61	2,179	2.53	90.45	253.65	2,136.52	6.44	54.26	1	4	20.00	80.00	12.78	51.53	6.25	25.19	5.04	2.41
13	4,000	5,000	4,500	40	2,219	1.66	92.11	260.14	2,396.67	6.61	60.87	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	2.15
14	5,000	7,500	6,250	53	2,272	2.20	94.31	385.58	2,782.25	9.79	70.66	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	1.85
15	7,500	10,000	8,750	31	2,303	1.29	95.60	263.26	3,045.51	6.69	77.35	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	1.69
16	10,000	20,000	15,000	33	2,336	1.37	96.97	397.58	3,443.09	10.10	87.45	1	5	20.00	100.00	153.00	204.53	74.81	100.00	38.48	5.94
17	20,000	50,000	35,000	24	2,360	1.00	97.97	318.03	3,761.11	8.08	95.53	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.44
18	50,000	100,000	75,000	13	2,373	0.54	98.51	147.04	3,908.15	3.73	99.26	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.23
19	100,000	500,000	300,000	24	2,397	1.00	99.50	117.80	4,025.95	2.99	102.25	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.08
20	500,000	UP		12	2,409	0.50	100.00	88.65	3,937.30	2.25	100.00	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.19
				2,409				3,937.30				5				204.53				5.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	552	552	9.96	9.96	30.33	30.33	0.31	0.31	1	1	4.35	4.35	4.65	4.65	0.14	0.14	15.34	15.34
2	50	100	75	321	873	5.79	15.76	51.88	82.21	0.53	0.84	1	2	4.35	8.70	28.54	33.19	0.87	1.01	55.00	40.37
3	100	200	150	791	1,664	14.28	30.04	241.57	323.77	2.46	3.30	0	2	0.00	8.70	0.00	33.19	0.00	1.01	0.00	10.25
4	200	300	250	599	2,263	10.81	40.85	295.62	619.39	3.01	6.32	0	2	0.00	8.70	0.00	33.19	0.00	1.01	0.00	5.36
5	300	500	400	863	3,126	15.58	56.43	550.23	1,169.62	5.61	11.93	1	3	4.35	13.04	70.60	103.78	2.15	3.17	12.83	8.87
6	500	750	625	520	3,646	9.39	65.81	536.32	1,705.94	5.47	17.40	0	3	0.00	13.04	0.00	103.78	0.00	3.17	0.00	6.08
7	750	1,000	875	405	4,051	7.31	73.12	634.24	2,340.17	6.47	23.86	0	3	0.00	13.04	0.00	103.78	0.00	3.17	0.00	4.43
8	1,000	1,500	1,250	404	4,455	7.29	80.42	694.43	3,034.60	7.08	30.95	3	6	13.04	26.09	113.37	217.16	3.46	6.63	16.33	7.16
9	1,500	2,000	1,750	240	4,695	4.33	84.75	736.80	3,771.40	7.51	38.46	0	6	0.00	26.09	0.00	217.16	0.00	6.63	0.00	5.76
10	2,000	2,500	2,250	133	4,828	2.40	87.15	445.09	4,216.49	4.54	43.00	1	7	4.35	30.43	14.34	231.50	0.44	7.06	3.22	5.49
11	2,500	3,000	2,750	102	4,930	1.84	88.99	494.37	4,710.86	5.04	48.04	1	8	4.35	34.78	30.99	262.49	0.95	8.01	6.27	5.57
12	3,000	4,000	3,500	118	5,048	2.13	91.12	573.84	5,284.70	5.85	53.89	0	8	0.00	34.78	0.00	262.49	0.00	8.01	0.00	4.97
13	4,000	5,000	4,500	88	5,136	1.59	92.71	570.18	5,854.88	5.81	59.70	0	8	0.00	34.78	0.00	262.49	0.00	8.01	0.00	4.48
14	5,000	7,500	6,250	120	5,256	2.17	94.87	738.80	6,593.69	7.53	67.24	4	12	17.39	52.17	640.18	902.67	19.53	27.54	86.65	13.69
15	7,500	10,000	8,750	55	5,311	0.99	95.87	510.79	7,104.48	5.21	72.45	1	13	4.35	56.52	0.48	903.15	0.01	27.56	0.09	12.71
16	10,000	20,000	15,000	76	5,387	1.37	97.24	975.97	8,080.45	9.95	82.40	1	14	4.35	60.87	690.03	1,593.18	21.05	48.61	70.70	19.72
17	20,000	50,000	35,000	74	5,461	1.34	98.57	967.66	9,048.10	9.87	92.27	3	17	13.04	73.91	90.85	1,684.03	2.77	51.38	9.39	18.61
18	50,000	100,000	75,000	32	5,493	0.58	99.15	220.49	9,268.60	2.25	94.52	0	17	0.00	73.91	0.00	1,684.03	0.00	51.38	0.00	18.17
19	100,000	500,000	300,000	35	5,528	0.63	99.78	473.70	9,742.30	4.83	99.35	3	20	13.04	86.96	60.44	1,744.47	1.84	53.23	12.76	17.91
20	500,000	UP		12	5,540	0.22	100.00	64.12	9,806.42	0.65	100.00	3	23	13.04	100.00	1,532.94	3,277.41	46.77	100.00	2390.86	33.42
				5,540				9,806.42				23				3,277.41				33.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14,602	14,602	12.44	12.44	324.12	324.12	0.14	0.14	9	9	1.10	1.10	71.22	71.22	0.04	0.04	21.97	21.97
2	50	100	75	7,383	21,985	6.29	18.72	1,258.21	1,582.33	0.56	0.70	9	18	1.10	2.20	281.34	352.56	0.17	0.22	22.36	22.28
3	100	200	150	12,969	34,954	11.04	29.77	2,618.49	4,200.82	1.16	1.86	14	32	1.71	3.92	271.81	624.36	0.17	0.39	10.38	14.86
4	200	300	250	10,015	44,969	8.53	38.30	2,962.68	7,163.50	1.31	3.18	21	53	2.57	6.49	345.17	969.53	0.21	0.60	11.65	13.53
5	300	500	400	14,840	59,809	12.64	50.93	6,375.11	13,538.61	2.83	6.00	69	122	8.45	14.93	1,516.06	2,485.59	0.94	1.54	23.78	18.36
6	500	750	625	10,608	70,417	9.03	59.97	6,455.08	19,993.69	2.86	8.87	43	165	5.26	20.20	1,534.60	4,020.20	0.95	2.49	23.77	20.11
7	750	1,000	875	9,054	79,471	7.71	67.68	8,007.16	28,000.85	3.55	12.42	51	216	6.24	26.44	1,170.03	5,190.23	0.73	3.22	14.61	18.54
8	1,000	1,500	1,250	7,397	86,868	6.30	73.98	9,603.95	37,604.80	4.26	16.68	48	264	5.88	32.31	1,569.36	6,759.58	0.97	4.19	16.34	17.98
9	1,500	2,000	1,750	4,123	90,991	3.51	77.49	8,033.54	45,638.35	3.56	20.24	17	281	2.08	34.39	2,625.85	9,385.43	1.63	5.82	32.69	20.56
10	2,000	2,500	2,250	2,983	93,974	2.54	80.03	6,831.16	52,469.51	3.03	23.27	15	296	1.84	36.23	685.36	10,070.79	0.42	6.24	10.03	19.19
11	2,500	3,000	2,750	2,557	96,531	2.18	82.21	6,376.14	58,845.65	2.83	26.10	15	311	1.84	38.07	248.68	10,319.47	0.15	6.40	3.90	17.54
12	3,000	4,000	3,500	2,665	99,196	2.27	84.48	9,397.16	68,242.81	4.17	30.27	24	335	2.94	41.00	8,308.72	18,628.19	5.15	11.54	88.42	27.30
13	4,000	5,000	4,500	1,958	101,154	1.67	86.14	8,886.35	77,129.16	3.94	34.21	18	353	2.20	43.21	10,191.57	28,819.76	6.32	17.86	114.69	37.37
14	5,000	7,500	6,250	2,938	104,092	2.50	88.65	16,999.38	94,128.54	7.54	41.75	15	368	1.84	45.04	2,637.63	31,457.39	1.63	19.50	15.52	33.42
15	7,500	10,000	8,750	1,892	105,984	1.61	90.26	15,292.49	109,421.03	6.78	48.53	21	389	2.57	47.61	9,228.86	40,686.25	5.72	25.22	60.35	37.18
16	10,000	20,000	15,000	3,640	109,624	3.10	93.36	36,969.85	146,390.88	16.40	64.92	46	435	5.63	53.24	51,667.00	92,353.25	32.02	57.24	139.75	63.09
17	20,000	50,000	35,000	3,277	112,901	2.79	96.15	40,581.95	186,972.82	18.00	82.92	111	546	13.59	66.83	40,163.35	132,516.60	24.89	82.13	98.97	70.87
18	50,000	100,000	75,000	1,685	114,586	1.43	97.58	17,774.63	204,747.45	7.88	90.80	74	620	9.06	75.89	7,132.66	139,649.26	4.42	86.55	40.13	68.21
19	100,000	500,000	300,000	1,961	116,547	1.67	99.25	16,485.49	221,232.94	7.31	98.12	111	731	13.59	89.47	9,772.82	149,422.08	6.06	92.60	59.28	67.54
20	500,000	UP		876	117,423	0.75	100.00	4,247.73	225,480.68	1.88	100.00	86	817	10.53	100.00	11,933.89	161,355.96	7.40	100.00	280.95	71.56
				117,423				225,480.68				817				161,355.96				71.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,366	1,366	18.95	18.95	60.36	60.36	0.59	0.59	1	1	1.12	1.12	20.69	20.69	0.35	0.35	34.27	34.27
2	50	100	75	427	1,793	5.92	24.87	48.04	108.40	0.47	1.05	0	1	0.00	1.12	0.00	20.69	0.00	0.35	0.00	19.08
3	100	200	150	818	2,611	11.35	36.22	186.38	294.77	1.81	2.87	1	2	1.12	2.25	17.63	38.31	0.29	0.64	9.46	13.00
4	200	300	250	615	3,226	8.53	44.75	176.53	471.31	1.72	4.58	1	3	1.12	3.37	12.79	51.10	0.21	0.85	7.24	10.84
5	300	500	400	1,040	4,266	14.43	59.18	528.66	999.97	5.14	9.72	3	6	3.37	6.74	414.05	465.14	6.92	7.77	78.32	46.52
6	500	750	625	589	4,855	8.17	67.35	441.55	1,441.51	4.29	14.02	3	9	3.37	10.11	334.17	799.31	5.58	13.36	75.68	55.45
7	750	1,000	875	389	5,244	5.40	72.74	498.16	1,939.67	4.84	18.86	2	11	2.25	12.36	20.63	819.94	0.34	13.70	4.14	42.27
8	1,000	1,500	1,250	392	5,636	5.44	78.18	601.68	2,541.35	5.85	24.71	3	14	3.37	15.73	345.53	1,165.47	5.77	19.47	57.43	45.86
9	1,500	2,000	1,750	296	5,932	4.11	82.29	714.11	3,255.46	6.94	31.65	3	17	3.37	19.10	194.22	1,359.69	3.25	22.72	27.20	41.77
10	2,000	2,500	2,250	148	6,080	2.05	84.34	365.20	3,620.65	3.55	35.20	0	17	0.00	19.10	0.00	1,359.69	0.00	22.72	0.00	37.55
11	2,500	3,000	2,750	134	6,214	1.86	86.20	556.57	4,177.23	5.41	40.62	1	18	1.12	20.22	25.00	1,384.69	0.42	23.14	4.49	33.15
12	3,000	4,000	3,500	165	6,379	2.29	88.49	539.36	4,716.59	5.24	45.86	2	20	2.25	22.47	49.05	1,433.75	0.82	23.96	9.10	30.40
13	4,000	5,000	4,500	100	6,479	1.39	89.87	505.27	5,221.85	4.91	50.77	0	20	0.00	22.47	0.00	1,433.75	0.00	23.96	0.00	27.46
14	5,000	7,500	6,250	132	6,611	1.83	91.70	784.24	6,006.09	7.63	58.40	4	24	4.49	26.97	1,244.38	2,678.13	20.79	44.75	158.67	44.59
15	7,500	10,000	8,750	110	6,721	1.53	93.23	522.60	6,528.69	5.08	63.48	4	28	4.49	31.46	173.49	2,851.62	2.90	47.65	33.20	43.68
16	10,000	20,000	15,000	190	6,911	2.64	95.87	1,201.84	7,730.53	11.69	75.17	7	35	7.87	39.33	398.44	3,250.06	6.66	54.31	33.15	42.04
17	20,000	50,000	35,000	135	7,046	1.87	97.74	1,124.94	8,855.47	10.94	86.10	15	50	16.85	56.18	1,206.02	4,456.08	20.15	74.46	107.21	50.32
18	50,000	100,000	75,000	66	7,112	0.92	98.65	632.67	9,488.14	6.15	92.26	2	52	2.25	58.43	6.29	4,462.37	0.11	74.56	0.99	47.03
19	100,000	500,000	300,000	79	7,191	1.10	99.75	757.09	10,245.23	7.36	99.62	36	88	40.45	98.88	1,521.54	5,983.91	25.42	99.99	200.97	58.41
20	500,000	UP		18	7,209	0.25	100.00	39.44	10,284.67	0.38	100.00	1	89	1.12	100.00	0.63	5,984.54	0.01	100.00	1.59	58.19
				7,209				10,284.67				89				5,984.54				58.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	739	739	14.17	14.17	64.79	64.79	1.15	1.15	1	1	3.45	3.45	1.94	1.94	0.06	0.06	2.99	2.99
2	50	100	75	473	1,212	9.07	23.25	71.88	136.67	1.27	2.42	2	3	6.90	10.34	7.76	9.70	0.23	0.28	10.79	7.09
3	100	200	150	765	1,977	14.67	37.92	153.95	290.62	2.73	5.15	1	4	3.45	13.79	0.75	10.45	0.02	0.30	0.49	3.59
4	200	300	250	608	2,585	11.66	49.58	182.35	472.97	3.23	8.39	2	6	6.90	20.69	268.93	279.38	7.84	8.14	147.48	59.07
5	300	500	400	723	3,308	13.87	63.44	336.94	809.91	5.97	14.36	0	6	0.00	20.69	0.00	279.38	0.00	8.14	0.00	34.49
6	500	750	625	400	3,708	7.67	71.12	240.20	1,050.11	4.26	18.62	2	8	6.90	27.59	29.93	309.30	0.87	9.02	12.46	29.45
7	750	1,000	875	344	4,052	6.60	77.71	318.49	1,368.61	5.65	24.27	0	8	0.00	27.59	0.00	309.30	0.00	9.02	0.00	22.60
8	1,000	1,500	1,250	295	4,347	5.66	83.37	343.79	1,712.40	6.10	30.36	1	9	3.45	31.03	0.00	309.30	0.00	9.02	0.00	18.06
9	1,500	2,000	1,750	190	4,537	3.64	87.02	364.03	2,076.43	6.45	36.81	0	9	0.00	31.03	0.00	309.30	0.00	9.02	0.00	14.90
10	2,000	2,500	2,250	129	4,666	2.47	89.49	277.83	2,354.26	4.93	41.74	3	12	10.34	41.38	83.23	392.53	2.43	11.44	29.96	16.67
11	2,500	3,000	2,750	75	4,741	1.44	90.93	230.49	2,584.75	4.09	45.83	1	13	3.45	44.83	8.04	400.58	0.23	11.68	3.49	15.50
12	3,000	4,000	3,500	89	4,830	1.71	92.64	288.12	2,872.87	5.11	50.94	0	13	0.00	44.83	0.00	400.58	0.00	11.68	0.00	13.94
13	4,000	5,000	4,500	54	4,884	1.04	93.67	267.75	3,140.62	4.75	55.68	1	14	3.45	48.28	2,000.00	2,400.58	58.30	69.98	746.96	76.44
14	5,000	7,500	6,250	81	4,965	1.55	95.22	403.55	3,544.17	7.15	62.84	2	16	6.90	55.17	7.50	2,408.08	0.22	70.20	1.86	67.94
15	7,500	10,000	8,750	34	4,999	0.65	95.88	273.84	3,818.01	4.86	67.69	0	16	0.00	55.17	0.00	2,408.08	0.00	70.20	0.00	63.07
16	10,000	20,000	15,000	82	5,081	1.57	97.45	652.08	4,470.09	11.56	79.25	5	21	17.24	72.41	95.33	2,503.40	2.78	72.98	14.62	56.00
17	20,000	50,000	35,000	87	5,168	1.67	99.12	748.46	5,218.54	13.27	92.52	7	28	24.14	96.55	253.25	2,756.66	7.38	80.36	33.84	52.82
18	50,000	100,000	75,000	13	5,181	0.25	99.37	117.25	5,335.80	2.08	94.60	0	28	0.00	96.55	0.00	2,756.66	0.00	80.36	0.00	51.66
19	100,000	500,000	300,000	19	5,200	0.36	99.73	235.45	5,571.25	4.17	98.78	0	28	0.00	96.55	0.00	2,756.66	0.00	80.36	0.00	49.48
20	500,000	UP		14	5,214	0.27	100.00	68.94	5,640.19	1.22	100.00	1	29	3.45	100.00	673.71	3,430.37	19.64	100.00	977.19	60.82
				5,214				5,640.19				29				3,430.37				60.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,381	3,381	11.27	11.27	482.20	482.20	1.04	1.04	2	2	1.82	1.82	56.33	56.33	0.27	0.27	11.68	11.68
2	50	100	75	2,222	5,603	7.41	18.68	449.55	931.75	0.97	2.00	0	2	0.00	1.82	0.00	56.33	0.00	0.27	0.00	6.05
3	100	200	150	4,832	10,435	16.11	34.78	1,008.78	1,940.53	2.17	4.17	1	3	0.91	2.73	50.00	106.33	0.24	0.50	4.96	5.48
4	200	300	250	3,276	13,711	10.92	45.70	952.61	2,893.14	2.05	6.22	0	3	0.00	2.73	0.00	106.33	0.00	0.50	0.00	3.68
5	300	500	400	4,688	18,399	15.63	61.33	2,524.49	5,417.62	5.43	11.65	7	10	6.36	9.09	86.33	192.66	0.41	0.91	3.42	3.56
6	500	750	625	2,775	21,174	9.25	70.58	2,662.20	8,079.82	5.72	17.37	4	14	3.64	12.73	335.51	528.17	1.58	2.49	12.60	6.54
7	750	1,000	875	2,169	23,343	7.23	77.81	2,871.06	10,950.88	6.17	23.55	4	18	3.64	16.36	90.35	618.52	0.43	2.91	3.15	5.65
8	1,000	1,500	1,250	1,662	25,005	5.54	83.35	2,975.41	13,926.30	6.40	29.95	3	21	2.73	19.09	33.75	652.27	0.16	3.07	1.13	4.68
9	1,500	2,000	1,750	1,011	26,016	3.37	86.72	2,598.39	16,524.69	5.59	35.53	2	23	1.82	20.91	198.78	851.05	0.94	4.01	7.65	5.15
10	2,000	2,500	2,250	510	26,526	1.70	88.42	1,487.17	18,011.86	3.20	38.73	0	23	0.00	20.91	0.00	851.05	0.00	4.01	0.00	4.72
11	2,500	3,000	2,750	448	26,974	1.49	89.91	1,838.16	19,850.02	3.95	42.69	3	26	2.73	23.64	450.24	1,301.29	2.12	6.12	24.49	6.56
12	3,000	4,000	3,500	440	27,414	1.47	91.38	2,103.34	21,953.36	4.52	47.21	1	27	0.91	24.55	16.35	1,317.64	0.08	6.20	0.78	6.00
13	4,000	5,000	4,500	352	27,766	1.17	92.55	1,993.96	23,947.32	4.29	51.50	1	28	0.91	25.45	1,938.70	3,256.34	9.12	15.33	97.23	13.60
14	5,000	7,500	6,250	483	28,249	1.61	94.16	3,182.24	27,129.55	6.84	58.34	3	31	2.73	28.18	214.41	3,470.75	1.01	16.34	6.74	12.79
15	7,500	10,000	8,750	277	28,526	0.92	95.08	2,629.50	29,759.06	5.65	63.99	3	34	2.73	30.91	38.64	3,509.39	0.18	16.52	1.47	11.79
16	10,000	20,000	15,000	461	28,987	1.54	96.62	4,706.90	34,465.96	10.12	74.11	7	41	6.36	37.27	761.16	4,270.55	3.58	20.10	16.17	12.39
17	20,000	50,000	35,000	393	29,380	1.31	97.93	5,101.07	39,567.03	10.97	85.08	7	48	6.36	43.64	192.85	4,463.39	0.91	21.01	3.78	11.28
18	50,000	100,000	75,000	195	29,575	0.65	98.58	2,512.13	42,079.16	5.40	90.49	10	58	9.09	52.73	202.09	4,665.48	0.95	21.96	8.04	11.09
19	100,000	500,000	300,000	270	29,845	0.90	99.48	3,286.85	45,366.01	7.07	97.55	31	89	28.18	80.91	1,692.13	6,357.61	7.96	29.92	51.48	14.01
20	500,000	UP		156	30,001	0.52	100.00	1,137.39	46,503.40	2.45	100.00	21	110	19.09	100.00	14,889.07	21,246.68	70.08	100.00	1309.05	45.69
				30,001				46,503.40				110				21,246.68				45.69	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2016

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.19	0.19	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	6.90	10.34	0.48	0.67	0.83	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	13.79	24.14	2.20	2.87	3.78	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	3.45	27.59	0.03	2.89	0.04	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.45	31.03	0.05	2.94	0.08	5.06	1	1	100.00	100.00	210.27	210.27	100.00	100.00	4205.40	7156.85
7	750	1,000	875	1	10	3.45	34.48	1.26	4.20	2.16	7.22	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	5012.39
8	1,000	1,500	1,250	2	12	6.90	41.38	4.15	8.34	7.15	14.37	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	2520.03
9	1,500	2,000	1,750	1	13	3.45	44.83	3.37	11.72	5.81	20.18	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	1794.66
10	2,000	2,500	2,250	3	16	10.34	55.17	11.71	23.43	20.16	40.34	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	897.62
11	2,500	3,000	2,750	1	17	3.45	58.62	4.18	27.60	7.19	47.53	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	761.81
12	3,000	4,000	3,500	1	18	3.45	62.07	4.62	32.23	7.96	55.50	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	652.50
13	4,000	5,000	4,500	1	19	3.45	65.52	1.15	33.37	1.98	57.47	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	630.06
14	5,000	7,500	6,250	1	20	3.45	68.97	10.87	44.24	18.71	76.19	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	475.30
15	7,500	10,000	8,750	1	21	3.45	72.41	0.13	44.37	0.22	76.41	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	473.90
16	10,000	20,000	15,000	1	22	3.45	75.86	0.92	45.29	1.59	78.00	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	464.25
17	20,000	50,000	35,000	1	23	3.45	79.31	0.38	45.67	0.65	78.65	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	460.43
18	50,000	100,000	75,000	2	25	6.90	86.21	2.86	48.53	4.92	83.57	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	433.31
19	100,000	500,000	300,000	3	28	10.34	96.55	9.19	57.72	15.83	99.40	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	364.31
20	500,000	UP		1	29	3.45	100.00	0.35	58.07	0.60	100.00	0	1	0.00	100.00	0.00	210.27	0.00	100.00	0.00	362.11
				29				58.07				1				210.27				362.11	
	GRANT TOTAL			2,031,525				2,955,380.84				13,787				2,718,245.23					

RISK AND LOSS PROFILE 2017

4.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	289,691	289,691	12.66	12.66	25,767.37	25,767.37	0.86	0.86	170	170	1.52	1.52	23,683.06	23,683.06	0.70	0.70	91.91	91.91
2	50	100	75	165,104	454,795	7.22	19.88	22,366.28	48,133.65	0.74	1.60	129	299	1.15	2.67	959,168.69	982,851.76	28.55	29.25	4288.46	2041.92
3	100	200	150	308,564	763,359	13.49	33.37	59,813.12	107,946.77	1.99	3.59	451	750	4.02	6.69	14,047.32	996,899.08	0.42	29.67	23.49	923.51
4	200	300	250	223,738	987,097	9.78	43.15	61,697.55	169,644.32	2.05	5.65	244	994	2.18	8.87	16,696.85	1,013,595.94	0.50	30.17	27.06	597.48
5	300	500	400	302,403	1,289,500	13.22	56.36	126,321.65	295,965.96	4.20	9.85	417	1,411	3.72	12.59	30,493.46	1,044,089.40	0.91	31.08	24.14	352.77
6	500	750	625	202,126	1,491,626	8.83	65.20	121,732.81	417,698.77	4.05	13.90	584	1,995	5.21	17.80	27,498.60	1,071,588.00	0.82	31.90	22.59	256.55
7	750	1,000	875	162,530	1,654,156	7.10	72.30	143,140.71	560,839.49	4.76	18.67	879	2,874	7.84	25.64	56,753.58	1,128,341.58	1.69	33.59	39.65	201.19
8	1,000	1,500	1,250	144,085	1,798,241	6.30	78.60	173,636.23	734,475.72	5.78	24.45	608	3,482	5.42	31.06	42,634.22	1,170,975.80	1.27	34.85	24.55	159.43
9	1,500	2,000	1,750	84,502	1,882,743	3.69	82.29	147,913.02	882,388.73	4.92	29.37	300	3,782	2.68	33.74	49,365.34	1,220,341.14	1.47	36.32	33.37	138.30
10	2,000	2,500	2,250	51,112	1,933,855	2.23	84.53	109,616.49	992,005.22	3.65	33.02	234	4,016	2.09	35.83	27,585.24	1,247,926.38	0.82	37.14	25.17	125.80
11	2,500	3,000	2,750	41,105	1,974,960	1.80	86.32	108,683.84	1,100,689.06	3.62	36.64	202	4,218	1.80	37.63	29,838.06	1,277,764.44	0.89	38.03	27.45	116.09
12	3,000	4,000	3,500	47,522	2,022,482	2.08	88.40	153,683.47	1,254,372.54	5.12	41.75	288	4,506	2.57	40.20	40,174.45	1,317,938.89	1.20	39.23	26.14	105.07
13	4,000	5,000	4,500	33,314	2,055,796	1.46	89.86	136,761.47	1,391,134.01	4.55	46.30	240	4,746	2.14	42.34	38,003.28	1,355,942.16	1.13	40.36	27.79	97.47
14	5,000	7,500	6,250	48,628	2,104,424	2.13	91.98	234,035.81	1,625,169.82	7.79	54.10	510	5,256	4.55	46.89	72,508.79	1,428,450.96	2.16	42.52	30.98	87.90
15	7,500	10,000	8,750	28,961	2,133,385	1.27	93.25	190,807.51	1,815,977.32	6.35	60.45	299	5,555	2.67	49.56	94,340.76	1,522,791.72	2.81	45.33	49.44	83.86
16	10,000	20,000	15,000	47,523	2,180,908	2.08	95.33	393,803.33	2,209,780.65	13.11	73.55	688	6,243	6.14	55.70	171,870.49	1,694,662.20	5.12	50.44	43.64	76.69
17	20,000	50,000	35,000	41,826	2,222,734	1.83	97.15	384,174.47	2,593,955.12	12.79	86.34	939	7,182	8.38	64.07	435,189.47	2,129,851.67	12.95	63.40	113.28	82.11
18	50,000	100,000	75,000	23,089	2,245,823	1.01	98.16	179,907.35	2,773,862.48	5.99	92.33	730	7,912	6.51	70.59	280,242.03	2,410,093.71	8.34	71.74	155.77	86.89
19	100,000	500,000	300,000	28,273	2,274,096	1.24	99.40	179,748.10	2,953,610.58	5.98	98.31	1716	9,628	15.31	85.90	584,866.84	2,994,960.55	17.41	89.15	325.38	101.40
20	500,000	UP		13,756	2,287,852	0.60	100.00	50,677.25	3,004,287.83	1.69	100.00	1581	11,209	14.10	100.00	364,665.20	3,359,625.74	10.85	100.00	719.58	111.83
TOTAL				2,287,852				3,004,287.83				11,209				3,359,625.73				111.83	

4.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60,262	60,262	17.28	17.28	4,243.57	4,243.57	0.91	0.91	9	9	2.43	2.43	137.92	137.92	0.07	0.07	3.25	3.25
2	50	100	75	15,205	75,467	4.36	21.64	1,540.18	5,783.74	0.33	1.24	3	12	0.81	3.23	22.51	160.43	0.01	0.09	1.46	2.77
3	100	200	150	32,509	107,976	9.32	30.97	4,191.31	9,975.06	0.90	2.14	6	18	1.62	4.85	73.29	233.72	0.04	0.13	1.75	2.34
4	200	300	250	26,815	134,791	7.69	38.66	4,814.49	14,789.55	1.03	3.17	2	20	0.54	5.39	79.53	313.25	0.04	0.17	1.65	2.12
5	300	500	400	40,492	175,283	11.61	50.27	11,575.44	26,364.99	2.48	5.66	18	38	4.85	10.24	350.11	663.36	0.19	0.36	3.02	2.52
6	500	750	625	29,575	204,858	8.48	58.75	9,053.11	35,418.10	1.94	7.60	40	78	10.78	21.02	1,358.38	2,021.74	0.73	1.09	15.00	5.71
7	750	1,000	875	24,078	228,936	6.91	65.66	13,965.95	49,384.05	3.00	10.60	35	113	9.43	30.46	3,250.40	5,272.15	1.75	2.84	23.27	10.68
8	1,000	1,500	1,250	22,118	251,054	6.34	72.00	18,799.85	68,183.90	4.03	14.63	14	127	3.77	34.23	2,119.00	7,391.15	1.14	3.98	11.27	10.84
9	1,500	2,000	1,750	12,758	263,812	3.66	75.66	16,576.43	84,760.33	3.56	18.19	13	140	3.50	37.74	2,531.83	9,922.98	1.37	5.35	15.27	11.71
10	2,000	2,500	2,250	8,824	272,636	2.53	78.19	13,332.58	98,092.91	2.86	21.05	14	154	3.77	41.51	3,201.09	13,124.07	1.73	7.08	24.01	13.38
11	2,500	3,000	2,750	7,402	280,038	2.12	80.32	13,678.02	111,770.93	2.94	23.99	12	166	3.23	44.74	2,529.21	15,653.29	1.36	8.44	18.49	14.00
12	3,000	4,000	3,500	8,689	288,727	2.49	82.81	20,651.70	132,422.63	4.43	28.42	14	180	3.77	48.52	8,000.12	23,653.41	4.31	12.75	38.74	17.86
13	4,000	5,000	4,500	6,309	295,036	1.81	84.62	19,136.39	151,559.02	4.11	32.52	7	187	1.89	50.40	6,494.78	30,148.19	3.50	16.25	33.94	19.89
14	5,000	7,500	6,250	9,225	304,261	2.65	87.26	35,264.65	186,823.68	7.57	40.09	17	204	4.58	54.99	8,002.67	38,150.86	4.31	20.57	22.69	20.42
15	7,500	10,000	8,750	6,103	310,364	1.75	89.01	30,967.18	217,790.85	6.65	46.74	15	219	4.04	59.03	4,538.61	42,689.47	2.45	23.02	14.66	19.60
16	10,000	20,000	15,000	10,283	320,647	2.95	91.96	67,891.91	285,682.76	14.57	61.31	18	237	4.85	63.88	13,379.02	56,068.49	7.21	30.23	19.71	19.63
17	20,000	50,000	35,000	9,761	330,408	2.80	94.76	70,569.97	356,252.73	15.14	76.45	28	265	7.55	71.43	51,810.51	107,879.00	27.93	58.16	73.42	30.28
18	50,000	100,000	75,000	6,109	336,517	1.75	96.51	40,310.67	396,563.40	8.65	85.10	25	290	6.74	78.17	66,701.18	174,580.18	35.96	94.12	165.47	44.02
19	100,000	500,000	300,000	7,892	344,409	2.26	98.78	46,590.81	443,154.21	10.00	95.10	39	329	10.51	88.68	8,626.12	183,206.30	4.65	98.77	18.51	41.34
20	500,000	UP		4,260	348,669	1.22	100.00	22,846.07	466,000.27	4.90	100.00	42	371	11.32	100.00	2,273.56	185,479.86	1.23	100.00	9.95	39.80
				348,669				466,000.27				371				185,479.86				39.80	

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	167,704	167,704	12.44	12.44	19,965.31	19,965.31	1.67	1.67	53	53	3.44	3.44	17,169.71	17,169.71	2.66	2.66	86.00	86.00
2	50	100	75	122,424	290,128	9.08	21.52	18,193.82	38,159.13	1.52	3.18	73	126	4.73	8.17	3,302.17	20,471.88	0.51	3.17	18.15	53.65
3	100	200	150	230,650	520,778	17.11	38.63	49,637.23	87,796.36	4.14	7.33	106	232	6.87	15.05	9,810.17	30,282.05	1.52	4.68	19.76	34.49
4	200	300	250	157,670	678,448	11.70	50.33	49,044.29	136,840.65	4.09	11.42	118	350	7.65	22.70	13,624.62	43,906.67	2.11	6.79	27.78	32.09
5	300	500	400	199,648	878,096	14.81	65.14	95,567.37	232,408.01	7.98	19.40	157	507	10.18	32.88	19,706.14	63,612.81	3.05	9.84	20.62	27.37
6	500	750	625	126,092	1,004,188	9.35	74.50	88,424.08	320,832.10	7.38	26.78	104	611	6.74	39.62	15,389.09	79,001.90	2.38	12.22	17.40	24.62
7	750	1,000	875	94,932	1,099,120	7.04	81.54	90,623.06	411,455.15	7.56	34.34	134	745	8.69	48.31	22,590.03	101,591.93	3.49	15.72	24.93	24.69
8	1,000	1,500	1,250	78,977	1,178,097	5.86	87.40	102,633.90	514,089.06	8.57	42.91	153	898	9.92	58.24	21,703.00	123,294.93	3.36	19.07	21.15	23.98
9	1,500	2,000	1,750	43,623	1,221,720	3.24	90.63	80,745.00	594,834.06	6.74	49.65	58	956	3.76	62.00	16,897.63	140,192.56	2.61	21.69	20.93	23.57
10	2,000	2,500	2,250	23,252	1,244,972	1.72	92.36	54,552.36	649,386.42	4.55	54.20	45	1,001	2.92	64.92	14,865.79	155,058.35	2.30	23.99	27.25	23.88
11	2,500	3,000	2,750	17,506	1,262,478	1.30	93.66	50,719.88	700,106.30	4.23	58.43	33	1,034	2.14	67.06	12,454.61	167,512.97	1.93	25.91	24.56	23.93
12	3,000	4,000	3,500	19,048	1,281,526	1.41	95.07	67,088.84	767,195.14	5.60	64.03	56	1,090	3.63	70.69	7,005.75	174,518.71	1.08	27.00	10.44	22.75
13	4,000	5,000	4,500	12,559	1,294,085	0.93	96.00	55,345.98	822,541.13	4.62	68.65	33	1,123	2.14	72.83	11,510.38	186,029.09	1.78	28.78	20.80	22.62
14	5,000	7,500	6,250	15,277	1,309,362	1.13	97.14	84,179.40	906,720.53	7.03	75.68	68	1,191	4.41	77.24	27,288.54	213,317.63	4.22	33.00	32.42	23.53
15	7,500	10,000	8,750	8,499	1,317,861	0.63	97.77	58,427.18	965,147.71	4.88	80.56	30	1,221	1.95	79.18	22,499.89	235,817.52	3.48	36.48	38.51	24.43
16	10,000	20,000	15,000	12,271	1,330,132	0.91	98.68	108,847.69	1,073,995.41	9.08	89.64	92	1,313	5.97	85.15	48,629.92	284,447.44	7.52	44.00	44.68	26.48
17	20,000	50,000	35,000	8,749	1,338,881	0.65	99.33	80,518.17	1,154,513.58	6.72	96.36	85	1,398	5.51	90.66	126,129.27	410,576.71	19.51	63.51	156.65	35.56
18	50,000	100,000	75,000	3,770	1,342,651	0.28	99.61	26,438.27	1,180,951.85	2.21	98.57	44	1,442	2.85	93.51	24,100.03	434,676.74	3.73	67.24	91.16	36.81
19	100,000	500,000	300,000	3,938	1,346,589	0.29	99.90	18,125.03	1,199,076.88	1.51	100.08	55	1,497	3.57	97.08	197,058.79	631,735.53	30.48	97.72	1087.22	52.69
20	500,000	UP		1,375	1,347,964	0.10	100.00	965.89	1,198,110.99	0.08	100.00	45	1,542	2.92	100.00	14,717.37	646,452.90	2.28	100.00	1523.70	53.96
				1,347,964				1,198,110.99				1,542				646,452.90				53.96	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61,725	61,725	10.44	10.44	1,558.49	1,558.49	0.12	0.12	108	108	1.16	1.16	6,375.43	6,375.43	0.25	0.25	409.08	409.08
2	50	100	75	27,475	89,200	4.65	15.09	2,632.28	4,190.77	0.20	0.31	53	161	0.57	1.73	955,844.02	962,219.45	37.81	38.07	36312.43	22960.45
3	100	200	150	45,405	134,605	7.68	22.77	5,984.58	10,175.35	0.45	0.76	339	500	3.65	5.38	4,163.86	966,383.31	0.16	38.23	69.58	9497.29
4	200	300	250	39,253	173,858	6.64	29.41	7,838.77	18,014.12	0.58	1.34	124	624	1.33	6.71	2,992.71	969,376.02	0.12	38.35	38.18	5381.20
5	300	500	400	62,262	236,120	10.53	39.94	19,178.56	37,192.68	1.43	2.78	242	866	2.60	9.32	10,437.21	979,813.23	0.41	38.76	54.42	2634.42
6	500	750	625	46,459	282,579	7.86	47.80	24,255.61	61,448.29	1.81	4.59	440	1,306	4.73	14.05	10,751.13	990,564.37	0.43	39.19	44.32	1612.03
7	750	1,000	875	43,520	326,099	7.36	55.16	38,551.71	100,000.00	2.88	7.46	710	2,016	7.64	21.69	30,913.14	1,021,477.51	1.22	40.41	80.19	1021.48
8	1,000	1,500	1,250	42,990	369,089	7.27	62.43	52,202.48	152,202.48	3.90	11.36	441	2,457	4.74	26.43	18,812.21	1,040,289.72	0.74	41.16	36.04	683.49
9	1,500	2,000	1,750	28,121	397,210	4.76	67.19	50,591.59	202,794.06	3.78	15.13	229	2,686	2.46	28.89	29,935.88	1,070,225.60	1.18	42.34	59.17	527.74
10	2,000	2,500	2,250	19,036	416,246	3.22	70.41	41,731.54	244,525.61	3.11	18.25	175	2,861	1.88	30.78	9,518.35	1,079,743.95	0.38	42.72	22.81	441.57
11	2,500	3,000	2,750	16,195	432,441	2.74	73.14	44,281.57	288,807.18	3.30	21.55	157	3,018	1.69	32.47	14,854.24	1,094,598.19	0.59	43.30	33.54	379.01
12	3,000	4,000	3,500	19,785	452,226	3.35	76.49	65,942.93	354,750.10	4.92	26.47	218	3,236	2.35	34.81	25,168.57	1,119,766.76	1.00	44.30	38.17	315.65
13	4,000	5,000	4,500	14,446	466,672	2.44	78.93	62,279.10	417,029.20	4.65	31.12	200	3,436	2.15	36.96	19,998.12	1,139,764.89	0.79	45.09	32.11	273.31
14	5,000	7,500	6,250	24,124	490,796	4.08	83.01	114,585.65	531,614.85	8.55	39.67	425	3,861	4.57	41.53	37,217.59	1,176,982.47	1.47	46.56	32.48	221.40
15	7,500	10,000	8,750	14,359	505,155	2.43	85.44	101,413.15	633,028.00	7.57	47.24	254	4,115	2.73	44.27	67,302.26	1,244,284.74	2.66	49.23	66.36	196.56
16	10,000	20,000	15,000	24,969	530,124	4.22	89.67	217,063.72	850,091.72	16.20	63.43	578	4,693	6.22	50.48	109,861.54	1,354,146.28	4.35	53.57	50.61	159.29
17	20,000	50,000	35,000	23,316	553,440	3.94	93.61	233,086.34	1,083,178.06	17.39	80.82	826	5,519	8.89	59.37	257,249.69	1,611,395.97	10.18	63.75	110.37	148.77
18	50,000	100,000	75,000	13,210	566,650	2.23	95.85	113,158.41	1,196,336.47	8.44	89.27	661	6,180	7.11	66.48	189,440.82	1,800,836.79	7.49	71.24	167.41	150.53
19	100,000	500,000	300,000	16,443	583,093	2.78	98.63	115,032.27	1,311,368.74	8.58	97.85	1,622	7,802	17.45	83.93	379,181.92	2,180,018.72	15.00	86.25	329.63	166.24
20	500,000	UP		8,121	591,214	1.37	100.00	28,797.08	1,340,165.81	2.15	100.00	1,494	9,296	16.07	100.00	347,674.27	2,527,692.98	13.75	100.00	1207.32	188.61
				591,214				1,340,165.81				9,296				2,527,692.98				188.61	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.28	0.28	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.66	2.94	24.71	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.71	4.65	15.90	43.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.51	9.16	41.88	85.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	300	500	400	1	5	20.00	100.00	1.60	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	500	750	625	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	750	1,000	875	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,000	1,500	1,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	1,500	2,000	1,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,000	2,500	2,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	2,500	3,000	2,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	3,000	4,000	3,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	4,000	5,000	4,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	5,000	7,500	6,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	7,500	10,000	87,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	10,000	20,000	15,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	20,000	50,000	35,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	50,000	100,000	750,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	100,000	500,000	300,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	500,000	UP		0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				10.76				0				0.00				0.00	
GRAND TOTAL				2,287,852				3,004,287.84				11,209				3,359,625.70					

4.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	424	424	11.58	11.58	133.60	133.60	0.82	0.82	6	6	6.67	6.67	331.32	331.32	0.59	0.59	248.00	248.00
2	50	100	75	136	560	3.71	15.29	14.80	148.40	0.09	0.91	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	223.26
3	100	200	150	80	640	2.18	17.48	12.86	161.26	0.08	0.99	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	205.45
4	200	300	250	103	743	2.81	20.29	50.07	211.33	0.31	1.30	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	156.78
5	300	500	400	98	841	2.68	22.97	38.59	249.91	0.24	1.54	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	132.57
6	500	750	625	86	927	2.35	25.31	51.76	301.67	0.32	1.86	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	109.83
7	750	1,000	875	61	988	1.67	26.98	59.35	361.03	0.37	2.22	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	91.77
8	1,000	1,500	1,250	90	1,078	2.46	29.44	111.26	472.29	0.68	2.91	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	70.15
9	1,500	2,000	1,750	65	1,143	1.77	31.21	93.83	566.12	0.58	3.49	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	58.52
10	2,000	2,500	2,250	73	1,216	1.99	33.21	112.66	678.78	0.69	4.18	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	48.81
11	2,500	3,000	2,750	51	1,267	1.39	34.60	100.85	779.63	0.62	4.80	0	6	0.00	6.67	0.00	331.32	0.00	0.59	0.00	42.50
12	3,000	4,000	3,500	80	1,347	2.18	36.78	220.78	1,000.40	1.36	6.16	2	8	2.22	8.89	60.00	391.32	0.11	0.69	27.18	39.12
13	4,000	5,000	4,500	87	1,434	2.38	39.16	370.35	1,370.75	2.28	8.44	1	9	1.11	10.00	372.75	764.07	0.66	1.35	100.65	55.74
14	5,000	7,500	6,250	131	1,565	3.58	42.74	646.08	2,016.83	3.98	12.42	0	9	0.00	10.00	0.00	764.07	0.00	1.35	0.00	37.88
15	7,500	10,000	8,750	123	1,688	3.36	46.10	702.83	2,719.65	4.33	16.74	4	13	4.44	14.44	123.50	887.57	0.22	1.57	17.57	32.64
16	10,000	20,000	15,000	281	1,969	7.67	53.77	1,997.15	4,716.80	12.30	29.04	1	14	1.11	15.56	0.00	887.57	0.00	1.57	0.00	18.82
17	20,000	50,000	35,000	406	2,375	11.09	64.86	3,604.06	8,320.86	22.19	51.23	4	18	4.44	20.00	1,238.98	2,126.55	2.19	3.76	34.38	25.56
18	50,000	100,000	75,000	263	2,638	7.18	72.04	2,064.23	10,385.09	12.71	63.94	7	25	7.78	27.78	251.24	2,377.79	0.44	4.20	12.17	22.90
19	100,000	500,000	300,000	543	3,181	14.83	86.87	3,665.83	14,050.93	22.57	86.50	21	46	23.33	51.11	6,352.19	8,729.98	11.23	15.44	173.28	62.13
20	500,000	UP		481	3,662	13.13	100.00	2,192.28	16,243.20	13.50	100.00	44	90	48.89	100.00	47,817.11	56,547.10	84.56	100.00	2181.16	348.13
				3,662				16,243.20				90				56,547.10				348.13	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	406	406	6.40	6.40	70.02	70.02	0.52	0.52	3	3	3.75	3.75	133.82	133.82	0.84	0.84	191.10	191.10
2	50	100	75	128	534	2.02	8.42	0.77	70.79	0.01	0.53	0	3	0.00	3.75	0.00	133.82	0.00	0.84	0.00	189.02
3	100	200	150	140	674	2.21	10.62	30.40	101.19	0.23	0.75	0	3	0.00	3.75	0.00	133.82	0.00	0.84	0.00	132.24
4	200	300	250	120	794	1.89	12.51	30.02	131.22	0.22	0.97	0	3	0.00	3.75	0.00	133.82	0.00	0.84	0.00	101.98
5	300	500	400	189	983	2.98	15.49	89.04	220.26	0.66	1.63	0	3	0.00	3.75	0.00	133.82	0.00	0.84	0.00	60.76
6	500	750	625	224	1,207	3.53	19.02	177.47	397.73	1.32	2.95	0	3	0.00	3.75	0.00	133.82	0.00	0.84	0.00	33.65
7	750	1,000	875	175	1,382	2.76	21.78	197.84	595.57	1.47	4.42	0	3	0.00	3.75	0.00	133.82	0.00	0.84	0.00	22.47
8	1,000	1,500	1,250	251	1,633	3.96	25.74	284.99	880.56	2.11	6.53	1	4	1.25	5.00	49.06	182.88	0.31	1.15	17.21	20.77
9	1,500	2,000	1,750	190	1,823	2.99	28.73	326.28	1,206.85	2.42	8.95	2	6	2.50	7.50	44.97	227.84	0.28	1.43	13.78	18.88
10	2,000	2,500	2,250	141	1,964	2.22	30.95	319.71	1,526.55	2.37	11.32	1	7	1.25	8.75	24.99	252.84	0.16	1.59	7.82	16.56
11	2,500	3,000	2,750	134	2,098	2.11	33.07	412.12	1,938.67	3.06	14.38	0	7	0.00	8.75	0.00	252.84	0.00	1.59	0.00	13.04
12	3,000	4,000	3,500	301	2,399	4.74	37.81	833.47	2,772.14	6.18	20.56	1	8	1.25	10.00	15.00	267.84	0.09	1.68	1.80	9.66
13	4,000	5,000	4,500	376	2,775	5.93	43.74	459.16	3,231.30	3.41	23.97	1	9	1.25	11.25	295.25	563.08	1.86	3.54	64.30	17.43
14	5,000	7,500	6,250	525	3,300	8.27	52.01	1,243.55	4,474.85	9.22	33.19	1	10	1.25	12.50	155.87	718.95	0.98	4.52	12.53	16.07
15	7,500	10,000	8,750	286	3,586	4.51	56.52	880.05	5,354.89	6.53	39.72	0	10	0.00	12.50	0.00	718.95	0.00	4.52	0.00	13.43
16	10,000	20,000	15,000	474	4,060	7.47	63.99	2,924.97	8,279.86	21.69	61.41	3	13	3.75	16.25	87.81	806.76	0.55	5.07	3.00	9.74
17	20,000	50,000	35,000	656	4,716	10.34	74.33	4,080.38	12,360.24	30.26	91.68	7	20	8.75	25.00	2,817.03	3,623.79	17.70	22.77	69.04	29.32
18	50,000	100,000	75,000	484	5,200	7.63	81.95	3,084.61	15,444.85	22.88	114.56	3	23	3.75	28.75	561.45	4,185.24	3.53	26.30	18.20	27.10
19	100,000	500,000	300,000	667	5,867	10.51	92.47	3,196.19	18,641.04	23.71	138.26	20	43	25.00	53.75	3,412.79	7,598.03	21.45	47.75	106.78	40.76
20	500,000	UP		478	6,345	7.53	100.00	5,158.73	13,482.31	38.26	100.00	37	80	46.25	100.00	8,314.49	15,912.52	52.25	100.00	161.17	118.03
				6,345				13,482.31				80				15,912.52				118.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,091	3,091	14.43	14.43	841.11	841.11	1.10	1.10	2	2	0.74	0.74	8,618.40	8,618.40	6.54	6.54	1024.65	1024.65
2	50	100	75	287	3,378	1.34	15.77	115.59	956.70	0.15	1.25	0	2	0.00	0.74	0.00	8,618.40	0.00	6.54	0.00	900.85
3	100	200	150	573	3,951	2.68	18.45	206.55	1,163.24	0.27	1.52	0	2	0.00	0.74	0.00	8,618.40	0.00	6.54	0.00	740.89
4	200	300	250	447	4,398	2.09	20.54	123.62	1,286.87	0.16	1.68	0	2	0.00	0.74	0.00	8,618.40	0.00	6.54	0.00	669.72
5	300	500	400	777	5,175	3.63	24.16	334.51	1,621.38	0.44	2.12	0	2	0.00	0.74	0.00	8,618.40	0.00	6.54	0.00	531.55
6	500	750	625	798	5,973	3.73	27.89	526.53	2,147.91	0.69	2.81	0	2	0.00	0.74	0.00	8,618.40	0.00	6.54	0.00	401.25
7	750	1,000	875	825	6,798	3.85	31.74	640.82	2,788.73	0.84	3.64	2	4	0.74	1.48	62.58	8,680.97	0.05	6.59	9.77	311.29
8	1,000	1,500	1,250	917	7,715	4.28	36.02	1,076.15	3,864.87	1.41	5.05	2	6	0.74	2.21	523.00	9,203.98	0.40	6.99	48.60	238.14
9	1,500	2,000	1,750	732	8,447	3.42	39.44	1,049.08	4,913.96	1.37	6.42	1	7	0.37	2.58	478.58	9,682.56	0.36	7.35	45.62	197.04
10	2,000	2,500	2,250	564	9,011	2.63	42.08	1,028.33	5,942.29	1.34	7.77	0	7	0.00	2.58	0.00	9,682.56	0.00	7.35	0.00	162.94
11	2,500	3,000	2,750	535	9,546	2.50	44.57	1,153.41	7,095.69	1.51	9.27	2	9	0.74	3.32	164.89	9,847.45	0.13	7.48	14.30	138.78
12	3,000	4,000	3,500	887	10,433	4.14	48.72	2,229.09	9,324.78	2.91	12.19	1	10	0.37	3.69	56.48	9,903.93	0.04	7.52	2.53	106.21
13	4,000	5,000	4,500	715	11,148	3.34	52.05	2,531.15	11,855.94	3.31	15.49	2	12	0.74	4.43	122.95	10,026.88	0.09	7.61	4.86	84.57
14	5,000	7,500	6,250	1,176	12,324	5.49	57.55	4,768.20	16,624.14	6.23	21.72	10	22	3.69	8.12	7,327.08	17,353.96	5.56	13.17	153.67	104.39
15	7,500	10,000	8,750	854	13,178	3.99	61.53	4,819.63	21,443.76	6.30	28.02	6	28	2.21	10.33	1,962.00	19,315.96	1.49	14.66	40.71	90.08
16	10,000	20,000	15,000	1,866	15,044	8.71	70.25	13,228.36	34,672.12	17.29	45.31	21	49	7.75	18.08	1,432.06	20,748.02	1.09	15.75	10.83	59.84
17	20,000	50,000	35,000	2,009	17,053	9.38	79.63	16,632.09	51,304.21	21.73	67.04	33	82	12.18	30.26	67,428.91	88,176.93	51.19	66.94	405.41	171.87
18	50,000	100,000	75,000	1,362	18,415	6.36	85.99	9,118.26	60,422.46	11.92	78.96	23	105	8.49	38.75	1,527.04	89,703.97	1.16	68.10	16.75	148.46
19	100,000	500,000	300,000	1,889	20,304	8.82	94.81	11,347.24	71,769.70	14.83	93.79	95	200	35.06	73.80	30,459.82	120,163.80	23.12	91.22	268.43	167.43
20	500,000	UP		1,112	21,416	5.19	100.00	4,755.98	76,525.68	6.21	100.00	71	271	26.20	100.00	11,568.11	131,731.91	8.78	100.00	243.23	172.14
				21,416				76,525.68				271				131,731.91				172.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,000	2,000	5.97	5.97	1,028.45	1,028.45	0.50	0.50	5	5	1.29	1.29	209.11	209.11	0.04	0.04	20.33	20.33
2	50	100	75	273	2,273	0.82	6.79	129.10	1,157.55	0.06	0.56	0	5	0.00	1.29	0.00	209.11	0.00	0.04	0.00	18.07
3	100	200	150	633	2,906	1.89	8.68	270.90	1,428.45	0.13	0.69	4	9	1.03	2.33	177.83	386.95	0.03	0.07	65.65	27.09
4	200	300	250	602	3,508	1.80	10.48	262.32	1,690.77	0.13	0.81	1	10	0.26	2.58	96.46	483.40	0.02	0.08	36.77	28.59
5	300	500	400	1,123	4,631	3.35	13.83	737.79	2,428.56	0.36	1.17	6	16	1.55	4.13	556.40	1,039.80	0.10	0.18	75.41	42.82
6	500	750	625	955	5,586	2.85	16.69	1,191.41	3,619.97	0.57	1.74	1	17	0.26	4.39	700.00	1,739.80	0.12	0.30	58.75	48.06
7	750	1,000	875	1,109	6,695	3.31	20.00	1,631.12	5,251.09	0.79	2.53	6	23	1.55	5.94	10,334.62	12,074.42	1.80	2.11	633.59	229.94
8	1,000	1,500	1,250	1,538	8,233	4.59	24.59	3,044.23	8,295.32	1.47	3.99	10	33	2.58	8.53	2,624.77	14,699.19	0.46	2.56	86.22	177.20
9	1,500	2,000	1,750	1,314	9,547	3.93	28.52	3,377.32	11,672.64	1.63	5.62	9	42	2.33	10.85	3,537.20	18,236.39	0.62	3.18	104.73	156.23
10	2,000	2,500	2,250	1,239	10,786	3.70	32.22	3,942.29	15,614.93	1.90	7.52	7	49	1.81	12.66	1,297.86	19,534.26	0.23	3.41	32.92	125.10
11	2,500	3,000	2,750	1,167	11,953	3.49	35.71	4,141.94	19,756.87	1.99	9.51	7	56	1.81	14.47	3,189.37	22,723.62	0.56	3.96	77.00	115.02
12	3,000	4,000	3,500	1,407	13,360	4.20	39.91	7,034.88	26,791.76	3.39	12.90	5	61	1.29	15.76	2,590.84	25,314.46	0.45	4.41	36.83	94.49
13	4,000	5,000	4,500	1,440	14,800	4.30	44.21	7,477.39	34,269.14	3.60	16.50	7	68	1.81	17.57	782.65	26,097.11	0.14	4.55	10.47	76.15
14	5,000	7,500	6,250	2,456	17,256	7.34	51.55	16,899.56	51,168.71	8.14	24.63	11	79	2.84	20.41	10,758.16	36,855.27	1.88	6.43	63.66	72.03
15	7,500	10,000	8,750	1,971	19,227	5.89	57.44	15,421.85	66,590.56	7.42	32.06	5	84	1.29	21.71	2,153.07	39,008.34	0.38	6.80	13.96	58.58
16	10,000	20,000	15,000	3,980	23,207	11.89	69.33	40,452.65	107,043.21	19.47	51.53	48	132	12.40	34.11	49,697.70	88,706.04	8.67	15.47	122.85	82.87
17	20,000	50,000	35,000	4,057	27,264	12.12	81.45	48,295.39	155,338.60	23.25	74.78	68	200	17.57	51.68	114,201.96	202,908.00	19.91	35.38	236.47	130.62
18	50,000	100,000	75,000	2,291	29,555	6.84	88.29	22,774.56	178,113.16	10.96	85.75	53	253	13.70	65.37	101,265.28	304,173.28	17.66	53.04	444.64	170.78
19	100,000	500,000	300,000	2,652	32,207	7.92	96.21	22,241.83	200,354.99	10.71	96.46	71	324	18.35	83.72	204,567.14	508,740.41	35.67	88.71	919.74	253.92
20	500,000	UP		1,268	33,475	3.79	100.00	7,361.94	207,716.93	3.54	100.00	63	387	16.28	100.00	64,775.26	573,515.67	11.29	100.00	879.87	276.10
				33,475				207,716.93				387				573,515.67				276.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,798	1,798	6.04	6.04	447.99	447.99	0.37	0.37	2	2	0.57	0.57	1,803.49	1,803.49	0.85	0.85	402.57	402.57
2	50	100	75	803	2,601	2.70	8.73	278.74	726.73	0.23	0.61	1	3	0.28	0.85	8.22	1,811.71	0.00	0.86	2.95	249.30
3	100	200	150	1,492	4,093	5.01	13.74	669.27	1,396.00	0.56	1.17	1	4	0.28	1.14	2.00	1,813.71	0.00	0.86	0.30	129.92
4	200	300	250	1,347	5,440	4.52	18.27	798.93	2,194.93	0.67	1.83	0	4	0.00	1.14	0.00	1,813.71	0.00	0.86	0.00	82.63
5	300	500	400	1,913	7,353	6.42	24.69	1,699.93	3,894.86	1.42	3.26	1	5	0.28	1.42	10.80	1,824.51	0.01	0.86	0.64	46.84
6	500	750	625	1,676	9,029	5.63	30.32	1,940.99	5,835.84	1.62	4.88	3	8	0.85	2.27	164.44	1,988.95	0.08	0.94	8.47	34.08
7	750	1,000	875	1,493	10,522	5.01	35.33	2,633.35	8,469.20	2.20	7.08	3	11	0.85	3.13	656.57	2,645.52	0.31	1.25	24.93	31.24
8	1,000	1,500	1,250	1,792	12,314	6.02	41.35	3,637.61	12,106.80	3.04	10.12	9	20	2.56	5.68	72.35	2,717.87	0.03	1.28	1.99	22.45
9	1,500	2,000	1,750	1,243	13,557	4.17	45.52	3,660.57	15,767.37	3.06	13.18	2	22	0.57	6.25	174.41	2,892.28	0.08	1.37	4.76	18.34
10	2,000	2,500	2,250	874	14,431	2.93	48.46	2,954.44	18,721.81	2.47	15.65	1	23	0.28	6.53	50.00	2,942.28	0.02	1.39	1.69	15.72
11	2,500	3,000	2,750	804	15,235	2.70	51.16	2,942.37	21,664.18	2.46	18.11	2	25	0.57	7.10	2,528.16	5,470.44	1.19	2.58	85.92	25.25
12	3,000	4,000	3,500	1,177	16,412	3.95	55.11	4,959.38	26,623.56	4.15	22.25	14	39	3.98	11.08	1,952.37	7,422.81	0.92	3.51	39.37	27.88
13	4,000	5,000	4,500	794	17,206	2.67	57.78	3,771.59	30,395.15	3.15	25.41	7	46	1.99	13.07	907.13	8,329.94	0.43	3.93	24.05	27.41
14	5,000	7,500	6,250	1,233	18,439	4.14	61.92	8,624.80	39,019.94	7.21	32.62	10	56	2.84	15.91	4,613.42	12,943.36	2.18	6.11	53.49	33.17
15	7,500	10,000	8,750	931	19,370	3.13	65.04	6,619.11	45,639.05	5.53	38.15	9	65	2.56	18.47	6,927.19	19,870.55	3.27	9.39	104.65	43.54
16	10,000	20,000	15,000	2,178	21,548	7.31	72.35	18,981.09	64,620.14	15.87	54.01	36	101	10.23	28.69	10,609.31	30,479.86	5.01	14.40	55.89	47.17
17	20,000	50,000	35,000	2,765	24,313	9.28	81.64	23,562.62	88,182.76	19.70	73.71	68	169	19.32	48.01	32,495.43	62,975.29	15.35	29.75	137.91	71.41
18	50,000	100,000	75,000	1,904	26,217	6.39	88.03	13,941.68	102,124.44	11.65	85.36	49	218	13.92	61.93	16,961.28	79,936.57	8.01	37.76	121.66	78.27
19	100,000	500,000	300,000	2,484	28,701	8.34	96.37	13,482.21	115,606.65	11.27	96.63	93	311	26.42	88.35	101,324.63	181,261.19	47.86	85.62	751.54	156.79
20	500,000	UP		1,080	29,781	3.63	100.00	4,029.67	119,636.32	3.37	100.00	41	352	11.65	100.00	30,435.35	211,696.54	14.38	100.00	755.28	176.95
				29,781				119,636.32				352				211,696.54				176.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,393	1,393	6.01	6.01	655.55	655.55	0.57	0.57	5	5	1.86	1.86	147.27	147.27	0.15	0.15	22.46	22.46
2	50	100	75	476	1,869	2.05	8.06	156.48	812.02	0.14	0.70	1	6	0.37	2.23	13.50	160.77	0.01	0.17	8.63	19.80
3	100	200	150	786	2,655	3.39	11.45	298.26	1,110.28	0.26	0.96	1	7	0.37	2.60	27.00	187.77	0.03	0.19	9.05	16.91
4	200	300	250	887	3,542	3.82	15.27	470.23	1,580.50	0.41	1.37	2	9	0.74	3.35	198.66	386.43	0.20	0.40	42.25	24.45
5	300	500	400	1,318	4,860	5.68	20.95	972.25	2,552.76	0.84	2.21	6	15	2.23	5.58	816.92	1,203.35	0.84	1.24	84.02	47.14
6	500	750	625	1,158	6,018	4.99	25.95	1,252.05	3,804.81	1.09	3.30	2	17	0.74	6.32	19.00	1,222.35	0.02	1.26	1.52	32.13
7	750	1,000	875	1,112	7,130	4.79	30.74	1,663.60	5,468.40	1.44	4.74	0	17	0.00	6.32	0.00	1,222.35	0.00	1.26	0.00	22.35
8	1,000	1,500	1,250	1,355	8,485	5.84	36.58	2,643.30	8,111.70	2.29	7.03	12	29	4.46	10.78	769.87	1,992.22	0.79	2.05	29.13	24.56
9	1,500	2,000	1,750	1,149	9,634	4.95	41.54	2,937.22	11,048.92	2.55	9.58	2	31	0.74	11.52	18.55	2,010.78	0.02	2.07	0.63	18.20
10	2,000	2,500	2,250	751	10,385	3.24	44.78	2,464.04	13,512.97	2.14	11.71	3	34	1.12	12.64	1,149.95	3,160.73	1.18	3.25	46.67	23.39
11	2,500	3,000	2,750	664	11,049	2.86	47.64	2,491.86	16,004.83	2.16	13.87	5	39	1.86	14.50	275.94	3,436.67	0.28	3.53	11.07	21.47
12	3,000	4,000	3,500	1,057	12,106	4.56	52.20	4,611.58	20,616.41	4.00	17.87	7	46	2.60	17.10	64.44	3,501.11	0.07	3.60	1.40	16.98
13	4,000	5,000	4,500	834	12,940	3.60	55.79	4,030.41	24,646.83	3.49	21.36	7	53	2.60	19.70	182.95	3,684.06	0.19	3.78	4.54	14.95
14	5,000	7,500	6,250	1,439	14,379	6.20	62.00	8,722.80	33,369.62	7.56	28.92	13	66	4.83	24.54	594.05	4,278.11	0.61	4.39	6.81	12.82
15	7,500	10,000	8,750	1,004	15,383	4.33	66.33	7,409.84	40,779.46	6.42	35.35	11	77	4.09	28.62	299.03	4,577.14	0.31	4.70	4.04	11.22
16	10,000	20,000	15,000	2,001	17,384	8.63	74.95	18,480.01	59,259.46	16.02	51.36	31	108	11.52	40.15	7,722.93	12,300.07	7.93	12.63	41.79	20.76
17	20,000	50,000	35,000	2,264	19,648	9.76	84.72	23,973.09	83,232.56	20.78	72.14	47	155	17.47	57.62	3,149.09	15,449.16	3.23	15.87	13.14	18.56
18	50,000	100,000	75,000	1,265	20,913	5.45	90.17	12,482.75	95,715.31	10.82	82.96	25	180	9.29	66.91	16,279.74	31,728.89	16.72	32.59	130.42	33.15
19	100,000	500,000	300,000	1,506	22,419	6.49	96.66	12,878.46	108,593.76	11.16	94.12	52	232	19.33	86.25	2,599.18	34,328.08	2.67	35.26	20.18	31.61
20	500,000	UP		774	23,193	3.34	100.00	6,781.09	115,374.86	5.88	100.00	37	269	13.75	100.00	63,036.09	97,364.16	64.74	100.00	929.59	84.39
				23,193				115,374.86				269				97,364.16				84.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,124	1,124	7.95	7.95	519.98	519.98	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	529	1,653	3.74	11.70	351.76	871.74	0.36	0.90	1	1	0.46	0.46	13.52	13.52	0.01	0.01	3.84	1.55
3	100	200	150	695	2,348	4.92	16.61	765.19	1,636.93	0.79	1.69	2	3	0.92	1.38	161.08	174.60	0.14	0.15	21.05	10.67
4	200	300	250	492	2,840	3.48	20.09	585.90	2,222.83	0.61	2.30	1	4	0.46	1.83	12.42	187.02	0.01	0.16	2.12	8.41
5	300	500	400	650	3,490	4.60	24.69	978.13	3,200.96	1.01	3.31	4	8	1.83	3.67	2,467.64	2,654.66	2.08	2.23	252.28	82.93
6	500	750	625	538	4,028	3.81	28.50	1,337.73	4,538.69	1.38	4.69	3	11	1.38	5.05	817.80	3,472.47	0.69	2.92	61.13	76.51
7	750	1,000	875	523	4,551	3.70	32.20	1,362.49	5,901.18	1.41	6.10	1	12	0.46	5.50	157.79	3,630.26	0.13	3.05	11.58	61.52
8	1,000	1,500	1,250	696	5,247	4.92	37.12	2,249.38	8,150.56	2.32	8.42	4	16	1.83	7.34	1,745.64	5,375.90	1.47	4.52	77.61	65.96
9	1,500	2,000	1,750	597	5,844	4.22	41.35	2,488.40	10,638.96	2.57	10.99	7	23	3.21	10.55	1,353.23	6,729.12	1.14	5.66	54.38	63.25
10	2,000	2,500	2,250	461	6,305	3.26	44.61	2,321.51	12,960.47	2.40	13.39	1	24	0.46	11.01	1,219.16	7,948.28	1.03	6.68	52.52	61.33
11	2,500	3,000	2,750	410	6,715	2.90	47.51	2,495.76	15,456.23	2.58	15.97	6	30	2.75	13.76	1,715.57	9,663.85	1.44	8.13	68.74	62.52
12	3,000	4,000	3,500	635	7,350	4.49	52.00	3,769.84	19,226.07	3.90	19.87	8	38	3.67	17.43	3,299.00	12,962.86	2.77	10.90	87.51	67.42
13	4,000	5,000	4,500	529	7,879	3.74	55.75	3,688.62	22,914.69	3.81	23.68	10	48	4.59	22.02	3,974.82	16,937.68	3.34	14.24	107.76	73.92
14	5,000	7,500	6,250	885	8,764	6.26	62.01	7,637.86	30,552.54	7.89	31.57	3	51	1.38	23.39	655.54	17,593.22	0.55	14.79	8.58	57.58
15	7,500	10,000	8,750	666	9,430	4.71	66.72	6,074.41	36,626.96	6.28	37.85	18	69	8.26	31.65	4,510.82	22,104.04	3.79	18.59	74.26	60.35
16	10,000	20,000	15,000	1,515	10,945	10.72	77.44	21,448.28	58,075.24	22.16	60.02	45	114	20.64	52.29	27,151.79	49,255.83	22.83	41.42	126.59	84.81
17	20,000	50,000	35,000	1,495	12,440	10.58	88.01	21,030.53	79,105.77	21.73	81.75	46	160	21.10	73.39	40,986.16	90,241.99	34.47	75.88	194.89	114.08
18	50,000	100,000	75,000	768	13,208	5.43	93.45	8,879.16	87,984.93	9.18	90.92	26	186	11.93	85.32	13,693.04	103,935.02	11.51	87.40	154.22	118.13
19	100,000	500,000	300,000	733	13,941	5.19	98.63	6,126.38	94,111.30	6.33	97.25	27	213	12.39	97.71	14,127.52	118,062.54	11.88	99.28	230.60	125.45
20	500,000	UP		193	14,134	1.37	100.00	2,656.35	96,767.65	2.75	100.00	5	218	2.29	100.00	857.91	118,920.45	0.72	100.00	32.30	122.89
				14,134				96,767.65				218				118,920.45				122.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,987	8,987	10.44	10.44	612.30	612.30	0.45	0.45	10	10	0.89	0.89	432.05	432.05	0.31	0.31	70.56	70.56
2	50	100	75	3,731	12,718	4.33	14.77	813.16	1,425.46	0.59	1.04	2	12	0.18	1.07	55.77	487.82	0.04	0.35	6.86	34.22
3	100	200	150	5,181	17,899	6.02	20.79	1,324.19	2,749.65	0.97	2.01	13	25	1.16	2.22	324.08	811.89	0.23	0.58	24.47	29.53
4	200	300	250	3,794	21,693	4.41	25.20	1,077.46	3,827.11	0.79	2.79	0	25	0.00	2.22	0.00	811.89	0.00	0.58	0.00	21.21
5	300	500	400	5,631	27,324	6.54	31.74	1,844.65	5,671.76	1.35	4.14	6	31	0.53	2.76	348.58	1,160.48	0.25	0.83	18.90	20.46
6	500	750	625	5,700	33,024	6.62	38.36	2,005.30	7,677.06	1.46	5.60	9	40	0.80	3.56	728.73	1,889.20	0.52	1.35	36.34	24.61
7	750	1,000	875	3,771	36,795	4.38	42.74	1,934.15	9,611.21	1.41	7.01	7	47	0.62	4.18	549.46	2,438.67	0.39	1.74	28.41	25.37
8	1,000	1,500	1,250	4,334	41,129	5.03	47.78	3,095.12	12,706.33	2.26	9.27	22	69	1.96	6.14	499.15	2,937.81	0.36	2.09	16.13	23.12
9	1,500	2,000	1,750	3,619	44,748	4.20	51.98	2,307.91	15,014.24	1.68	10.95	14	83	1.25	7.38	450.10	3,387.91	0.32	2.42	19.50	22.56
10	2,000	2,500	2,250	3,097	47,845	3.60	55.58	3,383.28	18,397.52	2.47	13.42	18	101	1.60	8.99	1,113.02	4,500.93	0.79	3.21	32.90	24.46
11	2,500	3,000	2,750	3,343	51,188	3.88	59.46	2,609.86	21,007.38	1.90	15.32	16	117	1.42	10.41	1,514.92	6,015.85	1.08	4.29	58.05	28.64
12	3,000	4,000	3,500	3,404	54,592	3.95	63.42	4,275.12	25,282.50	3.12	18.44	24	141	2.14	12.54	162.18	6,178.03	0.12	4.41	3.79	24.44
13	4,000	5,000	4,500	2,160	56,752	2.51	65.93	3,707.04	28,989.54	2.70	21.15	24	165	2.14	14.68	4,214.89	10,392.92	3.01	7.41	113.70	35.85
14	5,000	7,500	6,250	3,701	60,453	4.30	70.23	8,560.10	37,549.64	6.24	27.39	21	186	1.87	16.55	4,788.13	15,181.05	3.41	10.82	55.94	40.43
15	7,500	10,000	8,750	2,336	62,789	2.71	72.94	7,903.99	45,453.63	5.77	33.16	24	210	2.14	18.68	17,312.58	32,493.63	12.34	23.17	219.04	71.49
16	10,000	20,000	15,000	4,990	67,779	5.80	78.74	20,526.78	65,980.41	14.97	48.13	68	278	6.05	24.73	3,474.56	35,968.19	2.48	25.65	16.93	54.51
17	20,000	50,000	35,000	5,586	73,365	6.49	85.23	26,194.57	92,174.98	19.11	67.24	125	403	11.12	35.85	17,100.25	53,068.44	12.19	37.84	65.28	57.57
18	50,000	100,000	75,000	4,168	77,533	4.84	90.07	17,931.49	110,106.47	13.08	80.32	142	545	12.63	48.49	5,152.98	58,221.43	3.67	41.51	28.74	52.88
19	100,000	500,000	300,000	5,745	83,278	6.67	96.74	20,765.43	130,871.90	15.15	95.46	439	984	39.06	87.54	62,520.77	120,742.20	44.58	86.09	301.08	92.26
20	500,000	UP		2,804	86,082	3.26	100.00	6,220.51	137,092.40	4.54	100.00	140	1,124	12.46	100.00	19,504.94	140,247.13	13.91	100.00	313.56	102.30
				86,082				137,092.40				1,124				140,247.13				102.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	400	400	5.09	5.09	172.07	172.07	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	92	492	1.17	6.26	74.28	246.35	0.19	0.64	2	2	1.63	1.63	954,817.84	954,817.84	89.75	89.75	12854.30	3875.85
3	100	200	150	608	1,100	7.73	13.99	55.52	301.88	0.15	0.79	0	2	0.00	1.63	0.00	954,817.84	0.00	89.75	0.00	3162.90
4	200	300	250	439	1,539	5.58	19.58	42.36	344.24	0.11	0.90	0	2	0.00	1.63	0.00	954,817.84	0.00	89.75	0.00	2773.69
5	300	500	400	523	2,062	6.65	26.23	117.31	461.54	0.31	1.21	1	3	0.81	2.44	110.00	954,927.84	0.01	89.76	93.77	2069.00
6	500	750	625	632	2,694	8.04	34.27	155.06	616.60	0.41	1.61	0	3	0.00	2.44	0.00	954,927.84	0.00	89.76	0.00	1548.69
7	750	1,000	875	954	3,648	12.13	46.40	248.38	864.98	0.65	2.26	1	4	0.81	3.25	305.97	955,233.81	0.03	89.79	123.19	1104.34
8	1,000	1,500	1,250	541	4,189	6.88	53.28	323.56	1,188.54	0.85	3.11	0	4	0.00	3.25	0.00	955,233.81	0.00	89.79	0.00	80370.11
9	1,500	2,000	1,750	132	4,321	1.68	54.96	170.35	1,358.90	0.45	3.56	1	5	0.81	4.07	27.00	955,260.81	0.00	89.80	15.85	70296.72
10	2,000	2,500	2,250	81	4,402	1.03	55.99	117.49	1,476.39	0.31	3.86	0	5	0.00	4.07	0.00	955,260.81	0.00	89.80	0.00	64702.53
11	2,500	3,000	2,750	53	4,455	0.67	56.66	138.29	1,614.68	0.36	4.23	0	5	0.00	4.07	0.00	955,260.81	0.00	89.80	0.00	59161.00
12	3,000	4,000	3,500	114	4,569	1.45	58.11	282.06	1,896.74	0.74	4.96	2	7	1.63	5.69	29.89	955,290.70	0.00	89.80	10.60	50364.98
13	4,000	5,000	4,500	73	4,642	0.93	59.04	42.46	1,854.28	0.11	4.85	1	8	0.81	6.50	200.00	955,490.70	0.02	89.82	471.07	51528.96
14	5,000	7,500	6,250	127	4,769	1.62	60.66	449.01	2,303.29	1.18	6.03	4	12	3.25	9.76	2,843.25	958,333.96	0.27	90.08	633.23	41607.24
15	7,500	10,000	8,750	145	4,914	1.84	62.50	795.29	3,098.58	2.08	8.11	0	12	0.00	9.76	0.00	958,333.96	0.00	90.08	0.00	30928.17
16	10,000	20,000	15,000	420	5,334	5.34	67.85	3,786.71	6,885.29	9.91	18.02	6	18	4.88	14.63	5,588.14	963,922.09	0.53	90.61	147.57	13999.73
17	20,000	50,000	35,000	651	5,985	8.28	76.13	6,285.15	13,170.44	16.45	34.47	18	36	14.63	29.27	14,108.90	978,030.99	1.33	91.94	224.48	7425.95
18	50,000	100,000	75,000	422	6,407	5.37	81.49	7,577.19	20,747.63	19.83	54.30	20	56	16.26	45.53	7,556.27	985,587.26	0.71	92.65	99.72	4750.36
19	100,000	500,000	300,000	939	7,346	11.94	93.44	11,351.06	32,098.69	29.71	84.02	44	100	35.77	81.30	54,689.01	1,040,276.28	5.14	97.79	481.80	3240.87
20	500,000	UP		516	7,862	6.56	100.00	6,107.17	38,205.86	15.98	100.00	23	123	18.70	100.00	23,547.03	1,063,823.31	2.21	100.00	385.56	2784.45
				7,862				38,205.86				123				1,063,823.31				2784.45	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	267,730	267,730	13.04	13.04	20,946.48	20,946.48	0.97	0.97	134	134	1.63	1.63	12,003.87	12,003.87	1.28	1.28	57.31	57.31
2	50	100	75	157,987	425,717	7.69	20.73	20,254.93	41,201.40	0.93	1.90	120	254	1.46	3.09	4,167.61	16,171.48	0.44	1.72	20.58	39.25
3	100	200	150	297,934	723,651	14.51	35.23	56,026.27	97,227.68	2.59	4.49	430	684	5.24	8.33	13,355.33	29,526.80	1.42	3.14	23.84	30.37
4	200	300	250	215,209	938,860	10.48	45.71	58,256.77	155,484.45	2.69	7.18	240	924	2.92	11.26	16,389.31	45,916.12	1.74	4.88	28.13	29.53
5	300	500	400	289,942	1,228,802	14.12	59.83	119,377.89	274,862.34	5.51	12.69	393	1,317	4.79	16.05	26,183.13	72,099.25	2.78	7.67	21.93	26.23
6	500	750	625	190,184	1,418,986	9.26	69.09	112,998.10	387,860.44	5.21	17.90	565	1,882	6.88	22.93	25,068.63	97,167.88	2.67	10.33	22.18	25.05
7	750	1,000	875	152,373	1,571,359	7.42	76.51	132,673.60	520,534.04	6.12	24.02	858	2,740	10.45	33.38	44,626.63	141,794.51	4.75	15.08	33.64	27.24
8	1,000	1,500	1,250	132,321	1,703,680	6.44	82.95	157,025.72	677,559.76	7.25	31.27	548	3,288	6.68	40.06	36,350.37	178,144.88	3.87	18.95	23.15	26.29
9	1,500	2,000	1,750	75,238	1,778,918	3.66	86.62	131,287.16	808,846.92	6.06	37.33	262	3,550	3.19	43.25	43,281.30	221,426.18	4.60	23.55	32.97	27.38
10	2,000	2,500	2,250	43,551	1,822,469	2.12	88.74	92,708.05	901,554.97	4.28	41.61	200	3,750	2.44	45.69	22,551.21	243,977.39	2.40	25.95	24.32	27.06
11	2,500	3,000	2,750	33,740	1,856,209	1.64	90.38	91,950.15	993,505.12	4.24	45.85	164	3,914	2.00	47.69	20,449.21	264,426.61	2.17	28.12	22.24	26.62
12	3,000	4,000	3,500	38,265	1,894,474	1.86	92.24	125,227.06	1,118,732.18	5.78	51.63	223	4,137	2.72	50.40	31,827.25	296,253.85	3.39	31.51	25.42	26.48
13	4,000	5,000	4,500	26,179	1,920,653	1.27	93.52	110,482.39	1,229,214.58	5.10	56.73	180	4,317	2.19	52.60	26,949.87	323,203.73	2.87	34.37	24.39	26.29
14	5,000	7,500	6,250	36,735	1,957,388	1.79	95.31	176,060.85	1,405,275.42	8.13	64.85	436	4,753	5.31	57.91	39,939.25	363,142.97	4.25	38.62	22.68	25.84
15	7,500	10,000	8,750	20,435	1,977,823	0.99	96.30	139,472.44	1,544,747.86	6.44	71.29	220	4,973	2.68	60.59	61,048.50	424,191.47	6.49	45.12	43.77	27.46
16	10,000	20,000	15,000	29,393	2,007,216	1.43	97.73	249,976.34	1,794,724.20	11.54	82.83	411	5,384	5.01	65.59	64,510.35	488,701.82	6.86	51.98	25.81	27.23
17	20,000	50,000	35,000	21,354	2,028,570	1.04	98.77	207,103.29	2,001,827.49	9.56	92.39	515	5,899	6.27	71.87	140,202.53	628,904.35	14.91	66.89	67.70	31.42
18	50,000	100,000	75,000	9,572	2,038,142	0.47	99.24	78,234.81	2,080,062.30	3.61	96.00	364	6,263	4.43	76.30	113,890.55	742,794.91	12.11	79.00	145.58	35.71
19	100,000	500,000	300,000	10,669	2,048,811	0.52	99.76	70,831.37	2,150,893.67	3.27	99.27	829	7,092	10.10	86.40	102,994.64	845,789.55	10.95	89.95	145.41	39.32
20	500,000	UP		5,003	2,053,814	0.24	100.00	15,917.31	2,166,810.98	0.73	100.00	1,116	8,208	13.60	100.00	94,448.54	940,238.09	10.05	100.00	593.37	43.39
				2,053,814				2,166,810.98				8,208				940,238.09				43.39	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	186	186	10.90	10.90	79.55	79.55	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	67	253	3.93	14.82	16.03	95.58	0.47	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	104	357	6.09	20.91	35.39	130.97	1.04	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	100	457	5.86	26.77	26.88	157.86	0.79	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	77	534	4.51	31.28	50.21	208.07	1.47	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	89	623	5.21	36.50	63.98	272.04	1.88	7.99	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	59	682	3.46	39.95	29.02	301.06	0.85	8.84	1	2	5.56	11.11	59.95	59.95	1.38	1.38	206.61	19.91
8	1,000	1,500	1,250	103	785	6.03	45.99	89.80	390.86	2.64	11.48	0	2	0.00	11.11	0.00	59.95	0.00	1.38	0.00	15.34
9	1,500	2,000	1,750	84	869	4.92	50.91	70.93	461.78	2.08	13.56	0	2	0.00	11.11	0.00	59.95	0.00	1.38	0.00	12.98
10	2,000	2,500	2,250	108	977	6.33	57.23	158.80	620.58	4.66	18.22	3	5	16.67	27.78	179.05	239.00	4.13	5.51	112.75	38.51
11	2,500	3,000	2,750	77	1,054	4.51	61.75	105.66	726.25	3.10	21.32	0	5	0.00	27.78	0.00	239.00	0.00	5.51	0.00	32.91
12	3,000	4,000	3,500	66	1,120	3.87	65.61	104.04	830.29	3.05	24.38	1	6	5.56	33.33	117.00	356.00	2.70	8.21	112.46	42.88
13	4,000	5,000	4,500	65	1,185	3.81	69.42	170.66	1,000.94	5.01	29.39	0	6	0.00	33.33	0.00	356.00	0.00	8.21	0.00	35.57
14	5,000	7,500	6,250	99	1,284	5.80	75.22	194.61	1,195.55	5.71	35.10	1	7	5.56	38.89	834.05	1,190.05	19.23	27.44	428.57	99.54
15	7,500	10,000	8,750	92	1,376	5.39	80.61	215.17	1,410.72	6.32	41.42	0	7	0.00	38.89	0.00	1,190.05	0.00	27.44	0.00	84.36
16	10,000	20,000	15,000	114	1,490	6.68	87.29	480.66	1,891.38	14.11	55.53	4	11	22.22	61.11	848.09	2,038.14	19.55	46.99	176.44	107.76
17	20,000	50,000	35,000	104	1,594	6.09	93.38	497.67	2,389.05	14.61	70.15	0	11	0.00	61.11	0.00	2,038.14	0.00	46.99	0.00	85.31
18	50,000	100,000	75,000	68	1,662	3.98	97.36	705.45	3,094.50	20.71	90.86	3	14	16.67	77.78	1,605.44	3,643.58	37.02	84.01	227.58	117.74
19	100,000	500,000	300,000	42	1,704	2.46	99.82	286.67	3,381.17	8.42	99.28	2	16	11.11	88.89	339.84	3,983.43	7.84	91.84	118.55	117.81
20	500,000	UP		3	1,707	0.18	100.00	24.62	3,405.79	0.72	100.00	2	18	11.11	100.00	353.77	4,337.19	8.16	100.00	1436.78	127.35
				1,707				3,405.79				18				4,337.19				127.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	818	818	22.92	22.92	49.93	49.93	0.53	0.53	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	248	1,066	6.95	29.87	26.91	76.84	0.29	0.82	1	2	2.17	4.35	53.96	53.96	1.23	1.23	200.49	70.22
3	100	200	150	136	1,202	3.81	33.68	28.52	105.36	0.31	1.13	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	51.21
4	200	300	250	129	1,331	3.61	37.29	30.73	136.09	0.33	1.46	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	39.65
5	300	500	400	113	1,444	3.17	40.46	22.48	158.57	0.24	1.70	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	34.03
6	500	750	625	57	1,501	1.60	42.06	17.48	176.06	0.19	1.89	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	30.65
7	750	1,000	875	59	1,560	1.65	43.71	61.18	237.23	0.66	2.54	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	22.74
8	1,000	1,500	1,250	110	1,670	3.08	46.79	29.20	266.43	0.31	2.85	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	20.25
9	1,500	2,000	1,750	93	1,763	2.61	49.40	116.44	382.87	1.25	4.10	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	14.09
10	2,000	2,500	2,250	89	1,852	2.49	51.89	89.62	472.49	0.96	5.06	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	11.42
11	2,500	3,000	2,750	50	1,902	1.40	53.29	84.58	557.07	0.91	5.97	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	9.69
12	3,000	4,000	3,500	102	2,004	2.86	56.15	117.17	674.25	1.26	7.22	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	8.00
13	4,000	5,000	4,500	57	2,061	1.60	57.75	107.36	781.61	1.15	8.37	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	6.90
14	5,000	7,500	6,250	101	2,162	2.83	60.58	192.92	974.53	2.07	10.44	0	2	0.00	4.35	0.00	53.96	0.00	1.23	0.00	5.54
15	7,500	10,000	8,750	93	2,255	2.61	63.18	343.70	1,318.23	3.68	14.12	2	4	4.35	8.70	4.06	58.02	0.09	1.32	1.18	4.40
16	10,000	20,000	15,000	256	2,511	7.17	70.36	1,033.87	2,352.11	11.08	25.20	13	17	28.26	36.96	708.71	766.73	16.15	17.47	68.55	32.60
17	20,000	50,000	35,000	392	2,903	10.98	81.34	1,842.58	4,194.69	19.74	44.94	8	25	17.39	54.35	1,460.23	2,226.96	33.27	50.73	79.25	53.09
18	50,000	100,000	75,000	406	3,309	11.38	92.72	2,448.01	6,642.70	26.23	71.17	13	38	28.26	82.61	1,463.89	3,690.85	33.35	84.08	59.80	55.56
19	100,000	500,000	300,000	246	3,555	6.89	99.61	2,366.85	9,009.54	25.36	96.53	8	46	17.39	100.00	698.70	4,389.55	15.92	100.00	29.52	48.72
20	500,000	UP		14	3,569	0.39	100.00	323.89	9,333.44	3.47	100.00	0	46	0.00	100.00	0.00	4,389.55	0.00	100.00	0.00	47.03
				3,569				9,333.44				46				4,389.55				47.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.10	0.10	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	13	47.83	56.52	1.32	1.42	1.83	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	4.35	60.87	0.09	1.51	0.13	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	4.35	65.22	0.00	1.51	0.00	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	4.35	69.57	0.00	1.52	0.01	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	4.35	73.91	0.00	1.52	0.01	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	4.35	78.26	0.01	1.53	0.02	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	4.35	82.61	0.01	1.55	0.02	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	4.35	86.96	0.02	1.57	0.03	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	4.35	91.30	31.29	32.85	43.37	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	4.35	95.65	31.29	64.14	43.37	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	4.35	100.00	8.00	72.14	11.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				72.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,333	1,333	47.79	47.79	210.34	210.34	5.81	5.81	2	2	8.70	8.70	3.75	3.75	0.42	0.42	1.78	1.78
2	50	100	75	347	1,680	12.44	60.24	133.73	344.07	3.69	9.50	1	3	4.35	13.04	38.29	42.04	4.24	4.66	28.63	12.22
3	100	200	150	190	1,870	6.81	67.05	88.37	432.44	2.44	11.94	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	9.72
4	200	300	250	68	1,938	2.44	69.49	57.83	374.61	1.60	10.35	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	11.22
5	300	500	400	49	1,987	1.76	71.24	58.88	433.49	1.63	11.97	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	9.70
6	500	750	625	28	2,015	1.00	72.25	14.95	448.44	0.41	12.39	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	9.37
7	750	1,000	875	16	2,031	0.57	72.82	5.82	454.25	0.16	12.55	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	9.25
8	1,000	1,500	1,250	37	2,068	1.33	74.15	25.91	480.17	0.72	13.26	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	8.75
9	1,500	2,000	1,750	46	2,114	1.65	75.80	27.53	507.70	0.76	14.02	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	8.28
10	2,000	2,500	2,250	83	2,197	2.98	78.77	16.26	523.96	0.45	14.47	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	8.02
11	2,500	3,000	2,750	76	2,273	2.72	81.50	56.98	580.94	1.57	16.05	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	7.24
12	3,000	4,000	3,500	26	2,299	0.93	82.43	19.00	599.95	0.52	16.57	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	7.01
13	4,000	5,000	4,500	4	2,303	0.14	82.57	7.79	607.74	0.22	16.79	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	6.92
14	5,000	7,500	6,250	19	2,322	0.68	83.26	35.47	643.21	0.98	17.77	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	6.54
15	7,500	10,000	8,750	25	2,347	0.90	84.15	149.21	792.42	4.12	21.89	0	3	0.00	13.04	0.00	42.04	0.00	4.66	0.00	5.30
16	10,000	20,000	15,000	54	2,401	1.94	86.09	486.46	1,278.87	13.44	35.33	1	4	4.35	17.39	39.05	81.08	4.33	8.99	8.03	6.34
17	20,000	50,000	35,000	86	2,487	3.08	89.17	1,041.75	2,320.63	28.78	64.10	0	4	0.00	17.39	0.00	81.08	0.00	8.99	0.00	3.49
18	50,000	100,000	75,000	114	2,601	4.09	93.26	625.88	2,946.51	17.29	81.39	2	6	8.70	26.09	33.84	114.92	3.75	12.74	5.41	3.90
19	100,000	500,000	300,000	158	2,759	5.67	98.92	1,208.59	4,155.09	33.38	114.77	15	21	65.22	91.30	780.60	895.52	86.53	99.27	64.59	21.55
20	500,000	UP		30	2,789	1.08	100.00	534.83	3,620.26	14.77	100.00	2	23	8.70	100.00	6.61	902.13	0.73	100.00	1.24	24.92
				2,789				3,620.26				23				902.13				24.92	
	GRANT TOTAL			2,287,852.0				3,004,287.9				11,209.0				3,359,625.76					

4.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.72	5.17	0.75	0.75	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.72	6.90	0.65	1.40	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.72	8.62	0.59	1.99	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.72	10.34	1.98	3.97	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.72	12.07	0.37	4.34	0.07	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.72	13.79	1.09	5.43	0.21	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	12	6.90	20.69	6.80	12.23	1.34	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.72	22.41	1.86	14.09	0.37	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.72	24.14	2.34	16.43	0.46	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.72	25.86	2.49	18.92	0.49	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.72	27.59	7.16	26.08	1.41	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	21	8.62	36.21	26.97	53.05	5.30	10.43	1	1	100.00	100.00	372.75	372.75	100.00	100.00	1382.32	702.70
14	5,000	7,500	6,250	1	22	1.72	37.93	10.32	63.36	2.03	12.46	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	588.30
15	7,500	10,000	8,750	3	25	5.17	43.10	19.10	82.46	3.76	16.22	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	452.05
16	10,000	20,000	15,000	3	28	5.17	48.28	35.64	118.10	7.01	23.23	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	315.62
17	20,000	50,000	35,000	9	37	15.52	63.79	33.54	151.64	6.60	29.82	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	245.81
18	50,000	100,000	75,000	13	50	22.41	86.21	49.60	201.24	9.76	39.58	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	185.22
19	100,000	500,000	300,000	7	57	12.07	98.28	306.38	507.62	60.26	99.84	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	73.43
20	500,000	UP		1	58	1.72	100.00	0.81	508.44	0.16	100.00	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	73.31
				58				508.44				1				372.75				73.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	13.83	13.83	0.94	0.94	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	62	10.67	24.51	2.08	3.02	0.15	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	76	5.53	30.04	1.96	4.98	0.15	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	82	2.37	32.41	1.02	6.00	0.08	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	91	3.56	35.97	3.04	9.04	0.23	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	94	1.19	37.15	0.09	9.13	0.01	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	97	1.19	38.34	3.11	12.24	0.23	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	99	0.79	39.13	0.06	12.30	0.00	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	100	0.40	39.53	2.24	14.54	0.17	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	101	0.40	39.92	4.57	19.11	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	102	0.40	40.32	1.33	20.44	0.10	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	103	0.40	40.71	1.66	22.10	0.12	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	104	0.40	41.11	1.76	23.86	0.13	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	105	0.40	41.50	3.92	27.78	0.29	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	106	0.40	41.90	1.77	29.54	0.13	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	116	3.95	45.85	27.27	56.81	2.03	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	132	6.32	52.17	179.88	236.69	13.38	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	148	6.32	58.50	208.69	445.38	15.52	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	165	6.72	65.22	333.23	778.62	24.79	57.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		88	253	34.78	100.00	565.81	1,344.43	42.09	100.00	1	1	100.00	100.00	1,193.00	1,193.00	100.00	100.00	210.85	88.74
				253				1,344.43				1				1,193.00				88.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	7.90	7.90	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	42	1.58	9.48	2.27	2.52	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	54	2.71	12.19	2.06	4.58	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	58	0.90	13.09	1.00	5.58	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	74	3.61	16.70	10.44	16.02	0.54	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	88	3.16	19.86	9.54	25.56	0.49	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	97	2.03	21.90	14.01	39.56	0.72	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	108	2.48	24.38	15.41	54.98	0.80	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	117	2.03	26.41	10.53	65.50	0.54	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	127	2.26	28.67	20.81	86.32	1.07	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	136	2.03	30.70	31.91	118.23	1.65	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	152	3.61	34.31	67.10	185.33	3.46	9.57	2	2	22.22	22.22	60.00	60.00	0.54	0.54	89.42	32.38
13	4,000	5,000	4,500	12	164	2.71	37.02	37.30	222.62	1.93	11.49	0	2	0.00	22.22	0.00	60.00	0.00	0.54	0.00	26.95
14	5,000	7,500	6,250	22	186	4.97	41.99	118.42	341.05	6.11	17.61	0	2	0.00	22.22	0.00	60.00	0.00	0.54	0.00	17.59
15	7,500	10,000	8,750	35	221	7.90	49.89	239.47	580.52	12.36	29.97	0	2	0.00	22.22	0.00	60.00	0.00	0.54	0.00	10.34
16	10,000	20,000	15,000	31	252	7.00	56.88	226.04	806.56	11.67	41.65	0	2	0.00	22.22	0.00	60.00	0.00	0.54	0.00	7.44
17	20,000	50,000	35,000	30	282	6.77	63.66	337.48	1,144.04	17.43	59.07	1	3	11.11	33.33	1,023.64	1,083.64	9.21	9.75	303.32	94.72
18	50,000	100,000	75,000	26	308	5.87	69.53	303.90	1,447.94	15.69	74.76	0	3	0.00	33.33	0.00	1,083.64	0.00	9.75	0.00	74.84
19	100,000	500,000	300,000	77	385	17.38	86.91	395.37	1,843.30	20.41	95.18	2	5	22.22	55.56	184.47	1,268.11	1.66	11.40	46.66	68.80
20	500,000	**UP**		58	443	13.09	100.00	93.42	1,936.72	4.82	100.00	4	9	44.44	100.00	9,851.82	11,119.93	88.60	100.00	10546.16	574.16
				443				1,936.72				9				11,119.93				574.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.37	1.37	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	2.74	4.11	0.43	0.44	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	12	4.11	8.22	0.69	1.12	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	16	2.74	10.96	0.59	1.71	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	20	2.74	13.70	0.68	2.38	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	0.68	14.38	0.47	2.86	0.07	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	29	5.48	19.86	6.43	9.29	0.90	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	38	6.16	26.03	8.11	17.40	1.14	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	41	2.05	28.08	4.11	21.51	0.57	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	44	2.05	30.14	4.38	25.88	0.61	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	47	2.05	32.19	10.38	36.26	1.45	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	49	1.37	33.56	4.82	41.08	0.67	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	55	4.11	37.67	19.08	60.16	2.67	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	67	8.22	45.89	49.36	109.53	6.91	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	73	4.11	50.00	36.44	145.97	5.10	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	78	3.42	53.42	55.40	201.37	7.75	28.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	93	10.27	63.70	243.32	444.68	34.05	62.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	99	4.11	67.81	45.73	490.41	6.40	68.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	121	15.07	82.88	117.55	607.96	16.45	85.08	1	1	25.00	25.00	184.47	184.47	5.66	5.66	156.93	30.34
20	500,000	UP		25	146	17.12	100.00	106.59	714.55	14.92	100.00	3	4	75.00	100.00	3,072.16	3,256.63	94.34	100.00	2882.32	455.76
				146				714.55				4				3,256.63				455.76	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.14	0.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.31	0.45	0.24	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.40	0.84	0.31	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	0.42	1.26	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	8	15.38	30.77	1.51	2.77	1.19	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.85	34.62	0.78	3.55	0.62	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.85	38.46	1.10	4.66	0.87	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.85	42.31	0.00	4.66	0.00	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.85	46.15	2.39	7.04	1.87	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.85	50.00	0.00	7.04	0.00	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.85	53.85	5.08	12.13	3.99	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.85	57.69	0.00	12.13	0.00	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.85	61.54	1.48	10.65	1.16	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.85	65.38	5.61	16.26	4.41	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	3.85	69.23	1.40	17.66	1.10	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	3.85	73.08	26.10	43.76	20.50	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	3.85	76.92	30.55	74.31	24.00	58.37	1	1	50.00	50.00	328.92	328.92	94.02	94.02	1076.67	442.65
19	100,000	500,000	300,000	3	23	11.54	88.46	40.27	114.57	31.63	90.00	1	2	50.00	100.00	20.90	349.82	5.98	100.00	51.91	305.32
20	500,000	**UP**		3	26	11.54	100.00	12.73	127.30	10.00	100.00	0	2	0.00	100.00	0.00	349.82	0.00	100.00	0.00	274.79
				26				127.30				2				349.82				274.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.66	3.66	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.44	6.10	0.04	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.22	7.32	0.24	0.30	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.22	8.54	0.40	0.70	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.22	9.76	0.00	0.70	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.22	10.98	0.58	1.28	0.23	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	2.44	13.41	0.70	1.98	0.28	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	14	3.66	17.07	1.85	3.83	0.75	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.22	18.29	1.83	5.65	0.74	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.22	19.51	1.86	7.52	0.75	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.22	20.73	0.00	7.52	0.00	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.22	21.95	5.54	13.06	2.23	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.22	23.17	4.47	17.53	1.80	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	1.22	24.39	0.00	17.53	0.00	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	23	3.66	28.05	18.74	36.27	7.55	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	40	20.73	48.78	64.78	101.05	26.11	40.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	50	12.20	60.98	11.40	112.45	4.60	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	59	10.98	71.95	4.83	107.62	1.95	43.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	76	20.73	92.68	101.18	208.80	40.78	84.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	82	7.32	100.00	39.32	248.12	15.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				82				248.12				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	2.53	2.53	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	0.12	2.65	0.12	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	0.29	2.94	0.27	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	0.21	3.15	0.20	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	6.25	3.10	5.86	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	2.43	0.67	2.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	0.67	0.00	0.63	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	7.33	7.33	6.87	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	3.55	10.89	3.33	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	19.03	29.92	17.83	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	26.75	56.67	25.06	53.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	19.86	76.53	18.60	71.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	17.00	93.53	15.93	87.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	13.22	106.75	12.38	100.00	1	1	100.00	100.00	265.20	265.20	100.00	100.00	2006.12	248.43
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	265.20	0.00	100.00	0.00	248.43
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	265.20	0.00	100.00	0.00	248.43
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	265.20	0.00	100.00	0.00	248.43
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	265.20	0.00	100.00	0.00	248.43
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	265.20	0.00	100.00	0.00	248.43
20	500,000	UP		0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	1	0.00	100.00	0.00	265.20	0.00	100.00	0.00	248.43
				14				106.75				1				265.20				248.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	4.90	4.90	7.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.00	4.90	0.00	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	5.84	10.73	8.96	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	1.39	12.12	2.13	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	1.39	13.51	2.13	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	14.00	27.51	21.48	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	14.00	41.51	21.48	63.71	1	1	20.00	20.00	1.68	1.68	0.02	0.02	12.00	4.05
9	1,500	2,000	1,750	1	8	5.26	42.11	3.96	45.47	6.08	69.78	1	2	20.00	40.00	1,980.00	1,981.68	27.96	27.99	50000.00	4357.76
10	2,000	2,500	2,250	1	9	5.26	47.37	3.69	41.78	5.67	64.12	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	4743.02
11	2,500	3,000	2,750	1	10	5.26	52.63	0.00	41.78	0.00	64.12	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	4743.02
12	3,000	4,000	3,500	1	11	5.26	57.89	2.61	39.17	4.00	60.12	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	5058.63
13	4,000	5,000	4,500	1	12	5.26	63.16	3.69	35.48	5.66	54.45	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	5584.73
14	5,000	7,500	6,250	1	13	5.26	68.42	6.57	42.06	10.09	64.54	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	4711.87
15	7,500	10,000	8,750	1	14	5.26	73.68	3.69	38.36	5.67	58.87	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	5165.48
16	10,000	20,000	15,000	1	15	5.26	78.95	17.30	55.67	26.55	85.42	0	2	0.00	40.00	0.00	1,981.68	0.00	27.99	0.00	3559.95
17	20,000	50,000	35,000	1	16	5.26	84.21	7.97	63.64	12.23	97.65	2	4	40.00	80.00	59.33	2,041.01	0.84	28.82	744.49	3207.34
18	50,000	100,000	75,000	1	17	5.26	89.47	3.76	59.88	5.76	91.89	0	4	0.00	80.00	0.00	2,041.01	0.00	28.82	0.00	3408.47
19	100,000	500,000	300,000	1	18	5.26	94.74	5.28	65.16	8.11	100.00	1	5	20.00	100.00	5,039.94	7,080.96	71.18	100.00	95387.82	10866.33
20	500,000	UP		1	19	5.26	100.00	0.00	65.16	0.00	100.00	0	5	0.00	100.00	0.00	7,080.96	0.00	100.00	0.00	10866.33
				19				65.16				5				7,080.96				10866.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	4.89	4.89	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	28	1.06	5.96	1.14	1.31	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	37	1.91	7.87	0.20	1.50	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	49	2.55	10.43	1.76	3.26	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	63	2.98	13.40	3.39	6.65	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	80	3.62	17.02	13.67	20.32	0.52	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	95	3.19	20.21	17.29	37.61	0.65	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	110	3.19	23.40	22.16	59.77	0.84	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	129	4.04	27.45	31.58	91.35	1.20	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	147	3.83	31.28	27.89	119.24	1.06	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	156	1.91	33.19	3.70	122.94	0.14	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	164	1.70	34.89	23.97	146.91	0.91	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	186	4.68	39.57	127.94	274.85	4.85	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	203	3.62	43.19	106.86	381.72	4.05	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	223	4.26	47.45	143.30	525.02	5.43	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	257	7.23	54.68	334.93	859.95	12.69	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	62	319	13.19	67.87	801.38	1,661.33	30.36	62.94	3	3	8.82	8.82	215.34	215.34	0.91	0.91	26.87	12.96
18	50,000	100,000	75,000	33	352	7.02	74.89	428.70	2,090.03	16.24	79.18	5	8	14.71	23.53	231.70	447.04	0.98	1.88	54.05	21.39
19	100,000	500,000	300,000	78	430	16.60	91.49	439.88	2,529.91	16.66	95.84	5	13	14.71	38.24	3,118.05	3,565.09	13.15	15.03	708.83	140.92
20	500,000	UP		40	470	8.51	100.00	109.78	2,639.69	4.16	100.00	21	34	61.76	100.00	20,153.57	23,718.66	84.97	100.00	18358.25	898.54
				470				2,639.69				34				23,718.66				898.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 204 EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.46	0.46	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.17	0.63	0.11	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.00	0.63	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	27.31	27.94	17.25	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	28.12	56.06	17.77	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	28.64	84.70	18.09	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	28.66	113.37	18.11	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	20.64	134.01	13.04	84.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	21.02	155.03	13.28	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	2.49	157.52	1.57	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.80	158.31	0.50	100.00	1	1	100.00	100.00	1,963.52	1,963.52	100.00	100.00	246200.14	1240.27
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
20	500,000	UP		0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	1	0.00	100.00	0.00	1,963.52	0.00	100.00	0.00	1240.27
				11				158.31				1				1,963.52				1240.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2041 DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.21	0.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.75	1.75	1.30	1.30	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.75	3.51	0.69	1.99	1.86	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.75	5.26	0.69	2.67	1.86	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	51	54	89.47	94.74	40.58	43.26	110.08	117.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	55	1.75	96.49	13.80	29.46	37.44	79.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	56	1.75	98.25	1.67	31.13	4.54	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	57	1.75	100.00	5.74	36.87	15.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	57	0.00	100.00	0.00	36.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				36.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2043 DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	1.58	1.58	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	13.05	14.64	11.44	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	13.27	27.91	11.63	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	16.23	44.13	14.22	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	16.46	60.59	14.43	53.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	16.81	77.40	14.74	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	17.82	95.22	15.62	83.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	18.87	114.09	16.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				114.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2044 TRANSPORT INSTALLASTIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	1.99	1.99	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	0.14	2.13	0.04	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	0.29	2.42	0.07	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	1.82	4.25	0.46	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	0.91	5.16	0.23	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	0.46	5.61	0.11	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	13.04	18.65	3.28	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	9.96	28.62	2.51	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	20.64	49.26	5.19	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	6.95	56.21	1.75	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	11.41	67.62	2.87	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	1.37	68.99	0.34	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	205.80	274.79	51.75	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	5.58	280.37	1.40	70.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.00	60.00	2.49	282.86	0.63	71.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.00	64.00	4.98	287.84	1.25	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.00	68.00	9.96	297.81	2.51	74.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	25	32.00	100.00	99.90	397.71	25.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	397.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				397.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	29.81	29.81	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				29.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	2.61	2.61	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	4.43	7.04	2.19	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	29.13	36.18	14.42	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	36.82	72.99	18.22	36.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	3.12	76.11	1.54	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	13.68	89.79	6.77	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	29.33	119.12	14.52	58.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	61.02	180.15	30.20	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	0.00	180.15	0.00	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	3.00	183.14	1.48	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	0.00	183.14	0.00	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	3.00	186.14	1.48	92.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	12.00	198.14	5.94	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	0.00	198.14	0.00	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	0.50	198.64	0.25	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	0.00	198.64	0.00	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	3.41	202.06	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				202.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	2.48	2.48	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	1.70	4.17	1.15	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	133.23	137.41	89.92	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	1.92	139.32	1.29	94.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	1.85	141.17	1.25	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	0.00	141.17	0.00	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	3.56	144.73	2.40	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.00	60.00	0.00	144.73	0.00	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	8.00	68.00	3.43	148.16	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	20	12.00	80.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	25	20.00	100.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				148.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	26.00	26.00	5.07	5.07	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	40	0.67	26.67	0.52	5.59	0.06	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	41	0.67	27.33	0.82	6.41	0.09	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	42	0.67	28.00	0.14	6.54	0.02	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	45	2.00	30.00	0.96	7.51	0.11	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	52	4.67	34.67	4.83	12.34	0.54	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	53	0.67	35.33	1.46	13.80	0.16	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	55	1.33	36.67	0.85	12.95	0.10	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	56	0.67	37.33	0.01	12.96	0.00	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	60	2.67	40.00	1.91	14.87	0.21	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	62	1.33	41.33	1.23	13.64	0.14	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	67	3.33	44.67	2.84	16.48	0.32	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	68	0.67	45.33	0.10	16.37	0.01	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	75	4.67	50.00	7.74	8.63	0.87	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	78	2.00	52.00	8.43	17.06	0.95	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	84	4.00	56.00	86.22	103.29	9.70	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	97	8.67	64.67	89.13	192.42	10.02	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	111	9.33	74.00	76.15	268.56	8.56	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	131	13.33	87.33	124.36	392.92	13.98	44.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		19	150	12.67	100.00	496.31	889.24	55.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				150				889.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.92	1.92	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.92	3.85	0.14	0.18	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	1.92	5.77	0.34	0.52	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	2.88	8.65	0.71	1.23	0.24	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	15	5.77	14.42	2.63	3.85	0.87	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	20	4.81	19.23	2.44	6.29	0.81	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	0.96	20.19	1.21	7.50	0.40	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	0.96	21.15	2.90	10.39	0.96	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	26	3.85	25.00	2.02	12.41	0.67	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.96	25.96	4.09	16.50	1.36	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	29	1.92	27.88	0.55	17.05	0.18	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	31	1.92	29.81	9.26	26.31	3.08	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	0.96	30.77	10.39	36.70	3.46	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	35	2.88	33.65	13.87	50.57	4.61	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	41	5.77	39.42	13.57	64.14	4.52	21.34	1	1	50.00	50.00	86.81	86.81	100.00	100.00	639.58	135.34
16	10,000	20,000	15,000	7	48	6.73	46.15	12.07	76.21	4.01	25.36	0	1	0.00	50.00	0.00	86.81	0.00	100.00	0.00	113.92
17	20,000	50,000	35,000	29	77	27.88	74.04	142.25	218.46	47.33	72.69	0	1	0.00	50.00	0.00	86.81	0.00	100.00	0.00	39.74
18	50,000	100,000	75,000	7	84	6.73	80.77	25.99	244.44	8.65	81.34	0	1	0.00	50.00	0.00	86.81	0.00	100.00	0.00	35.52
19	100,000	500,000	300,000	16	100	15.38	96.15	42.99	287.44	14.31	95.64	1	2	50.00	100.00	0.00	86.81	0.00	100.00	0.00	30.20
20	500,000	UP		4	104	3.85	100.00	13.09	300.53	4.36	100.00	0	2	0.00	100.00	0.00	86.81	0.00	100.00	0.00	28.89
				104				300.53				2				86.81				28.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	3.31	3.31	64.65	64.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	1.81	5.12	35.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				5.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	8.79	8.79	12.67	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	11.27	2.49	16.26	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.00	2.49	0.00	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	10.71	13.20	15.45	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	18.00	31.20	25.96	45.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	3.73	34.93	5.39	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	2.08	37.01	3.00	53.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	32.32	69.33	46.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				69.33				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.94	2.94	7.43	7.43	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.98	3.92	0.25	7.68	0.04	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.98	4.90	0.13	7.81	0.02	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.98	5.88	0.00	7.81	0.00	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	2.94	8.82	0.66	8.47	0.11	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.98	9.80	0.74	9.21	0.12	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	1.96	11.76	0.84	10.06	0.14	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	0.98	12.75	2.38	12.44	0.39	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	0.98	13.73	2.00	14.44	0.33	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	22	7.84	21.57	8.32	22.76	1.37	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	25	2.94	24.51	11.86	34.61	1.95	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	0.98	25.49	3.77	38.38	0.62	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	29	2.94	28.43	14.19	52.57	2.34	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	33	3.92	32.35	22.90	75.47	3.77	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	38	4.90	37.25	20.44	95.92	3.36	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	50	11.76	49.02	78.53	174.44	12.92	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	76	25.49	74.51	220.29	394.73	36.24	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	88	11.76	86.27	158.28	553.01	26.04	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	99	10.78	97.06	49.27	602.29	8.11	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	102	2.94	100.00	5.55	607.84	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				102				607.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102	102	15.91	15.91	8.19	8.19	0.42	0.42	2	2	18.18	18.18	316.62	316.62	26.52	26.52	3867.04	3867.04
2	50	100	75	67	169	10.45	26.37	8.05	16.24	0.41	0.83	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	1949.67
3	100	200	150	5	174	0.78	27.15	1.82	18.06	0.09	0.92	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	1753.53
4	200	300	250	2	176	0.31	27.46	1.07	19.13	0.05	0.98	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	1655.40
5	300	500	400	8	184	1.25	28.71	4.82	23.95	0.25	1.22	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	1321.93
6	500	750	625	8	192	1.25	29.95	5.62	29.57	0.29	1.51	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	1070.57
7	750	1,000	875	7	199	1.09	31.05	11.98	41.55	0.61	2.12	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	762.00
8	1,000	1,500	1,250	7	206	1.09	32.14	12.31	53.86	0.63	2.75	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	587.85
9	1,500	2,000	1,750	11	217	1.72	33.85	14.74	68.60	0.75	3.50	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	461.54
10	2,000	2,500	2,250	10	227	1.56	35.41	8.85	77.45	0.45	3.95	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	408.83
11	2,500	3,000	2,750	10	237	1.56	36.97	30.73	108.17	1.57	5.52	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	292.70
12	3,000	4,000	3,500	15	252	2.34	39.31	42.80	150.98	2.18	7.70	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	209.71
13	4,000	5,000	4,500	11	263	1.72	41.03	18.40	169.37	0.94	8.64	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	186.93
14	5,000	7,500	6,250	17	280	2.65	43.68	18.97	188.34	0.97	9.61	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	168.11
15	7,500	10,000	8,750	13	293	2.03	45.71	25.81	214.16	1.32	10.92	0	2	0.00	18.18	0.00	316.62	0.00	26.52	0.00	147.84
16	10,000	20,000	15,000	71	364	11.08	56.79	296.37	510.52	15.12	26.04	1	3	9.09	27.27	0.00	316.62	0.00	26.52	0.00	62.02
17	20,000	50,000	35,000	92	456	14.35	71.14	469.54	980.06	23.95	50.00	0	3	0.00	27.27	0.00	316.62	0.00	26.52	0.00	32.31
18	50,000	100,000	75,000	51	507	7.96	79.10	269.11	1,249.17	13.73	63.72	1	4	9.09	36.36	8.75	325.37	0.73	27.26	3.25	26.05
19	100,000	500,000	300,000	83	590	12.95	92.04	536.69	1,785.86	27.38	91.10	6	10	54.55	90.91	460.71	786.08	38.60	65.85	85.84	44.02
20	500,000	UP		51	641	7.96	100.00	174.40	1,960.26	8.90	100.00	1	11	9.09	100.00	407.60	1,193.68	34.15	100.00	233.72	60.89
				641				1,960.26				11				1,193.68				60.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	170	170	19.36	19.36	107.50	107.50	3.40	3.40	4	4	23.53	23.53	14.70	14.70	0.29	0.29	13.67	13.67
2	50	100	75	21	191	2.39	21.75	0.53	108.03	0.02	3.41	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	13.61
3	100	200	150	22	213	2.51	24.26	2.12	110.15	0.07	3.48	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	13.35
4	200	300	250	16	229	1.82	26.08	1.74	111.89	0.06	3.54	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	13.14
5	300	500	400	20	249	2.28	28.36	4.66	116.55	0.15	3.68	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	12.61
6	500	750	625	14	263	1.59	29.95	6.18	122.73	0.20	3.88	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	11.98
7	750	1,000	875	3	266	0.34	30.30	3.63	126.36	0.11	3.99	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	11.63
8	1,000	1,500	1,250	18	284	2.05	32.35	26.94	153.30	0.85	4.84	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	9.59
9	1,500	2,000	1,750	12	296	1.37	33.71	18.48	171.78	0.58	5.43	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	8.56
10	2,000	2,500	2,250	8	304	0.91	34.62	13.75	185.52	0.43	5.86	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	7.92
11	2,500	3,000	2,750	12	316	1.37	35.99	8.54	194.06	0.27	6.13	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	7.57
12	3,000	4,000	3,500	18	334	2.05	38.04	45.40	239.46	1.43	7.57	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	6.14
13	4,000	5,000	4,500	11	345	1.25	39.29	55.71	295.17	1.76	9.33	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	4.98
14	5,000	7,500	6,250	24	369	2.73	42.03	97.61	392.79	3.08	12.41	0	4	0.00	23.53	0.00	14.70	0.00	0.29	0.00	3.74
15	7,500	10,000	8,750	23	392	2.62	44.65	154.26	547.05	4.87	17.28	3	7	17.65	41.18	36.68	51.38	0.71	1.00	23.78	9.39
16	10,000	20,000	15,000	62	454	7.06	51.71	566.83	1,113.87	17.91	35.19	0	7	0.00	41.18	0.00	51.38	0.00	1.00	0.00	4.61
17	20,000	50,000	35,000	73	527	8.31	60.02	855.31	1,969.19	27.02	62.22	0	7	0.00	41.18	0.00	51.38	0.00	1.00	0.00	2.61
18	50,000	100,000	75,000	65	592	7.40	67.43	419.50	2,388.69	13.25	75.47	1	8	5.88	47.06	10.79	62.17	0.21	1.21	2.57	2.60
19	100,000	500,000	300,000	143	735	16.29	83.71	477.92	2,866.61	15.10	90.57	2	10	11.76	58.82	73.00	135.17	1.42	2.63	15.27	4.72
20	500,000	UP		143	878	16.29	100.00	298.32	3,164.93	9.43	100.00	7	17	41.18	100.00	4,998.02	5,133.20	97.37	100.00	1675.41	162.19
				878				3,164.93				17				5,133.20				162.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	5.36	5.36	9.30	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	4.51	9.87	7.83	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	8.07	1.80	14.01	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	15.96	17.76	27.71	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	39.84	57.60	69.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				57.60				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.06	6.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.03	9.09	3.18	3.18	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.03	12.12	3.96	7.14	2.57	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.03	15.15	0.00	7.14	0.00	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.03	18.18	2.79	9.93	1.81	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.03	21.21	0.01	9.94	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.03	24.24	0.01	9.96	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.03	27.27	0.01	9.97	0.01	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.03	30.30	0.01	9.98	0.01	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.03	33.33	0.03	10.01	0.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.03	36.36	38.54	48.55	25.02	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.03	39.39	0.04	48.59	0.03	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.03	42.42	0.07	48.66	0.05	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.03	45.45	0.07	48.73	0.04	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.03	48.48	0.10	48.83	0.06	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.03	51.52	0.11	48.93	0.07	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.03	54.55	0.12	49.05	0.08	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.03	57.58	0.12	49.17	0.08	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	24	15.15	72.73	15.00	64.17	9.74	41.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	33	27.27	100.00	89.84	154.01	58.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				154.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	1.69	1.69	22.10	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	5.43	7.12	70.95	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.01	7.13	0.07	93.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.02	7.15	0.22	93.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.16	7.30	2.03	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.35	7.65	4.63	100.00	2	2	100.00	100.00	812.94	812.94	100.00	100.00	229346.98	10619.82
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
20	500,000	UP		0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	2	0.00	100.00	0.00	812.94	0.00	100.00	0.00	10619.82
				6				7.65				2				812.94				10619.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2077 MANUFACTURE OF LIGNITE BRIQUITTES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	5.66	5.66	64.77	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	3.08	8.74	35.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				8.74				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.70	5.41	0.74	0.74	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.70	8.11	0.54	1.28	0.80	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.70	10.81	0.47	1.76	0.70	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	9	13.51	24.32	1.41	3.16	2.08	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	10.81	35.14	1.74	4.90	2.56	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	10.81	45.95	3.94	8.84	5.81	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	21	10.81	56.76	1.51	10.34	2.22	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	2.70	59.46	3.46	13.81	5.11	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	27	13.51	72.97	6.05	19.86	8.92	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	2.70	75.68	0.00	19.86	0.00	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	2.70	78.38	1.64	21.50	2.43	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	2.70	81.08	12.25	33.75	18.07	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	2.70	83.78	8.51	42.26	12.55	62.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.70	86.49	7.45	49.71	10.99	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	37	13.51	100.00	18.08	67.79	26.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				67.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.37	0.37	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.00	0.37	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	0.00	0.37	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	8.70	21.74	1.12	1.49	1.29	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.35	26.09	0.00	1.49	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	0.00	1.49	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	8.70	39.13	0.37	1.12	0.43	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.35	43.48	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.35	47.83	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.35	52.17	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.35	56.52	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	17	17.39	73.91	13.92	15.03	15.97	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	20	13.04	86.96	25.35	40.38	29.10	46.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.35	91.30	8.48	48.86	9.73	56.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	4.35	95.65	7.28	56.14	8.36	64.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	4.35	100.00	30.97	87.11	35.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				87.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.71	0.71	27.74	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.18	0.89	6.98	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.68	2.57	65.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				2.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	13.08	13.08	19.98	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	18.94	32.01	28.93	48.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	4.62	36.64	7.07	55.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	3.20	39.83	4.88	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	10.46	50.29	15.99	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	15.15	65.45	23.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				65.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2098 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	16.49	16.49	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.22	8.89	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	6.67	15.56	0.21	0.23	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.22	17.78	0.09	0.32	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.22	20.00	0.00	0.32	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.22	22.22	0.35	0.66	0.16	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	6.67	28.89	4.18	4.84	1.93	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	15	4.44	33.33	0.81	5.65	0.37	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	4.44	37.78	4.01	9.65	1.85	4.46	1	1	100.00	100.00	35.97	35.97	100.00	100.00	898.06	372.68
10	2,000	2,500	2,250	4	21	8.89	46.67	12.70	22.35	5.87	10.33	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	160.95
11	2,500	3,000	2,750	1	22	2.22	48.89	5.10	27.45	2.36	12.69	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	131.05
12	3,000	4,000	3,500	4	26	8.89	57.78	11.88	39.33	5.49	18.18	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	91.46
13	4,000	5,000	4,500	1	27	2.22	60.00	0.00	39.33	0.00	18.18	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	91.46
14	5,000	7,500	6,250	2	29	4.44	64.44	23.45	62.78	10.84	29.02	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	57.30
15	7,500	10,000	8,750	1	30	2.22	66.67	4.91	67.68	2.27	31.29	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	53.14
16	10,000	20,000	15,000	1	31	2.22	68.89	12.75	80.44	5.90	37.19	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	44.72
17	20,000	50,000	35,000	10	41	22.22	91.11	72.26	152.70	33.41	70.59	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	23.56
18	50,000	100,000	75,000	4	45	8.89	100.00	63.61	216.31	29.41	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	216.31	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63
20	500,000	UP		0	45	0.00	100.00	0.00	216.31	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63
				45				216.31				1				35.97				16.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	6.84	6.84	0.47	0.47	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	36	1.10	7.95	0.39	0.87	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	45	1.99	9.93	1.14	2.01	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	53	1.77	11.70	2.41	4.42	0.14	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	68	3.31	15.01	8.16	12.58	0.47	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	84	3.53	18.54	16.29	28.87	0.94	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	98	3.09	21.63	9.13	38.00	0.53	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	124	5.74	27.37	15.93	53.93	0.92	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	148	5.30	32.67	46.62	100.55	2.69	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	164	3.53	36.20	35.96	136.50	2.08	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	187	5.08	41.28	46.64	183.15	2.69	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	225	8.39	49.67	123.98	307.13	7.16	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	25	250	5.52	55.19	42.99	350.12	2.48	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	290	8.83	64.02	173.55	523.67	10.02	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	308	3.97	67.99	73.68	597.35	4.25	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	47	355	10.38	78.37	283.55	880.90	16.37	50.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	50	405	11.04	89.40	369.74	1,250.64	21.34	72.19	1	1	100.00	100.00	926.73	926.73	100.00	100.00	250.64	74.10
18	50,000	100,000	75,000	23	428	5.08	94.48	190.70	1,441.34	11.01	83.20	0	1	0.00	100.00	0.00	926.73	0.00	100.00	0.00	64.30
19	100,000	500,000	300,000	25	453	5.52	100.00	291.00	1,732.34	16.80	100.00	0	1	0.00	100.00	0.00	926.73	0.00	100.00	0.00	53.50
20	500,000	UP		0	453	0.00	100.00	0.00	1,732.34	0.00	100.00	0	1	0.00	100.00	0.00	926.73	0.00	100.00	0.00	53.50
				453				1,732.34				1				926.73				53.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	2.37	2.37	0.21	0.21	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	19	0.28	2.65	0.24	0.45	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	31	1.67	4.32	3.00	3.45	0.22	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	37	0.84	5.15	0.80	4.25	0.06	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	45	1.11	6.27	3.21	7.46	0.24	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	56	1.53	7.80	40.30	47.77	2.98	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	63	0.97	8.77	5.35	53.12	0.40	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	81	2.51	11.28	10.41	63.53	0.77	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	100	2.65	13.93	11.97	75.50	0.89	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	112	1.67	15.60	16.13	91.63	1.19	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	118	0.84	16.43	8.13	99.75	0.60	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	150	4.46	20.89	22.04	121.80	1.63	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	76	226	10.58	31.48	13.23	135.03	0.98	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	67	293	9.33	40.81	33.59	168.62	2.49	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	52	345	7.24	48.05	41.04	209.66	3.04	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	385	5.57	53.62	32.27	241.92	2.39	17.91	1	1	5.00	5.00	38.41	38.41	0.68	0.68	119.03	15.88
17	20,000	50,000	35,000	77	462	10.72	64.35	135.91	377.83	10.06	27.97	0	1	0.00	5.00	0.00	38.41	0.00	0.68	0.00	10.16
18	50,000	100,000	75,000	52	514	7.24	71.59	281.14	658.97	20.81	48.77	1	2	5.00	10.00	519.85	558.26	9.18	9.86	184.91	84.72
19	100,000	500,000	300,000	95	609	13.23	84.82	392.55	1,051.53	29.06	77.83	5	7	25.00	35.00	470.64	1,028.89	8.31	18.17	119.89	97.85
20	500,000	UP		109	718	15.18	100.00	299.54	1,351.07	22.17	100.00	13	20	65.00	100.00	4,634.10	5,662.99	81.83	100.00	1547.06	419.15
				718				1,351.07				20				5,662.99				419.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.04	4.08	0.15	0.15	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.04	6.12	0.01	0.16	0.01	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.04	8.16	0.01	0.17	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.04	10.20	4.48	4.65	4.19	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.04	12.24	0.03	4.69	0.03	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.04	14.29	0.04	4.72	0.04	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.04	16.33	0.05	4.78	0.05	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	11	6.12	22.45	4.27	9.05	3.99	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.04	24.49	0.09	9.14	0.08	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.04	26.53	0.12	9.25	0.11	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.04	28.57	0.13	9.38	0.12	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.04	30.61	0.37	9.75	0.34	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.04	32.65	0.23	9.98	0.21	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.04	34.69	0.24	10.22	0.23	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	26	18.37	53.06	26.90	37.12	25.16	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	42	32.65	85.71	15.00	52.12	14.03	48.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	44	4.08	89.80	7.45	59.56	6.96	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	49	10.20	100.00	47.35	106.91	44.29	100.00	2	2	100.00	100.00	36.82	36.82	100.00	100.00	77.78	34.44
20	500,000	UP		0	49	0.00	100.00	0.00	106.91	0.00	100.00	0	2	0.00	100.00	0.00	36.82	0.00	100.00	0.00	34.44
				49				106.91				2				36.82				34.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	1.19	1.19	31.26	31.26	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	0.34	1.54	12.91	18.35	1.34	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	0.85	2.39	0.39	17.97	0.04	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	0.34	2.73	0.45	18.42	0.05	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	21	0.85	3.58	1.23	19.64	0.13	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	33	2.05	5.63	1.24	20.89	0.13	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	44	1.88	7.51	2.58	23.47	0.27	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	58	2.39	9.90	10.78	12.69	1.12	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	72	2.39	12.29	26.43	39.12	2.75	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	78	1.02	13.31	6.38	45.50	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	82	0.68	13.99	0.21	45.70	0.02	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	94	2.05	16.04	6.17	51.87	0.64	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	57	151	9.73	25.77	51.87	103.74	5.39	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	67	218	11.43	37.20	31.52	135.26	3.28	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	238	3.41	40.61	3.73	138.99	0.39	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	275	6.31	46.93	209.64	348.64	21.80	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	303	4.78	51.71	73.68	422.31	7.66	43.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	45	348	7.68	59.39	154.11	576.42	16.02	59.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	101	449	17.24	76.62	173.04	749.46	17.99	77.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		137	586	23.38	100.00	212.31	961.77	22.08	100.00	13	13	100.00	100.00	1,495.18	1,495.18	100.00	100.00	704.23	155.46
				586				961.77				13				1,495.18				155.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	7.29	7.29	3.03	3.03	0.93	0.93	3	3	33.33	33.33	133.82	133.82	49.07	49.07	4409.24	4409.24
2	50	100	75	6	53	0.93	8.22	0.09	3.12	0.03	0.95	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	4283.17
3	100	200	150	1	54	0.16	8.37	0.02	3.14	0.01	0.96	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	4258.27
4	200	300	250	10	64	1.55	9.92	0.79	3.93	0.24	1.20	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	3402.61
5	300	500	400	4	68	0.62	10.54	1.83	5.76	0.56	1.76	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	2322.30
6	500	750	625	4	72	0.62	11.16	0.52	6.28	0.16	1.92	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	2131.09
7	750	1,000	875	3	75	0.47	11.63	1.06	7.34	0.32	2.24	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	1823.26
8	1,000	1,500	1,250	8	83	1.24	12.87	2.71	10.05	0.83	3.07	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	1331.73
9	1,500	2,000	1,750	11	94	1.71	14.57	5.93	15.98	1.81	4.88	0	3	0.00	33.33	0.00	133.82	0.00	49.07	0.00	837.39
10	2,000	2,500	2,250	4	98	0.62	15.19	2.73	18.71	0.83	5.72	1	4	11.11	44.44	24.99	158.81	9.16	58.23	915.00	848.72
11	2,500	3,000	2,750	3	101	0.47	15.66	3.16	21.88	0.97	6.69	0	4	0.00	44.44	0.00	158.81	0.00	58.23	0.00	725.94
12	3,000	4,000	3,500	27	128	4.19	19.84	4.65	26.52	1.42	8.11	1	5	11.11	55.56	15.00	173.81	5.50	63.73	322.77	655.30
13	4,000	5,000	4,500	112	240	17.36	37.21	5.08	31.61	1.55	9.66	0	5	0.00	55.56	0.00	173.81	0.00	63.73	0.00	549.88
14	5,000	7,500	6,250	126	366	19.53	56.74	7.29	38.89	2.23	11.89	0	5	0.00	55.56	0.00	173.81	0.00	63.73	0.00	446.88
15	7,500	10,000	8,750	36	402	5.58	62.33	23.20	62.10	7.09	18.98	0	5	0.00	55.56	0.00	173.81	0.00	63.73	0.00	279.90
16	10,000	20,000	15,000	28	430	4.34	66.67	8.39	70.49	2.56	21.54	1	6	11.11	66.67	29.99	203.80	11.00	74.73	357.33	289.12
17	20,000	50,000	35,000	60	490	9.30	75.97	58.38	128.87	17.84	39.38	1	7	11.11	77.78	13.65	217.45	5.00	79.73	23.38	168.74
18	50,000	100,000	75,000	40	530	6.20	82.17	74.35	203.22	22.72	62.10	1	8	11.11	88.89	34.26	251.71	12.56	92.29	46.08	123.86
19	100,000	500,000	300,000	56	586	8.68	90.85	74.90	278.12	22.89	84.99	1	9	11.11	100.00	21.02	272.73	7.71	100.00	28.07	98.06
20	500,000	UP		59	645	9.15	100.00	49.12	327.24	15.01	100.00	0	9	0.00	100.00	0.00	272.73	0.00	100.00	0.00	83.34
				645				327.24				9				272.73				83.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.47	2.47	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	10	9.88	12.35	0.88	0.88	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	18	9.88	22.22	1.20	2.09	0.55	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	2.47	24.69	0.55	2.64	0.25	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	26	7.41	32.10	2.98	5.62	1.36	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	30	4.94	37.04	2.22	7.84	1.02	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	38	9.88	46.91	5.23	13.08	2.39	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	41	3.70	50.62	2.47	15.54	1.13	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	43	2.47	53.09	4.42	19.96	2.02	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	45	2.47	55.56	6.51	26.48	2.98	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	51	7.41	62.96	21.08	47.55	9.64	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	53	2.47	65.43	7.62	55.18	3.49	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	1.23	66.67	5.47	60.65	2.50	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	55	1.23	67.90	5.54	66.19	2.53	30.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	57	2.47	70.37	18.79	84.97	8.59	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	59	2.47	72.84	26.52	111.49	12.13	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	66	8.64	81.48	57.61	169.10	26.35	77.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	72	7.41	88.89	24.28	193.38	11.10	88.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	75	3.70	92.59	14.49	207.86	6.63	95.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	81	7.41	100.00	10.78	218.65	4.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				81				218.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	6.81	6.81	0.75	0.75	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	74	3.91	10.72	2.09	2.83	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	95	3.04	13.77	3.61	6.45	0.22	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	118	3.33	17.10	4.65	11.10	0.29	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	162	6.38	23.48	16.53	27.62	1.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	58	220	8.41	31.88	34.98	62.60	2.15	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	236	2.32	34.20	17.40	80.00	1.07	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	271	5.07	39.28	41.06	121.05	2.52	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	298	3.91	43.19	56.76	177.82	3.48	10.91	1	1	11.11	11.11	9.00	9.00	0.95	0.95	15.86	5.06
10	2,000	2,500	2,250	7	305	1.01	44.20	14.83	192.65	0.91	11.82	0	1	0.00	11.11	0.00	9.00	0.00	0.95	0.00	4.67
11	2,500	3,000	2,750	11	316	1.59	45.80	16.15	208.80	0.99	12.81	0	1	0.00	11.11	0.00	9.00	0.00	0.95	0.00	4.31
12	3,000	4,000	3,500	31	347	4.49	50.29	55.41	264.22	3.40	16.21	0	1	0.00	11.11	0.00	9.00	0.00	0.95	0.00	3.41
13	4,000	5,000	4,500	34	381	4.93	55.22	61.01	325.23	3.74	19.96	0	1	0.00	11.11	0.00	9.00	0.00	0.95	0.00	2.77
14	5,000	7,500	6,250	39	420	5.65	60.87	124.41	449.63	7.63	27.59	0	1	0.00	11.11	0.00	9.00	0.00	0.95	0.00	2.00
15	7,500	10,000	8,750	30	450	4.35	65.22	48.26	497.89	2.96	30.55	0	1	0.00	11.11	0.00	9.00	0.00	0.95	0.00	1.81
16	10,000	20,000	15,000	79	529	11.45	76.67	419.56	917.46	25.75	56.30	1	2	11.11	22.22	19.41	28.41	2.04	2.98	4.63	3.10
17	20,000	50,000	35,000	54	583	7.83	84.49	392.33	1,309.79	24.07	80.37	0	2	0.00	22.22	0.00	28.41	0.00	2.98	0.00	2.17
18	50,000	100,000	75,000	43	626	6.23	90.72	193.61	1,503.39	11.88	92.25	0	2	0.00	22.22	0.00	28.41	0.00	2.98	0.00	1.89
19	100,000	500,000	300,000	34	660	4.93	95.65	100.67	1,604.06	6.18	98.43	1	3	11.11	33.33	11.37	39.79	1.19	4.18	11.30	2.48
20	500,000	UP		30	690	4.35	100.00	25.57	1,629.63	1.57	100.00	6	9	66.67	100.00	912.29	952.08	95.82	100.00	3568.33	58.42
				690				1,629.63				9				952.08				58.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	1.43	1.43	9.98	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	3.36	4.78	23.49	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	0.93	5.72	6.54	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	3.74	9.45	26.18	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	3.74	13.19	26.18	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	0.93	14.13	6.54	98.91	1	1	100.00	100.00	13.65	13.65	100.00	100.00	1459.92	96.60
8	1,000	1,500	1,250	1	7	7.69	53.85	0.03	14.16	0.20	99.11	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	96.41
9	1,500	2,000	1,750	1	8	7.69	61.54	0.01	14.17	0.08	99.19	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	96.33
10	2,000	2,500	2,250	1	9	7.69	69.23	0.01	14.17	0.04	99.22	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	96.30
11	2,500	3,000	2,750	1	10	7.69	76.92	0.01	14.19	0.08	99.30	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	96.22
12	3,000	4,000	3,500	1	11	7.69	84.62	0.01	14.20	0.08	99.38	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	96.15
13	4,000	5,000	4,500	1	12	7.69	92.31	0.04	14.24	0.27	99.65	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.88
14	5,000	7,500	6,250	1	13	7.69	100.00	0.05	14.29	0.35	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
20	500,000	UP		0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	13.65	0.00	100.00	0.00	95.55
				13				14.29				1				13.65				95.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.56	5.56	0.48	0.48	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.78	8.33	0.33	0.81	0.40	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.78	11.11	0.08	0.89	0.09	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.78	13.89	0.08	0.96	0.09	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	8.33	22.22	0.23	1.19	0.27	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	13	13.89	36.11	1.02	2.21	1.23	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.78	38.89	0.45	2.66	0.55	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	19	13.89	52.78	2.02	4.68	2.44	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	2.78	55.56	1.07	5.75	1.29	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	2.78	58.33	0.91	6.66	1.10	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.78	61.11	0.45	7.11	0.54	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	24	5.56	66.67	1.67	8.77	2.01	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	2.78	69.44	0.75	9.52	0.91	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.78	72.22	1.05	10.57	1.27	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.78	75.00	3.97	14.54	4.80	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	2.78	77.78	4.25	18.79	5.13	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	33	13.89	91.67	45.92	64.71	55.51	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	36	8.33	100.00	18.02	82.73	21.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				82.73				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	3.87	3.87	0.78	0.78	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.32	4.19	0.38	1.16	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	25	3.87	8.06	2.90	4.07	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	34	2.90	10.97	2.86	6.93	0.20	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	44	3.23	14.19	5.28	12.21	0.37	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	63	6.13	20.32	12.35	24.55	0.86	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	74	3.55	23.87	18.41	42.97	1.28	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	112	12.26	36.13	55.14	98.11	3.83	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	132	6.45	42.58	31.83	129.94	2.21	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	145	4.19	46.77	33.82	163.77	2.35	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	153	2.58	49.35	31.32	195.08	2.18	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	169	5.16	54.52	62.84	257.93	4.36	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	178	2.90	57.42	46.28	304.21	3.21	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	192	4.52	61.94	106.40	410.60	7.39	28.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	202	3.23	65.16	61.92	472.53	4.30	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	222	6.45	71.61	217.09	689.62	15.08	47.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	263	13.23	84.84	348.37	1,037.99	24.20	72.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	284	6.77	91.61	253.95	1,291.94	17.64	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	308	7.74	99.35	137.20	1,429.14	9.53	99.26	1	1	100.00	100.00	1,730.03	1,730.03	100.00	100.00	1260.99	121.05
20	500,000	UP		2	310	0.65	100.00	10.66	1,439.80	0.74	100.00	0	1	0.00	100.00	0.00	1,730.03	0.00	100.00	0.00	120.16
				310				1,439.80				1				1,730.03				120.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	2.82	2.82	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	19	1.65	4.47	0.67	0.83	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	23	0.94	5.41	1.16	1.98	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	30	1.65	7.06	2.61	4.60	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	51	4.94	12.00	13.16	17.75	0.50	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	77	6.12	18.12	14.10	31.85	0.54	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	111	8.00	26.12	39.03	70.88	1.49	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	136	5.88	32.00	44.57	115.45	1.70	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	145	2.12	34.12	17.99	133.44	0.69	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	158	3.06	37.18	13.97	147.41	0.53	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	170	2.82	40.00	45.71	193.12	1.74	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	54	224	12.71	52.71	276.39	469.52	10.54	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	239	3.53	56.24	30.95	500.47	1.18	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	263	5.65	61.88	168.14	668.61	6.41	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	286	5.41	67.29	206.44	875.05	7.88	33.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	328	9.88	77.18	452.38	1,327.43	17.26	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	45	373	10.59	87.76	687.08	2,014.51	26.21	76.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	31	404	7.29	95.06	411.25	2,425.77	15.69	92.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	421	4.00	99.06	168.75	2,594.52	6.44	98.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	425	0.94	100.00	26.65	2,621.16	1.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				425				2,621.16				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.56	0.56	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.44	2.00	3.89	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.34	4.34	6.34	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	7.90	3.56	21.38	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.29	1.73	14.32	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	7.90	9.64	21.38	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	27.32	36.96	73.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	36.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				36.96				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.34	1.34	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.34	2.69	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				2.69				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	34.78	34.78	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				34.78				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	14.14	14.14	1.13	1.13	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	61	6.90	21.03	1.98	3.11	0.20	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	74	4.48	25.52	2.21	5.32	0.22	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	80	2.07	27.59	1.36	6.67	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	87	2.41	30.00	2.90	9.57	0.29	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	93	2.07	32.07	4.88	14.45	0.48	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	100	2.41	34.48	9.41	23.87	0.93	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	107	2.41	36.90	8.20	32.07	0.81	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	113	2.07	38.97	1.71	33.78	0.17	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	115	0.69	39.66	9.54	43.33	0.94	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	120	1.72	41.38	3.21	46.53	0.32	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	123	1.03	42.41	2.01	48.54	0.20	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	126	1.03	43.45	4.30	52.84	0.42	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	142	5.52	48.97	32.96	85.80	3.25	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	158	5.52	54.48	54.61	140.41	5.39	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	176	6.21	60.69	185.61	326.03	18.32	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	212	12.41	73.10	146.28	472.31	14.44	46.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	51	263	17.59	90.69	242.09	714.39	23.89	70.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	286	7.93	98.62	298.17	1,012.56	29.43	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	290	1.38	100.00	0.58	1,013.14	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				290				1,013.14				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	25.27	25.27	0.92	0.92	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	37	15.38	40.66	1.18	2.10	0.57	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	48	12.09	52.75	1.48	3.58	0.72	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	51	3.30	56.04	0.46	4.04	0.22	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	53	2.20	58.24	0.91	4.95	0.44	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	54	1.10	59.34	0.98	5.93	0.48	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	55	1.10	60.44	1.70	7.63	0.82	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	56	1.10	61.54	1.79	9.42	0.86	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	58	2.20	63.74	3.69	13.11	1.79	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	61	3.30	67.03	4.90	18.02	2.37	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	1.10	68.13	1.53	19.55	0.74	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	65	3.30	71.43	12.28	31.83	5.94	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	66	1.10	72.53	7.35	39.18	3.55	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	68	2.20	74.73	13.06	52.24	6.32	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	72	4.40	79.12	7.32	59.56	3.54	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	76	4.40	83.52	57.95	117.51	28.02	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	81	5.49	89.01	44.76	162.27	21.64	78.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	91	10.99	100.00	44.54	206.81	21.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	206.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	91	0.00	100.00	0.00	206.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					91				206.81				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2132 FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.46	5.46	0.37	0.37	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	21	3.36	8.82	1.48	1.85	1.19	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	31	4.20	13.03	5.50	7.35	4.45	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	35	1.68	14.71	0.99	8.34	0.80	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	39	1.68	16.39	0.61	8.95	0.49	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	44	2.10	18.49	5.27	14.22	4.25	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	47	1.26	19.75	1.11	15.33	0.90	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	54	2.94	22.69	1.37	16.70	1.11	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	59	2.10	24.79	6.71	23.41	5.42	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	60	0.42	25.21	1.83	25.24	1.48	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	66	2.52	27.73	11.21	36.45	9.05	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	71	2.10	29.83	2.18	38.63	1.76	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	72	0.42	30.25	0.10	38.73	0.08	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	76	1.68	31.93	11.06	49.79	8.93	40.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	86	4.20	36.13	21.00	70.79	16.96	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	104	7.56	43.70	29.42	100.21	23.76	80.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	137	13.87	57.56	133.76	33.56	108.03	27.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	40	177	16.81	74.37	111.68	78.12	90.19	63.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	57	234	23.95	98.32	34.64	112.76	27.98	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	238	1.68	100.00	11.06	123.82	8.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				238				123.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2133 MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	5.73	5.73	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.64	6.37	0.06	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.64	7.01	0.52	0.60	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	1.27	8.28	0.01	0.61	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.64	8.92	0.23	0.84	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.64	9.55	0.34	1.18	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	1.27	10.83	1.41	2.60	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	1.27	12.10	2.85	5.45	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	23	2.55	14.65	0.07	5.52	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	2.55	17.20	7.99	13.51	0.14	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	32	3.18	20.38	1.35	14.86	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	0.64	21.02	1.51	16.37	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	0.64	21.66	0.13	16.50	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	44	6.37	28.03	6.80	23.30	0.12	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	52	5.10	33.12	1.05	24.34	0.02	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	63	7.01	40.13	79.16	103.51	1.35	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	75	7.64	47.77	14.22	117.73	0.24	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	92	10.83	58.60	45.86	163.59	0.78	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	125	21.02	79.62	102.89	266.48	1.76	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		32	157	20.38	100.00	6,116.56	5,850.08	104.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				157				5,850.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.00	0.00	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	0.00	0.01	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	12.90	22.58	0.02	0.03	0.20	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	14	22.58	45.16	0.26	0.29	2.37	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	19	16.13	61.29	0.05	0.34	0.44	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	3.23	64.52	0.00	0.34	0.00	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	22	6.45	70.97	0.66	1.01	5.96	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	3.23	74.19	0.00	1.01	0.00	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	3.23	77.42	2.22	3.23	19.93	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	3.23	80.65	7.02	10.25	62.97	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	3.23	83.87	0.45	9.80	4.02	87.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.23	87.10	0.45	10.25	4.02	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	3.23	90.32	0.45	10.70	4.02	95.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	29	3.23	93.55	0.45	11.15	4.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	30	3.23	96.77	4.51	6.64	40.44	59.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	3.23	100.00	4.51	11.15	40.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	11.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	11.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	11.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				11.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.97	5.97	7.95	7.95	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	21	1.87	7.84	0.54	8.49	0.06	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	26	1.87	9.70	0.61	9.10	0.07	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	28	0.75	10.45	1.50	10.60	0.18	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	32	1.49	11.94	2.16	12.77	0.26	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	35	1.12	13.06	1.80	14.57	0.22	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	41	2.24	15.30	6.26	20.83	0.75	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	45	1.49	16.79	4.28	25.11	0.51	3.02	1	1	12.50	12.50	49.06	49.06	8.59	8.59	1146.77	195.41
9	1,500	2,000	1,750	5	50	1.87	18.66	0.46	25.56	0.06	3.07	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	191.90
10	2,000	2,500	2,250	9	59	3.36	22.01	11.24	36.81	1.35	4.42	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	133.28
11	2,500	3,000	2,750	6	65	2.24	24.25	6.49	43.30	0.78	5.20	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	113.30
12	3,000	4,000	3,500	9	74	3.36	27.61	29.73	73.03	3.57	8.78	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	67.18
13	4,000	5,000	4,500	9	83	3.36	30.97	3.90	76.93	0.47	9.25	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	63.77
14	5,000	7,500	6,250	13	96	4.85	35.82	40.77	117.70	4.90	14.15	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	41.68
15	7,500	10,000	8,750	11	107	4.10	39.93	76.55	194.24	9.20	23.35	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	25.26
16	10,000	20,000	15,000	17	124	6.34	46.27	45.92	240.17	5.52	28.87	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	20.43
17	20,000	50,000	35,000	32	156	11.94	58.21	117.20	357.37	14.09	42.95	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	13.73
18	50,000	100,000	75,000	18	174	6.72	64.93	140.51	497.88	16.89	59.84	0	1	0.00	12.50	0.00	49.06	0.00	8.59	0.00	9.85
19	100,000	500,000	300,000	69	243	25.75	90.67	261.56	759.45	31.44	91.28	5	6	62.50	75.00	120.61	169.67	21.12	29.70	46.11	22.34
20	500,000	UP		25	268	9.33	100.00	72.53	831.97	8.72	100.00	2	8	25.00	100.00	401.53	571.20	70.30	100.00	553.64	68.66
				268				831.97				8				571.20				68.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.08	4.08	0.16	0.16	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.02	5.10	0.11	0.27	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	2.04	7.14	0.45	0.72	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.02	8.16	0.41	1.12	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	12	4.08	12.24	0.34	1.46	0.07	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	4.08	16.33	2.55	4.01	0.55	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	18	2.04	18.37	1.04	5.05	0.23	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	3.06	21.43	4.77	9.82	1.03	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	1.02	22.45	1.87	11.69	0.40	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	1.02	23.47	1.63	13.32	0.35	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	25	2.04	25.51	2.55	15.87	0.55	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	1.02	26.53	7.88	23.75	1.70	5.13	1	1	50.00	50.00	295.25	295.25	100.00	100.00	3749.18	1243.35
13	4,000	5,000	4,500	3	29	3.06	29.59	10.29	34.04	2.22	7.35	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	867.41
14	5,000	7,500	6,250	6	35	6.12	35.71	16.91	50.95	3.65	11.01	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	579.46
15	7,500	10,000	8,750	3	38	3.06	38.78	13.74	37.21	2.97	8.04	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	793.38
16	10,000	20,000	15,000	9	47	9.18	47.96	89.72	126.94	19.38	27.42	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	232.59
17	20,000	50,000	35,000	15	62	15.31	63.27	94.48	221.42	20.41	47.83	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	133.34
18	50,000	100,000	75,000	8	70	8.16	71.43	69.01	290.43	14.91	62.74	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	101.66
19	100,000	500,000	300,000	16	86	16.33	87.76	130.70	421.14	28.23	90.97	1	2	50.00	100.00	0.00	295.25	0.00	100.00	0.00	70.11
20	500,000	UP		12	98	12.24	100.00	41.79	462.93	9.03	100.00	0	2	0.00	100.00	0.00	295.25	0.00	100.00	0.00	63.78
				98				462.93				2				295.25				63.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	7.27	7.27	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	19	1.36	8.64	0.24	0.26	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.45	9.09	0.13	0.39	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	1.36	10.45	0.02	0.41	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	28	2.27	12.73	1.86	2.27	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	2.27	15.00	0.85	3.12	0.09	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	35	0.91	15.91	2.41	5.53	0.24	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	42	3.18	19.09	3.89	9.41	0.39	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	43	0.45	19.55	0.12	9.53	0.01	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	47	1.82	21.36	2.36	11.89	0.24	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	52	2.27	23.64	14.53	26.42	1.46	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	58	2.73	26.36	10.48	36.90	1.06	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	64	2.73	29.09	8.42	45.32	0.85	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	87	10.45	39.55	53.54	98.86	5.40	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	98	5.00	44.55	41.24	140.10	4.16	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	120	10.00	54.55	136.19	276.28	13.73	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	156	16.36	70.91	262.13	538.42	26.43	54.29	2	2	33.33	33.33	1,576.98	1,576.98	49.60	49.60	601.60	292.89
18	50,000	100,000	75,000	12	168	5.45	76.36	220.25	758.67	22.21	76.50	0	2	0.00	33.33	0.00	1,576.98	0.00	49.60	0.00	207.86
19	100,000	500,000	300,000	39	207	17.73	94.09	185.89	944.56	18.74	95.24	2	4	33.33	66.67	731.72	2,308.70	23.01	72.61	393.63	244.42
20	500,000	UP		13	220	5.91	100.00	47.17	991.73	4.76	100.00	2	6	33.33	100.00	870.99	3,179.68	27.39	100.00	1846.43	320.62
				220				991.73				6				3,179.68				320.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.51	1.51	7.89	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.40	3.92	12.53	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.65	5.56	8.59	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	13.61	19.17	70.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				19.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.84	1.84	20.92	20.92	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	1.84	3.68	0.64	21.56	0.05	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	11	3.07	6.75	1.78	23.34	0.15	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.61	7.36	0.34	23.68	0.03	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	16	2.45	9.82	1.15	24.83	0.10	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	23	4.29	14.11	4.22	29.05	0.36	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	29	3.68	17.79	5.12	34.17	0.44	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	37	4.91	22.70	8.13	42.30	0.70	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	42	3.07	25.77	9.62	51.92	0.83	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	45	1.84	27.61	13.14	65.06	1.13	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	47	1.23	28.83	1.04	66.09	0.09	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	54	4.29	33.13	16.08	82.17	1.38	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	62	4.91	38.04	28.41	110.58	2.45	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	72	6.13	44.17	14.55	125.13	1.25	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	74	1.23	45.40	4.19	129.31	0.36	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	86	7.36	52.76	72.22	201.53	6.22	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	107	12.88	65.64	139.00	340.53	11.97	29.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	131	14.72	80.37	341.75	682.29	29.42	58.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	149	11.04	91.41	426.60	1,108.88	36.72	95.46	1	1	50.00	50.00	276.92	276.92	99.86	99.86	64.91	24.97
20	500,000	UP		14	163	8.59	100.00	52.72	1,161.60	4.54	100.00	1	2	50.00	100.00	0.40	277.32	0.14	100.00	0.76	23.87
				163				1,161.60				2				277.32				23.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	10.76	10.76	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.63	11.39	1.32	1.51	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	22	2.53	13.92	0.53	2.04	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	25	1.90	15.82	1.07	3.10	0.17	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	28	1.90	17.72	2.64	5.74	0.41	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	32	2.53	20.25	0.07	5.81	0.01	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	37	3.16	23.42	1.64	7.46	0.26	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	40	1.90	25.32	3.45	10.90	0.54	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	42	1.27	26.58	6.24	17.15	0.97	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	47	3.16	29.75	19.98	37.12	3.11	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	50	1.90	31.65	0.12	37.24	0.02	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	60	6.33	37.97	19.68	56.92	3.06	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	63	1.90	39.87	9.66	66.59	1.50	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	71	5.06	44.94	18.82	85.41	2.92	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	74	1.90	46.84	15.88	101.28	2.47	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	82	5.06	51.90	51.76	153.05	8.05	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	109	17.09	68.99	259.62	412.67	40.35	64.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	124	9.49	78.48	74.58	487.24	11.59	75.73	1	1	100.00	100.00	7.34	7.34	100.00	100.00	9.84	1.51
19	100,000	500,000	300,000	32	156	20.25	98.73	155.56	642.81	24.18	99.90	0	1	0.00	100.00	0.00	7.34	0.00	100.00	0.00	1.14
20	500,000	UP		2	158	1.27	100.00	0.61	643.42	0.10	100.00	0	1	0.00	100.00	0.00	7.34	0.00	100.00	0.00	1.14
				158				643.42				1				7.34				1.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	31.39	31.39	12.84	12.84	2.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	44	0.73	32.12	0.13	12.71	0.03	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	45	0.73	32.85	0.09	12.81	0.02	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	46	0.73	33.58	0.57	12.24	0.12	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	49	2.19	35.77	2.45	9.79	0.49	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	54	3.65	39.42	9.54	0.25	1.92	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	55	0.73	40.15	0.88	0.63	0.18	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	60	3.65	43.80	9.29	9.92	1.87	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	64	2.92	46.72	3.01	6.91	0.61	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	68	2.92	49.64	9.18	16.09	1.85	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	70	1.46	51.09	0.38	16.47	0.08	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	81	8.03	59.12	34.32	50.78	6.90	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	82	0.73	59.85	7.62	58.40	1.53	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	93	8.03	67.88	35.81	94.21	7.20	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	97	2.92	70.80	9.16	85.05	1.84	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	105	5.84	76.64	95.17	180.22	19.14	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	114	6.57	83.21	155.86	336.07	31.35	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	126	8.76	91.97	58.65	394.72	11.80	79.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	129	2.19	94.16	25.54	420.26	5.14	84.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	137	5.84	100.00	76.95	497.21	15.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				137				497.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	13.65	13.65	34.60	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.14	21.43	0.39	14.03	0.98	35.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.14	28.57	5.26	19.30	13.34	48.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.14	35.71	17.48	36.78	44.33	93.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	7.73	29.05	19.59	73.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	14.89	14.16	37.76	35.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.14	57.14	8.76	5.40	22.22	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.14	64.29	12.86	18.26	32.61	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.14	71.43	10.77	7.49	27.30	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.14	78.57	18.22	10.72	46.19	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.14	85.71	26.88	37.61	68.16	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.14	92.86	0.74	38.35	1.88	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	7.14	100.00	1.09	39.44	2.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				39.44				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	8.89	8.89	0.27	0.27	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	19	5.19	14.07	1.66	1.93	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.74	14.81	0.26	2.19	0.03	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	30	7.41	22.22	4.80	6.99	0.47	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	38	5.93	28.15	9.24	16.23	0.91	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	43	3.70	31.85	6.67	22.90	0.66	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	52	6.67	38.52	33.84	56.73	3.34	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	57	3.70	42.22	13.32	70.06	1.32	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	66	6.67	48.89	25.97	96.02	2.57	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	72	4.44	53.33	8.14	104.16	0.80	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	76	2.96	56.30	26.48	130.64	2.62	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	77	0.74	57.04	9.77	140.41	0.97	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	78	0.74	57.78	9.47	149.88	0.94	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	81	2.22	60.00	38.30	188.19	3.79	18.60	1	1	25.00	25.00	155.87	155.87	34.22	34.22	406.91	82.82
15	7,500	10,000	8,750	1	82	0.74	60.74	21.96	210.15	2.17	20.77	0	1	0.00	25.00	0.00	155.87	0.00	34.22	0.00	74.17
16	10,000	20,000	15,000	20	102	14.81	75.56	284.40	494.55	28.11	48.89	0	1	0.00	25.00	0.00	155.87	0.00	34.22	0.00	31.52
17	20,000	50,000	35,000	23	125	17.04	92.59	384.84	879.39	38.04	86.93	3	4	75.00	100.00	299.68	455.54	65.78	100.00	77.87	51.80
18	50,000	100,000	75,000	6	131	4.44	97.04	61.58	940.97	6.09	93.02	0	4	0.00	100.00	0.00	455.54	0.00	100.00	0.00	48.41
19	100,000	500,000	300,000	2	133	1.48	98.52	63.67	1,004.64	6.29	99.31	0	4	0.00	100.00	0.00	455.54	0.00	100.00	0.00	45.34
20	500,000	UP		2	135	1.48	100.00	6.98	1,011.62	0.69	100.00	0	4	0.00	100.00	0.00	455.54	0.00	100.00	0.00	45.03
				135				1,011.62				4				455.54				45.03	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	3.33	11.67	0.17	0.17	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	6.67	18.33	0.30	0.47	0.53	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	5.00	23.33	0.00	0.47	0.00	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	18	6.67	30.00	0.17	0.64	0.30	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	23	8.33	38.33	0.51	1.15	0.88	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	30	11.67	50.00	2.54	3.68	4.42	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	34	6.67	56.67	4.92	8.60	8.58	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	37	5.00	61.67	2.65	11.25	4.62	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	44	11.67	73.33	6.33	17.58	11.04	30.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.67	75.00	3.60	21.18	6.27	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	51	10.00	85.00	14.67	35.85	25.59	62.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	1.67	86.67	2.99	38.84	5.21	67.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	53	1.67	88.33	2.58	41.42	4.50	72.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	57	6.67	95.00	8.33	49.75	14.54	86.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	58	1.67	96.67	7.50	57.25	13.08	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	59	1.67	98.33	0.07	57.32	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	60	1.67	100.00	0.00	57.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	57.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	60	0.00	100.00	0.00	57.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				60				57.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.47	0.47	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	6.25	9.38	1.51	1.98	0.29	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	6.25	15.63	5.27	7.25	1.03	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.13	18.75	1.94	9.18	0.38	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.13	21.88	1.79	10.97	0.35	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.13	25.00	3.42	14.39	0.67	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.13	28.13	3.74	18.13	0.73	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.13	31.25	2.55	20.67	0.50	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.13	34.38	13.17	33.84	2.57	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.13	37.50	14.95	48.80	2.92	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.13	40.63	5.17	53.96	1.01	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.13	43.75	16.10	70.07	3.15	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	16	6.25	50.00	10.19	80.25	1.99	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.13	53.13	23.88	104.13	4.66	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	22	15.63	68.75	59.95	164.08	11.71	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	28	18.75	87.50	206.58	370.66	40.36	72.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.13	90.63	6.52	377.18	1.27	73.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	32	9.38	100.00	134.66	511.85	26.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	511.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				511.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	10.00	10.00	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	20	1.11	11.11	1.14	1.01	0.11	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	23	1.67	12.78	1.91	0.90	0.18	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	29	3.33	16.11	1.94	1.04	0.19	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	38	5.00	21.11	10.08	9.04	0.98	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	47	5.00	26.11	12.76	21.80	1.23	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	60	7.22	33.33	24.26	46.06	2.35	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	69	5.00	38.33	35.38	81.44	3.42	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	81	6.67	45.00	60.38	141.82	5.84	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	92	6.11	51.11	74.04	215.87	7.16	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	105	7.22	58.33	158.11	373.98	15.30	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	122	9.44	67.78	90.18	464.16	8.72	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	131	5.00	72.78	109.59	573.75	10.60	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	159	15.56	88.33	208.29	782.04	20.15	75.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	170	6.11	94.44	139.41	921.45	13.49	89.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	177	3.89	98.33	50.80	972.25	4.91	94.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	180	1.67	100.00	61.31	1,033.56	5.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	180	0.00	100.00	0.00	1,033.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	180	0.00	100.00	0.00	1,033.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	180	0.00	100.00	0.00	1,033.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				180				1,033.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	0.28	0.28	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	1.41	1.69	7.74	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	2.85	4.54	15.64	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	8.19	12.73	44.93	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	1.97	14.70	10.81	80.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	3.52	18.22	19.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				18.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.97	0.97	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.49	1.46	0.29	0.29	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.49	1.94	0.61	0.90	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	0.97	2.91	0.90	1.80	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	1.94	4.85	1.44	3.23	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	16	2.91	7.77	3.93	7.16	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	24	3.88	11.65	8.44	15.60	0.49	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	33	4.37	16.02	17.66	33.26	1.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	43	4.85	20.87	14.43	47.69	0.84	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	51	3.88	24.76	26.98	74.68	1.57	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	61	4.85	29.61	26.77	101.45	1.55	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	74	6.31	35.92	80.27	181.72	4.66	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	83	4.37	40.29	86.91	268.63	5.04	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	105	10.68	50.97	186.22	454.85	10.80	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	126	10.19	61.17	184.21	639.06	10.69	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	168	20.39	81.55	576.29	1,215.35	33.43	70.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	194	12.62	94.17	374.73	1,590.08	21.74	92.24	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00
18	50,000	100,000	75,000	7	201	3.40	97.57	71.57	1,661.65	4.15	96.39	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
19	100,000	500,000	300,000	2	203	0.97	98.54	62.24	1,723.88	3.61	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
20	500,000	UP		3	206	1.46	100.00	0.08	1,723.80	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
				206				1,723.80				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	20.02	20.02	80.60	80.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.63	20.66	2.55	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.64	21.29	2.56	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.64	21.93	2.56	88.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	2.91	24.84	11.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				24.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2201 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	151	151	6.40	6.40	44.86	44.86	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	179	1.19	7.58	14.21	59.07	0.18	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	219	1.69	9.28	6.08	65.15	0.08	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	261	1.78	11.06	10.46	75.61	0.13	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	82	343	3.47	14.53	23.65	99.26	0.29	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	94	437	3.98	18.52	48.12	147.38	0.60	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	113	550	4.79	23.31	50.91	198.29	0.63	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	81	631	3.43	26.74	87.58	285.86	1.08	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	89	720	3.77	30.51	121.06	406.93	1.50	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	48	768	2.03	32.54	82.95	489.88	1.03	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	47	815	1.99	34.53	93.59	583.47	1.16	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	135	950	5.72	40.25	180.03	763.50	2.23	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	102	1,052	4.32	44.58	268.10	1,031.61	3.32	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	135	1,187	5.72	50.30	381.04	1,412.65	4.71	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	93	1,280	3.94	54.24	344.49	1,757.14	4.26	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	227	1,507	9.62	63.86	1,367.85	3,125.00	16.92	38.65	1	1	2.86	2.86	2.03	2.03	0.05	0.05	0.15	0.06
17	20,000	50,000	35,000	268	1,775	11.36	75.21	1,609.30	4,734.30	19.90	58.55	7	8	20.00	22.86	264.57	266.60	6.48	6.53	16.44	5.63
18	50,000	100,000	75,000	216	1,991	9.15	84.36	1,115.17	5,849.47	13.79	72.34	1	9	2.86	25.71	306.76	573.36	7.52	14.05	27.51	9.80
19	100,000	500,000	300,000	252	2,243	10.68	95.04	1,744.95	7,594.42	21.58	93.92	16	25	45.71	71.43	3,021.95	3,595.31	74.05	88.10	173.18	47.34
20	500,000	UP		117	2,360	4.96	100.00	491.29	8,085.71	6.08	100.00	10	35	28.57	100.00	485.67	4,080.98	11.90	100.00	98.85	50.47
				2,360				8,085.71				35				4,080.98				50.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	7.23	7.23	7.60	7.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	6.02	13.25	6.02	13.62	0.78	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	16	6.02	19.28	31.10	44.72	4.05	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	22	7.23	26.51	3.93	48.64	0.51	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	24	2.41	28.92	2.07	50.71	0.27	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	1.20	30.12	1.19	51.89	0.15	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	30	6.02	36.14	7.82	59.71	1.02	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	40	12.05	48.19	24.53	84.24	3.20	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	41	1.20	49.40	3.60	87.84	0.47	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	45	4.82	54.22	16.44	104.28	2.14	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	46	1.20	55.42	4.75	109.03	0.62	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	48	2.41	57.83	6.03	115.06	0.79	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	50	2.41	60.24	15.46	130.52	2.01	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	55	6.02	66.27	42.89	173.41	5.59	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	62	8.43	74.70	89.75	263.16	11.69	34.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	70	9.64	84.34	196.68	459.85	25.62	59.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	78	9.64	93.98	156.52	616.36	20.39	80.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	79	1.20	95.18	29.33	645.69	3.82	84.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	83	4.82	100.00	121.93	767.63	15.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	83	0.00	100.00	0.00	767.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					83				767.63				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.14	7.14	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	16	4.29	11.43	0.73	1.00	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	22	4.29	15.71	2.66	3.67	0.51	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	31	6.43	22.14	3.68	7.34	0.71	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	45	10.00	32.14	9.08	16.42	1.74	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	55	7.14	39.29	9.65	26.07	1.85	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	66	7.86	47.14	15.16	41.23	2.91	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	75	6.43	53.57	19.25	60.48	3.69	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	83	5.71	59.29	13.07	73.55	2.51	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	91	5.71	65.00	24.75	98.30	4.75	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	97	4.29	69.29	21.90	120.20	4.20	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	105	5.71	75.00	36.63	156.83	7.03	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	108	2.14	77.14	14.98	171.81	2.87	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	118	7.14	84.29	53.34	225.15	10.23	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	125	5.00	89.29	93.75	318.91	17.99	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	134	6.43	95.71	95.72	414.63	18.36	79.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	139	3.57	99.29	76.42	491.05	14.66	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	140	0.71	100.00	30.24	521.29	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	140	0.00	100.00	0.00	521.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	140	0.00	100.00	0.00	521.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				140				521.29				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,380	1,380	29.28	29.28	361.57	361.57	2.94	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	51	1,431	1.08	30.36	5.30	366.87	0.04	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	108	1,539	2.29	32.65	102.84	469.71	0.84	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	85	1,624	1.80	34.46	22.55	492.26	0.18	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	135	1,759	2.86	37.32	89.18	581.44	0.72	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	146	1,905	3.10	40.42	95.89	677.34	0.78	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	154	2,059	3.27	43.69	99.84	777.17	0.81	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	191	2,250	4.05	47.74	170.84	948.02	1.39	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	123	2,373	2.61	50.35	152.87	1,100.88	1.24	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	89	2,462	1.89	52.24	131.02	1,231.90	1.06	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	100	2,562	2.12	54.36	154.10	1,386.00	1.25	11.26	1	1	1.92	1.92	154.89	154.89	11.21	11.21	100.52	11.18
12	3,000	4,000	3,500	168	2,730	3.56	57.92	333.85	1,719.84	2.71	13.97	0	1	0.00	1.92	0.00	154.89	0.00	11.21	0.00	9.01
13	4,000	5,000	4,500	122	2,852	2.59	60.51	287.77	2,007.62	2.34	16.31	0	1	0.00	1.92	0.00	154.89	0.00	11.21	0.00	7.72
14	5,000	7,500	6,250	205	3,057	4.35	64.86	709.17	2,716.79	5.76	22.08	7	8	13.46	15.38	117.74	272.63	8.52	19.73	16.60	10.04
15	7,500	10,000	8,750	141	3,198	2.99	67.85	592.11	3,308.90	4.81	26.89	0	8	0.00	15.38	0.00	272.63	0.00	19.73	0.00	8.24
16	10,000	20,000	15,000	327	3,525	6.94	74.79	2,164.69	5,473.59	17.59	44.48	11	19	21.15	36.54	32.48	305.12	2.35	22.09	1.50	5.57
17	20,000	50,000	35,000	399	3,924	8.47	83.26	2,776.33	8,249.92	22.56	67.04	5	24	9.62	46.15	31.38	336.49	2.27	24.36	1.13	4.08
18	50,000	100,000	75,000	234	4,158	4.96	88.22	1,252.86	9,502.77	10.18	77.22	5	29	9.62	55.77	373.03	709.52	27.00	51.36	29.77	7.47
19	100,000	500,000	300,000	371	4,529	7.87	96.10	2,042.98	11,545.75	16.60	93.82	14	43	26.92	82.69	530.78	1,240.29	38.42	89.78	25.98	10.74
20	500,000	UP		184	4,713	3.90	100.00	761.08	12,306.84	6.18	100.00	9	52	17.31	100.00	141.25	1,381.54	10.22	100.00	18.56	11.23
				4,713				12,306.84				52				1,381.54				11.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	681	681	14.70	14.70	129.02	129.02	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	89	770	1.92	16.62	28.78	157.80	0.24	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	189	959	4.08	20.70	17.15	174.95	0.14	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	116	1,075	2.50	23.20	19.65	194.60	0.16	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	196	1,271	4.23	27.43	47.21	241.81	0.39	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	176	1,447	3.80	31.23	127.55	369.36	1.04	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	157	1,604	3.39	34.62	116.16	485.52	0.95	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	191	1,795	4.12	38.74	157.92	643.44	1.29	5.26	1	1	1.25	1.25	500.00	500.00	3.31	3.31	316.61	77.71
9	1,500	2,000	1,750	139	1,934	3.00	41.74	123.24	766.69	1.01	6.26	0	1	0.00	1.25	0.00	500.00	0.00	3.31	0.00	65.22
10	2,000	2,500	2,250	97	2,031	2.09	43.84	131.46	898.15	1.07	7.34	0	1	0.00	1.25	0.00	500.00	0.00	3.31	0.00	55.67
11	2,500	3,000	2,750	91	2,122	1.96	45.80	149.05	1,047.20	1.22	8.55	1	2	1.25	2.50	10.00	510.00	0.07	3.38	6.71	48.70
12	3,000	4,000	3,500	155	2,277	3.35	49.15	166.78	1,213.98	1.36	9.92	0	2	0.00	2.50	0.00	510.00	0.00	3.38	0.00	42.01
13	4,000	5,000	4,500	135	2,412	2.91	52.06	299.30	1,513.28	2.44	12.36	1	3	1.25	3.75	90.40	600.40	0.60	3.98	30.21	39.68
14	5,000	7,500	6,250	249	2,661	5.37	57.44	627.83	2,141.11	5.13	17.49	0	3	0.00	3.75	0.00	600.40	0.00	3.98	0.00	28.04
15	7,500	10,000	8,750	186	2,847	4.01	61.45	673.88	2,814.99	5.50	22.99	0	3	0.00	3.75	0.00	600.40	0.00	3.98	0.00	21.33
16	10,000	20,000	15,000	389	3,236	8.40	69.85	1,770.08	4,585.07	14.46	37.45	2	5	2.50	6.25	74.72	675.13	0.49	4.47	4.22	14.72
17	20,000	50,000	35,000	434	3,670	9.37	79.21	2,518.03	7,103.10	20.57	58.02	6	11	7.50	13.75	367.51	1,042.64	2.43	6.90	14.60	14.68
18	50,000	100,000	75,000	290	3,960	6.26	85.47	1,611.68	8,714.77	13.16	71.18	3	14	3.75	17.50	48.31	1,090.95	0.32	7.22	3.00	12.52
19	100,000	500,000	300,000	489	4,449	10.55	96.03	2,458.18	11,172.95	20.08	91.26	35	49	43.75	61.25	9,831.50	10,922.44	65.10	72.33	399.95	97.76
20	500,000	UP		184	4,633	3.97	100.00	1,069.77	12,242.72	8.74	100.00	31	80	38.75	100.00	4,178.78	15,101.22	27.67	100.00	390.62	123.35
				4,633				12,242.72				80				15,101.22				123.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	6.76	6.76	42.45	42.45	2.36	2.36	1	1	20.00	20.00	4.20	4.20	0.08	0.08	9.89	9.89
2	50	100	75	15	57	2.42	9.18	1.51	40.94	0.08	2.28	0	1	0.00	20.00	0.00	4.20	0.00	0.08	0.00	10.26
3	100	200	150	31	88	4.99	14.17	5.88	35.06	0.33	1.95	0	1	0.00	20.00	0.00	4.20	0.00	0.08	0.00	11.98
4	200	300	250	26	114	4.19	18.36	8.83	26.24	0.49	1.46	0	1	0.00	20.00	0.00	4.20	0.00	0.08	0.00	16.01
5	300	500	400	44	158	7.09	25.44	20.73	5.50	1.15	0.31	0	1	0.00	20.00	0.00	4.20	0.00	0.08	0.00	76.34
6	500	750	625	55	213	8.86	34.30	38.82	33.32	2.16	1.85	0	1	0.00	20.00	0.00	4.20	0.00	0.08	0.00	12.60
7	750	1,000	875	52	265	8.37	42.67	42.20	75.52	2.35	4.20	0	1	0.00	20.00	0.00	4.20	0.00	0.08	0.00	5.56
8	1,000	1,500	1,250	32	297	5.15	47.83	40.25	115.78	2.24	6.44	1	2	20.00	40.00	23.00	27.20	0.45	0.54	57.15	23.50
9	1,500	2,000	1,750	21	318	3.38	51.21	24.61	140.38	1.37	7.81	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	19.38
10	2,000	2,500	2,250	16	334	2.58	53.78	30.17	170.55	1.68	9.48	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	15.95
11	2,500	3,000	2,750	15	349	2.42	56.20	26.26	196.81	1.46	10.94	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	13.82
12	3,000	4,000	3,500	31	380	4.99	61.19	84.80	281.62	4.72	15.66	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	9.66
13	4,000	5,000	4,500	13	393	2.09	63.29	34.63	316.25	1.93	17.59	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	8.60
14	5,000	7,500	6,250	21	414	3.38	66.67	69.38	385.62	3.86	21.44	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	7.05
15	7,500	10,000	8,750	16	430	2.58	69.24	109.66	495.28	6.10	27.54	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	5.49
16	10,000	20,000	15,000	41	471	6.60	75.85	197.81	693.09	11.00	38.54	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	3.93
17	20,000	50,000	35,000	45	516	7.25	83.09	261.10	954.19	14.52	53.06	0	2	0.00	40.00	0.00	27.20	0.00	0.54	0.00	2.85
18	50,000	100,000	75,000	45	561	7.25	90.34	260.42	1,214.61	14.48	67.55	1	3	20.00	60.00	9.40	36.60	0.19	0.72	3.61	3.01
19	100,000	500,000	300,000	46	607	7.41	97.75	454.26	1,668.87	25.26	92.81	1	4	20.00	80.00	4,950.00	4,986.60	97.82	98.55	1089.68	298.80
20	500,000	UP		14	621	2.25	100.00	129.34	1,798.21	7.19	100.00	1	5	20.00	100.00	73.50	5,060.10	1.45	100.00	56.82	281.40
				621				1,798.21				5				5,060.10				281.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	17.44	17.44	76.86	76.86	4.47	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	41	3.59	21.03	0.69	77.54	0.04	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	58	8.72	29.74	0.92	78.46	0.05	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	59	0.51	30.26	0.00	78.46	0.00	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	62	1.54	31.79	4.08	82.54	0.24	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	66	2.05	33.85	6.28	88.82	0.37	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	73	3.59	37.44	17.33	106.15	1.01	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	85	6.15	43.59	34.21	140.36	1.99	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	91	3.08	46.67	34.11	174.47	1.98	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	95	2.05	48.72	17.47	191.95	1.02	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	97	1.03	49.74	18.25	210.20	1.06	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	103	3.08	52.82	39.26	249.46	2.28	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	116	6.67	59.49	87.57	337.03	5.09	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	121	2.56	62.05	100.79	437.83	5.86	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	128	3.59	65.64	130.45	568.27	7.59	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	149	10.77	76.41	253.27	821.54	14.73	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	171	11.28	87.69	434.38	1,255.92	25.27	73.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	187	8.21	95.90	333.64	1,589.56	19.41	92.45	2	2	100.00	100.00	604.12	604.12	100.00	100.00	181.07	38.01
19	100,000	500,000	300,000	7	194	3.59	99.49	96.95	1,686.51	5.64	98.09	0	2	0.00	100.00	0.00	604.12	0.00	100.00	0.00	35.82
20	500,000	UP		1	195	0.51	100.00	32.79	1,719.30	1.91	100.00	0	2	0.00	100.00	0.00	604.12	0.00	100.00	0.00	35.14
				195				1,719.30				2				604.12				35.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	5.93	5.93	5.03	5.03	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	24	1.19	7.12	0.36	5.39	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	28	1.19	8.31	0.79	6.19	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	39	3.26	11.57	5.23	11.41	0.28	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	51	3.56	15.13	5.92	17.34	0.32	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	64	3.86	18.99	10.32	27.66	0.55	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	75	3.26	22.26	8.37	36.03	0.45	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	92	5.04	27.30	21.46	57.49	1.14	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	102	2.97	30.27	22.12	79.61	1.18	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	111	2.67	32.94	22.25	101.86	1.19	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	124	3.86	36.80	28.01	129.87	1.49	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	143	5.64	42.43	61.46	191.33	3.28	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	166	6.82	49.26	99.37	290.70	5.30	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	195	8.61	57.86	64.74	355.44	3.45	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	214	5.64	63.50	157.28	512.72	8.39	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	270	16.62	80.12	437.11	949.82	23.31	50.65	1	1	25.00	25.00	738.86	738.86	5.13	5.13	169.04	77.79
17	20,000	50,000	35,000	29	299	8.61	88.72	451.20	1,401.02	24.06	74.71	2	3	50.00	75.00	13,599.31	14,338.17	94.39	99.52	3014.04	1023.41
18	50,000	100,000	75,000	14	313	4.15	92.88	170.05	1,571.08	9.07	83.78	0	3	0.00	75.00	0.00	14,338.17	0.00	99.52	0.00	912.63
19	100,000	500,000	300,000	17	330	5.04	97.92	222.46	1,793.54	11.86	95.64	1	4	25.00	100.00	68.89	14,407.06	0.48	100.00	30.97	803.28
20	500,000	UP		7	337	2.08	100.00	81.67	1,875.21	4.36	100.00	0	4	0.00	100.00	0.00	14,407.06	0.00	100.00	0.00	768.29
				337				1,875.21				4				14,407.06				768.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	4.27	4.27	11.55	11.55	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	31	0.63	4.91	1.32	12.88	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	45	2.22	7.12	7.92	20.80	0.19	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	54	1.42	8.54	4.50	25.30	0.11	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	74	3.16	11.71	14.33	39.63	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	102	4.43	16.14	31.09	70.72	0.74	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	61	163	9.65	25.79	77.77	148.49	1.86	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	211	7.59	33.39	86.77	235.26	2.08	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	227	2.53	35.92	44.58	279.83	1.07	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	251	3.80	39.72	87.15	366.98	2.09	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	29	280	4.59	44.30	106.10	473.08	2.54	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	30	310	4.75	49.05	127.36	600.44	3.05	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	29	339	4.59	53.64	137.32	737.76	3.29	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	63	402	9.97	63.61	439.90	1,177.66	10.53	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	39	441	6.17	69.78	439.44	1,617.10	10.52	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	78	519	12.34	82.12	924.22	2,541.32	22.13	60.84	2	2	66.67	66.67	9.21	9.21	52.30	52.30	1.00	0.36
17	20,000	50,000	35,000	62	581	9.81	91.93	1,091.57	3,632.90	26.13	86.98	1	3	33.33	100.00	8.40	17.60	47.70	100.00	0.77	0.48
18	50,000	100,000	75,000	22	603	3.48	95.41	253.93	3,886.82	6.08	93.06	0	3	0.00	100.00	0.00	17.60	0.00	100.00	0.00	0.45
19	100,000	500,000	300,000	24	627	3.80	99.21	261.56	4,148.38	6.26	99.32	0	3	0.00	100.00	0.00	17.60	0.00	100.00	0.00	0.42
20	500,000	UP		5	632	0.79	100.00	28.41	4,176.79	0.68	100.00	0	3	0.00	100.00	0.00	17.60	0.00	100.00	0.00	0.42
				632				4,176.79				3				17.60				0.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	2.64	2.64	0.38	0.38	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	16	0.61	3.25	1.73	1.35	0.05	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	26	2.03	5.28	4.59	3.24	0.13	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	34	1.63	6.91	17.35	20.59	0.49	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	47	2.64	9.55	14.31	34.90	0.41	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	61	2.85	12.40	20.22	55.12	0.58	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	75	2.85	15.24	33.40	88.53	0.95	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	90	3.05	18.29	35.42	123.95	1.01	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	135	9.15	27.44	113.92	237.86	3.24	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	156	4.27	31.71	91.45	329.31	2.60	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	171	3.05	34.76	94.61	423.92	2.69	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	209	7.72	42.48	327.96	751.88	9.33	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	241	6.50	48.98	359.39	1,111.27	10.23	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	47	288	9.55	58.54	391.17	1,502.43	11.13	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	31	319	6.30	64.84	232.81	1,735.24	6.62	49.37	2	2	28.57	28.57	58.50	58.50	2.98	2.98	25.13	3.37
16	10,000	20,000	15,000	59	378	11.99	76.83	762.66	2,497.90	21.70	71.07	1	3	14.29	42.86	30.00	88.50	1.53	4.51	3.93	3.54
17	20,000	50,000	35,000	64	442	13.01	89.84	591.22	3,089.12	16.82	87.89	2	5	28.57	71.43	1,868.46	1,956.96	95.30	99.81	316.03	63.35
18	50,000	100,000	75,000	23	465	4.67	94.51	261.04	3,350.16	7.43	95.32	2	7	28.57	100.00	3.68	1,960.63	0.19	100.00	1.41	58.52
19	100,000	500,000	300,000	22	487	4.47	98.98	150.98	3,501.14	4.30	99.62	0	7	0.00	100.00	0.00	1,960.63	0.00	100.00	0.00	56.00
20	500,000	UP		5	492	1.02	100.00	13.52	3,514.67	0.38	100.00	0	7	0.00	100.00	0.00	1,960.63	0.00	100.00	0.00	55.78
				492				3,514.67				7				1,960.63				55.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.47	3.47	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.58	4.05	0.18	0.19	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	12	2.89	6.94	4.51	4.69	0.34	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	17	2.89	9.83	0.79	5.48	0.06	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	25	4.62	14.45	14.51	19.99	1.10	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	32	4.05	18.50	8.05	28.04	0.61	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	34	1.16	19.65	7.81	35.85	0.59	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	47	7.51	27.17	58.25	94.09	4.40	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	57	5.78	32.95	37.87	131.97	2.86	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	61	2.31	35.26	14.74	146.70	1.11	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	66	2.89	38.15	49.85	196.56	3.76	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	72	3.47	41.62	31.87	228.43	2.41	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	81	5.20	46.82	105.18	333.61	7.94	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	98	9.83	56.65	276.72	610.34	20.89	46.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	115	9.83	66.47	124.72	735.06	9.42	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	126	6.36	72.83	284.64	1,019.70	21.49	76.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	164	21.97	94.80	639.29	1,658.99	48.26	125.24	1	1	20.00	20.00	4,770.00	4,770.00	49.32	49.32	746.14	287.52
18	50,000	100,000	75,000	1	165	0.58	95.38	485.51	1,173.48	36.65	88.59	0	1	0.00	20.00	0.00	4,770.00	0.00	49.32	0.00	406.48
19	100,000	500,000	300,000	8	173	4.62	100.00	151.13	1,324.61	11.41	100.00	4	5	80.00	100.00	4,900.79	9,670.79	50.68	100.00	3242.85	730.09
20	500,000	UP		0	173	0.00	100.00	0.00	1,324.61	0.00	100.00	0	5	0.00	100.00	0.00	9,670.79	0.00	100.00	0.00	730.09
				173				1,324.61				5				9,670.79				730.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.75	3.75	52.01	52.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.54	6.29	35.23	87.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.46	6.75	6.38	93.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.46	7.21	6.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	258	258	13.42	13.42	16.56	16.56	0.25	0.25	1	1	4.76	4.76	8,614.20	8,614.20	54.37	54.37	52004.00	52004.00
2	50	100	75	38	296	1.98	15.40	10.08	26.64	0.15	0.41	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	32332.29
3	100	200	150	56	352	2.91	18.31	9.00	35.64	0.14	0.55	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	24168.60
4	200	300	250	45	397	2.34	20.66	9.46	45.10	0.14	0.69	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	19099.16
5	300	500	400	75	472	3.90	24.56	35.22	80.32	0.54	1.23	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	10724.78
6	500	750	625	98	570	5.10	29.66	56.02	136.34	0.86	2.09	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	6318.26
7	750	1,000	875	74	644	3.85	33.51	64.92	201.25	0.99	3.08	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	4280.27
8	1,000	1,500	1,250	112	756	5.83	39.33	120.57	321.83	1.85	4.93	0	1	0.00	4.76	0.00	8,614.20	0.00	54.37	0.00	2676.64
9	1,500	2,000	1,750	85	841	4.42	43.76	125.12	446.95	1.92	6.85	1	2	4.76	9.52	478.58	9,092.78	3.02	57.39	382.49	2034.40
10	2,000	2,500	2,250	71	912	3.69	47.45	129.09	576.04	1.98	8.83	0	2	0.00	9.52	0.00	9,092.78	0.00	57.39	0.00	1578.49
11	2,500	3,000	2,750	69	981	3.59	51.04	185.49	761.53	2.84	11.67	0	2	0.00	9.52	0.00	9,092.78	0.00	57.39	0.00	1194.02
12	3,000	4,000	3,500	95	1,076	4.94	55.98	327.98	1,089.51	5.03	16.70	1	3	4.76	14.29	56.48	9,149.25	0.36	57.74	17.22	839.76
13	4,000	5,000	4,500	65	1,141	3.38	59.37	266.68	1,356.19	4.09	20.78	0	3	0.00	14.29	0.00	9,149.25	0.00	57.74	0.00	674.63
14	5,000	7,500	6,250	106	1,247	5.52	64.88	494.35	1,850.54	7.58	28.36	2	5	9.52	23.81	320.25	9,469.50	2.02	59.76	64.78	511.72
15	7,500	10,000	8,750	72	1,319	3.75	68.63	409.97	2,260.51	6.28	34.64	1	6	4.76	28.57	17.08	9,486.59	0.11	59.87	4.17	419.67
16	10,000	20,000	15,000	133	1,452	6.92	75.55	1,064.62	3,325.13	16.31	50.95	1	7	4.76	33.33	318.73	9,805.32	2.01	61.88	29.94	294.89
17	20,000	50,000	35,000	159	1,611	8.27	83.82	1,682.45	5,007.58	25.78	76.74	4	11	19.05	52.38	999.36	10,804.67	6.31	68.19	59.40	215.77
18	50,000	100,000	75,000	113	1,724	5.88	89.70	915.09	5,922.67	14.02	90.76	2	13	9.52	61.90	132.56	10,937.24	0.84	69.03	14.49	184.67
19	100,000	500,000	300,000	122	1,846	6.35	96.05	423.84	6,346.51	6.49	97.25	4	17	19.05	80.95	4,868.70	15,805.94	30.73	99.75	1148.71	249.05
20	500,000	UP		76	1,922	3.95	100.00	179.27	6,525.78	2.75	100.00	4	21	19.05	100.00	38.83	15,844.77	0.25	100.00	21.66	242.80
				1,922				6,525.78				21				15,844.77				242.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	8.21	8.21	2.21	2.21	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	35	0.77	8.97	0.13	2.08	0.02	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	44	2.31	11.28	0.20	1.88	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	67	5.90	17.18	0.48	1.41	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	94	6.92	24.10	1.42	0.01	0.18	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	99	1.28	25.38	0.70	0.71	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	121	5.64	31.03	5.25	5.96	0.66	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	128	1.79	32.82	3.02	8.97	0.38	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	142	3.59	36.41	5.62	14.59	0.71	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	159	4.36	40.77	3.20	17.79	0.41	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	170	2.82	43.59	2.15	19.94	0.27	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	191	5.38	48.97	18.44	38.38	2.33	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	205	3.59	52.56	10.04	48.42	1.27	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	214	2.31	54.87	19.21	67.63	2.43	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	223	2.31	57.18	19.91	87.54	2.52	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	258	8.97	66.15	108.53	196.07	13.74	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	291	8.46	74.62	107.61	303.68	13.62	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	316	6.41	81.03	170.18	473.86	21.54	59.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	47	363	12.05	93.08	197.66	671.52	25.02	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		27	390	6.92	100.00	118.44	789.96	14.99	100.00	2	2	100.00	100.00	24.51	24.51	100.00	100.00	20.69	3.10
				390				789.96				2				24.51				3.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.42	5.42	9.55	9.55	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.36	5.78	0.07	9.62	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	21	1.81	7.58	0.47	10.09	0.10	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	24	1.08	8.66	0.57	10.66	0.12	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	41	6.14	14.80	5.81	16.47	1.21	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	54	4.69	19.49	5.69	22.16	1.19	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	65	3.97	23.47	5.72	27.88	1.20	5.82	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	78	4.69	28.16	11.48	39.36	2.40	8.22	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	87	3.25	31.41	10.01	49.37	2.09	10.31	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	94	2.53	33.94	9.78	59.15	2.04	12.36	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	102	2.89	36.82	12.71	71.87	2.66	15.01	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	110	2.89	39.71	21.30	93.17	4.45	19.46	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	115	1.81	41.52	3.69	96.86	0.77	20.23	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	133	6.50	48.01	19.93	116.79	4.16	24.39	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	145	4.33	52.35	57.34	174.13	11.98	36.37	2	3	40.00	60.00	7.48	7.48	64.48	64.48	13.05	4.30
16	10,000	20,000	15,000	24	169	8.66	61.01	17.35	156.78	3.62	32.75	0	3	0.00	60.00	0.00	7.48	0.00	64.48	0.00	4.77
17	20,000	50,000	35,000	31	200	11.19	72.20	121.09	277.87	25.29	58.04	0	3	0.00	60.00	0.00	7.48	0.00	64.48	0.00	2.69
18	50,000	100,000	75,000	26	226	9.39	81.59	223.79	501.66	46.74	104.78	2	5	40.00	100.00	4.12	11.61	35.52	100.00	1.84	2.31
19	100,000	500,000	300,000	24	250	8.66	90.25	4.94	506.60	1.03	105.81	0	5	0.00	100.00	0.00	11.61	0.00	100.00	0.00	2.29
20	500,000	UP		27	277	9.75	100.00	27.84	478.76	5.81	100.00	0	5	0.00	100.00	0.00	11.61	0.00	100.00	0.00	2.42
				277				478.76				5				11.61				2.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	29.51	29.51	0.49	0.49	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	39	2.46	31.97	1.01	1.51	0.19	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	46	5.74	37.70	1.50	3.01	0.29	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	51	4.10	41.80	1.67	4.68	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	57	4.92	46.72	3.24	7.92	0.62	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	62	4.10	50.82	2.55	10.47	0.49	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	68	4.92	55.74	7.52	18.00	1.44	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	69	0.82	56.56	2.06	20.06	0.39	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	73	3.28	59.84	12.29	32.35	2.34	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	84	9.02	68.85	15.87	48.21	3.03	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	88	3.28	72.13	6.18	54.39	1.18	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	90	1.64	73.77	17.28	71.68	3.30	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	95	4.10	77.87	26.59	98.26	5.07	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	99	3.28	81.15	37.14	135.40	7.08	25.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	106	5.74	86.89	56.15	191.55	10.71	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	113	5.74	92.62	219.18	410.73	41.80	78.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	118	4.10	96.72	77.71	488.43	14.82	93.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	119	0.82	97.54	5.40	493.83	1.03	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	120	0.82	98.36	2.82	496.65	0.54	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	122	1.64	100.00	27.68	524.33	5.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				122				524.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.50	12.50	0.18	0.18	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.50	15.00	0.29	0.47	0.17	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.50	17.50	0.50	0.98	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	5.00	22.50	0.57	1.55	0.33	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.50	25.00	1.04	2.58	0.60	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	18	20.00	45.00	5.67	8.26	3.28	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	2.50	47.50	2.86	11.12	1.65	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	22	7.50	55.00	9.41	20.53	5.44	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	26	10.00	65.00	13.35	33.87	7.72	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	2.50	67.50	2.47	36.35	1.43	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	2.50	70.00	4.39	40.73	2.54	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	2.50	72.50	4.64	45.38	2.69	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	2.50	75.00	4.87	50.25	2.82	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	2.50	77.50	14.87	65.12	8.60	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	36	12.50	90.00	45.12	110.24	26.10	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	38	5.00	95.00	37.61	147.85	21.76	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	39	2.50	97.50	19.66	167.51	11.37	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	40	2.50	100.00	5.35	172.86	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	172.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				172.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	10.56	10.56	0.32	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	37	0.29	10.85	0.21	0.53	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	51	4.11	14.96	0.92	1.45	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	54	0.88	15.84	0.78	2.23	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	60	1.76	17.60	1.22	3.45	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	67	2.05	19.65	5.91	9.36	0.31	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	74	2.05	21.70	5.95	15.31	0.31	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	83	2.64	24.34	13.19	28.50	0.69	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	91	2.35	26.69	11.25	39.75	0.59	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	100	2.64	29.33	23.10	62.85	1.21	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	107	2.05	31.38	12.21	75.06	0.64	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	132	7.33	38.71	51.37	126.42	2.69	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	140	2.35	41.06	31.18	157.61	1.63	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	161	6.16	47.21	82.04	239.64	4.30	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	172	3.23	50.44	88.74	328.38	4.65	17.20	1	1	25.00	25.00	1,878.93	1,878.93	3.98	3.98	2117.43	572.18
16	10,000	20,000	15,000	39	211	11.44	61.88	275.65	604.03	14.44	31.65	0	1	0.00	25.00	0.00	1,878.93	0.00	3.98	0.00	311.07
17	20,000	50,000	35,000	45	256	13.20	75.07	479.56	1,083.59	25.12	56.77	1	2	25.00	50.00	45,240.67	47,119.60	95.93	99.91	9433.86	4348.49
18	50,000	100,000	75,000	26	282	7.62	82.70	129.49	1,213.07	6.78	63.56	1	3	25.00	75.00	38.80	47,158.40	0.08	99.99	29.96	3887.51
19	100,000	500,000	300,000	33	315	9.68	92.38	306.46	1,519.53	16.06	79.61	1	4	25.00	100.00	4.09	47,162.49	0.01	100.00	1.33	3103.75
20	500,000	UP		26	341	7.62	100.00	389.17	1,908.70	20.39	100.00	0	4	0.00	100.00	0.00	47,162.49	0.00	100.00	0.00	2470.92
				341				1,908.70				4				47,162.49				2470.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	2.93	2.93	19.09	19.09	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.27	3.20	0.09	19.18	0.01	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	17	1.33	4.53	0.26	19.45	0.01	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	20	0.80	5.33	0.78	20.23	0.04	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	27	1.87	7.20	2.47	22.70	0.13	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	29	0.53	7.73	2.40	25.10	0.13	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	37	2.13	9.87	3.66	28.76	0.20	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	42	1.33	11.20	3.86	32.61	0.21	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	49	1.87	13.07	9.71	42.32	0.52	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	63	3.73	16.80	39.83	82.16	2.14	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	77	3.73	20.53	9.38	91.54	0.50	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	85	2.13	22.67	35.28	126.81	1.89	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	92	1.87	24.53	18.87	145.68	1.01	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	111	5.07	29.60	114.48	260.17	6.14	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	134	6.13	35.73	241.23	501.39	12.95	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	168	9.07	44.80	266.84	768.23	14.32	41.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	202	9.07	53.87	248.44	1,016.67	13.33	54.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	41	243	10.93	64.80	310.60	1,327.27	16.67	71.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	101	344	26.93	91.73	453.63	1,780.90	24.35	95.59	1	1	100.00	100.00	1.25	1.25	100.00	100.00	0.27	0.07
20	500,000	UP		31	375	8.27	100.00	82.14	1,863.04	4.41	100.00	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0.00	0.07
				375				1,863.04				1				1.25				0.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.17	5.17	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	15	1.29	6.47	0.17	0.27	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	19	1.72	8.19	0.71	0.99	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	24	2.16	10.34	1.14	2.13	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	34	4.31	14.66	3.89	6.02	0.36	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	42	3.45	18.10	0.66	6.68	0.06	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	48	2.59	20.69	4.26	10.94	0.39	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	61	5.60	26.29	22.48	33.41	2.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	74	5.60	31.90	15.27	48.68	1.40	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	80	2.59	34.48	7.71	56.39	0.71	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	92	5.17	39.66	27.41	83.80	2.51	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	103	4.74	44.40	43.35	127.15	3.97	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	109	2.59	46.98	11.50	138.65	1.05	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	117	3.45	50.43	32.82	171.47	3.01	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	127	4.31	54.74	72.89	244.36	6.68	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	156	12.50	67.24	251.01	495.37	23.00	45.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	40	196	17.24	84.48	393.24	888.61	36.03	81.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	214	7.76	92.24	121.88	1,010.49	11.17	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	230	6.90	99.14	70.29	1,080.78	6.44	99.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	232	0.86	100.00	10.53	1,091.31	0.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				232				1,091.31				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	9.64	9.64	0.11	0.11	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.20	10.84	0.22	0.33	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.20	12.05	0.19	0.52	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.20	13.25	0.46	0.98	0.14	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	17	7.23	20.48	1.20	2.18	0.37	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	1.20	21.69	0.51	2.69	0.16	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.20	22.89	0.00	2.69	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	29	12.05	34.94	7.05	9.73	2.19	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	32	3.61	38.55	7.17	16.90	2.23	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	33	1.20	39.76	0.75	17.64	0.23	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	35	2.41	42.17	3.71	21.35	1.15	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	37	2.41	44.58	0.00	21.35	0.00	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	42	6.02	50.60	12.40	33.75	3.85	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	43	1.20	51.81	0.01	33.76	0.00	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	50	8.43	60.24	18.52	52.28	5.76	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	62	14.46	74.70	59.01	111.29	18.34	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	67	6.02	80.72	51.62	162.91	16.04	50.63	1	1	20.00	20.00	163.70	163.70	17.43	17.43	317.11	100.48
18	50,000	100,000	75,000	2	69	2.41	83.13	42.90	205.81	13.33	63.96	0	1	0.00	20.00	0.00	163.70	0.00	17.43	0.00	79.54
19	100,000	500,000	300,000	14	83	16.87	100.00	115.96	321.77	36.04	100.00	4	5	80.00	100.00	775.73	939.43	82.57	100.00	668.96	291.96
20	500,000	UP		0	83	0.00	100.00	0.00	321.77	0.00	100.00	0	5	0.00	100.00	0.00	939.43	0.00	100.00	0.00	291.96
					83				321.77				5				939.43				291.96

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	4.33	4.33	4.78	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	18.55	22.88	20.49	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	24.66	47.54	27.23	52.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	15.59	63.13	17.22	69.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	27.43	90.56	30.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				90.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.02	5.02	10.00	10.00	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.36	5.38	0.05	10.05	0.00	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	0.72	6.09	0.25	10.30	0.02	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	1.79	7.89	0.67	10.97	0.05	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	25	1.08	8.96	0.37	11.34	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	0.72	9.68	1.63	12.97	0.13	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	44	6.09	15.77	9.07	22.04	0.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	54	3.58	19.35	8.21	30.25	0.63	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	63	3.23	22.58	13.57	43.82	1.05	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	75	4.30	26.88	12.03	55.85	0.93	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	85	3.58	30.47	22.82	78.67	1.76	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	91	2.15	32.62	10.31	88.98	0.80	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	99	2.87	35.48	10.97	99.95	0.85	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	115	5.73	41.22	66.64	166.59	5.15	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	134	6.81	48.03	124.78	291.37	9.65	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	172	13.62	61.65	169.86	461.23	13.13	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	202	10.75	72.40	386.38	847.61	29.88	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	224	7.89	80.29	182.42	1,030.03	14.11	79.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	44	268	15.77	96.06	172.03	1,202.07	13.30	92.95	3	3	100.00	100.00	3.41	3.41	100.00	100.00	1.98	0.28
20	500,000	UP		11	279	3.94	100.00	91.15	1,293.21	7.05	100.00	0	3	0.00	100.00	0.00	3.41	0.00	100.00	0.00	0.26
				279				1,293.21				3				3.41				0.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.66	0.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.37	1.03	0.17	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	1.82	2.85	0.83	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	1.19	4.04	0.54	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	3.65	7.68	1.65	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	1.38	9.06	0.63	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	4.58	13.64	2.08	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	5.13	18.77	2.32	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	6.19	24.96	2.81	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	16.02	40.98	7.27	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	18.19	59.18	8.25	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	10.04	69.22	4.55	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	23.70	92.93	10.75	42.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	20.64	113.57	9.36	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	12.53	126.10	5.68	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	1.44	127.54	0.65	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.17	70.83	0.00	127.54	0.00	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	19	8.33	79.17	17.08	144.62	7.74	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	24	20.83	100.00	75.93	220.55	34.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				220.55				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.34	0.41	0.40	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.51	0.92	0.61	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	2.06	2.98	2.45	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	19.13	22.11	22.75	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	18.66	40.76	22.19	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	23.49	64.26	27.94	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	17.63	81.88	20.96	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	1.68	80.20	2.00	95.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	3.89	84.09	4.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				84.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.18	3.18	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.35	3.53	0.06	0.21	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	1.77	5.30	0.76	0.97	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	1.77	7.07	1.14	2.12	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	31	3.89	10.95	4.54	6.65	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	33	0.71	11.66	1.88	8.53	0.11	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	40	2.47	14.13	9.92	18.45	0.61	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	56	5.65	19.79	18.94	37.40	1.16	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	63	2.47	22.26	5.14	42.53	0.31	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	71	2.83	25.09	14.14	56.68	0.86	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	84	4.59	29.68	16.44	73.12	1.01	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	101	6.01	35.69	48.24	121.36	2.95	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	115	4.95	40.64	56.49	177.85	3.45	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	130	5.30	45.94	57.16	235.01	3.49	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	144	4.95	50.88	56.80	291.81	3.47	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	177	11.66	62.54	329.46	621.27	20.14	37.97	1	1	20.00	20.00	59.58	59.58	6.02	6.02	18.08	9.59
17	20,000	50,000	35,000	33	210	11.66	74.20	283.12	904.39	17.30	55.28	1	2	20.00	40.00	1.36	60.94	0.14	6.16	0.48	6.74
18	50,000	100,000	75,000	26	236	9.19	83.39	330.56	1,234.96	20.20	75.48	1	3	20.00	60.00	0.00	60.94	0.00	6.16	0.00	4.93
19	100,000	500,000	300,000	34	270	12.01	95.41	375.13	1,610.08	22.93	98.41	1	4	20.00	80.00	918.49	979.42	92.80	98.95	244.85	60.83
20	500,000	UP		13	283	4.59	100.00	25.98	1,636.06	1.59	100.00	1	5	20.00	100.00	10.34	989.77	1.05	100.00	39.82	60.50
				283				1,636.06				5				989.77				60.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	5.46	5.46	10.77	10.77	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	55	0.21	5.67	0.01	10.77	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	60	0.52	6.19	0.55	11.32	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	68	0.82	7.01	0.93	12.26	0.05	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	85	1.75	8.76	2.37	14.62	0.11	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	123	3.92	12.68	4.13	18.76	0.20	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	141	1.86	14.54	2.48	21.24	0.12	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	167	2.68	17.22	6.82	28.06	0.33	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	194	2.78	20.00	17.31	45.38	0.84	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	27	221	2.78	22.78	6.58	51.96	0.32	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	239	1.86	24.64	13.96	65.92	0.67	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	277	3.92	28.56	16.71	82.63	0.81	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	300	2.37	30.93	36.54	119.17	1.76	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	357	5.88	36.80	92.62	211.79	4.47	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	382	2.58	39.38	135.41	347.19	6.53	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	444	6.39	45.77	212.82	560.01	10.27	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	67	511	6.91	52.68	322.64	882.65	15.57	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	77	588	7.94	60.62	226.00	1,108.65	10.90	53.49	2	2	13.33	13.33	3.80	3.80	0.08	0.08	1.68	0.34
19	100,000	500,000	300,000	113	701	11.65	72.27	406.29	1,514.93	19.60	73.10	8	10	53.33	66.67	131.45	135.25	2.92	3.01	32.35	8.93
20	500,000	UP		269	970	27.73	100.00	557.51	2,072.45	26.90	100.00	5	15	33.33	100.00	4,363.14	4,498.39	96.99	100.00	782.61	217.06
				970				2,072.45				15				4,498.39				217.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.92	1.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.92	3.85	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	5.77	9.62	0.57	0.66	0.26	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	5.77	15.38	1.79	2.45	0.81	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	3.85	19.23	0.80	3.24	0.36	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	15	9.62	28.85	3.29	6.53	1.49	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	18	5.77	34.62	3.25	9.78	1.48	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	5.77	40.38	3.43	13.21	1.56	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	24	5.77	46.15	6.02	19.24	2.73	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	26	3.85	50.00	6.28	25.52	2.85	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	1.92	51.92	4.39	29.90	1.99	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	30	5.77	57.69	3.08	32.98	1.40	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	32	3.85	61.54	12.45	45.43	5.65	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	40	15.38	76.92	56.23	101.66	25.51	46.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	1.92	78.85	12.12	113.78	5.50	51.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	47	11.54	90.38	38.08	151.86	17.28	68.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	49	3.85	94.23	25.26	177.12	11.46	80.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	52	5.77	100.00	43.28	220.40	19.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	220.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	52	0.00	100.00	0.00	220.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					52				220.40				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.04	4.08	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.04	6.12	2.79	2.80	1.73	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.04	8.16	0.23	3.03	0.14	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.04	10.20	9.16	12.19	5.69	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.04	12.24	10.20	22.39	6.34	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.04	14.29	15.54	37.93	9.65	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.04	16.33	8.71	46.64	5.41	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.04	18.37	9.99	56.63	6.21	35.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.04	20.41	10.49	67.12	6.52	41.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.04	22.45	11.78	78.90	7.32	49.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.04	24.49	10.41	89.31	6.47	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.04	26.53	13.30	102.62	8.27	63.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.04	28.57	12.14	114.75	7.54	71.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.04	30.61	17.40	132.15	10.81	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.04	32.65	24.63	156.78	15.30	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.04	34.69	0.13	156.91	0.08	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	2.04	36.73	0.13	157.03	0.08	97.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		31	49	63.27	100.00	3.91	160.95	2.43	100.00	5	5	100.00	100.00	30.27	30.27	100.00	100.00	773.37	18.81
				49				160.95				5				30.27				18.81	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	129	129	46.40	46.40	150.28	150.28	13.13	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	135	2.16	48.56	38.13	188.41	3.33	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	136	0.36	48.92	0.01	188.42	0.00	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	137	0.36	49.28	0.54	188.96	0.05	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	138	0.36	49.64	0.00	188.96	0.00	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	143	1.80	51.44	0.00	188.96	0.00	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	151	2.88	54.32	2.18	191.13	0.19	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	156	1.80	56.12	6.66	197.79	0.58	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	165	3.24	59.35	8.60	206.39	0.75	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	168	1.08	60.43	2.54	208.93	0.22	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	169	0.36	60.79	2.80	211.73	0.24	18.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	173	1.44	62.23	18.26	229.99	1.59	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	179	2.16	64.39	19.25	249.24	1.68	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	185	2.16	66.55	34.26	283.50	2.99	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	188	1.08	67.63	33.08	316.58	2.89	27.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	206	6.47	74.10	92.20	408.78	8.05	35.71	1	1	50.00	50.00	166.46	166.46	10.16	10.16	180.54	40.72
17	20,000	50,000	35,000	22	228	7.91	82.01	322.98	731.76	28.21	63.92	0	1	0.00	50.00	0.00	166.46	0.00	10.16	0.00	22.75
18	50,000	100,000	75,000	11	239	3.96	85.97	102.42	834.19	8.95	72.87	0	1	0.00	50.00	0.00	166.46	0.00	10.16	0.00	19.95
19	100,000	500,000	300,000	20	259	7.19	93.17	243.23	1,077.42	21.25	94.12	0	1	0.00	50.00	0.00	166.46	0.00	10.16	0.00	15.45
20	500,000	UP		19	278	6.83	100.00	67.30	1,144.72	5.88	100.00	1	2	50.00	100.00	1,471.44	1,637.90	89.84	100.00	2186.33	143.08
				278				1,144.72				2				1,637.90				143.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	9.21	9.21	0.18	0.18	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.32	10.53	0.13	0.31	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.32	11.84	0.28	0.59	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.32	13.16	0.61	1.20	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	15	6.58	19.74	2.68	3.88	0.61	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	20	6.58	26.32	6.08	9.97	1.39	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	28	10.53	36.84	7.06	17.03	1.61	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	36	10.53	47.37	11.27	28.30	2.58	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	37	1.32	48.68	3.44	31.74	0.79	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	1.32	50.00	3.82	35.56	0.87	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	41	3.95	53.95	9.59	45.15	2.19	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	43	2.63	56.58	10.64	55.79	2.43	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	50	9.21	65.79	47.66	103.46	10.90	23.65	1	1	100.00	100.00	32.55	32.55	100.00	100.00	68.29	31.46
14	5,000	7,500	6,250	1	51	1.32	67.11	7.39	110.84	1.69	25.34	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	29.36
15	7,500	10,000	8,750	2	53	2.63	69.74	5.18	116.03	1.18	26.52	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	28.05
16	10,000	20,000	15,000	7	60	9.21	78.95	107.69	223.72	24.62	51.14	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	14.55
17	20,000	50,000	35,000	9	69	11.84	90.79	92.82	316.53	21.22	72.36	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	10.28
18	50,000	100,000	75,000	3	72	3.95	94.74	39.20	355.73	8.96	81.32	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	9.15
19	100,000	500,000	300,000	4	76	5.26	100.00	81.71	437.44	18.68	100.00	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	7.44
20	500,000	UP		0	76	0.00	100.00	0.00	437.44	0.00	100.00	0	1	0.00	100.00	0.00	32.55	0.00	100.00	0.00	7.44
					76				437.44				1				32.55				7.44

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.65	4.65	2.76	2.76	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.33	6.98	6.09	8.85	0.65	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.33	9.30	0.70	9.55	0.07	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.33	11.63	0.61	10.15	0.06	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.33	13.95	0.02	10.18	0.00	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.33	16.28	3.17	13.34	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.33	18.60	0.00	13.34	0.00	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.33	20.93	2.20	15.54	0.23	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.33	23.26	1.57	17.12	0.17	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.33	25.58	10.54	27.65	1.12	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.33	27.91	5.90	33.55	0.63	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.33	30.23	4.28	37.83	0.46	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.33	32.56	2.85	40.68	0.30	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	16	4.65	37.21	10.02	50.70	1.07	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.33	39.53	0.59	51.28	0.06	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	2.33	41.86	0.30	51.58	0.03	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	29	25.58	67.44	88.45	140.03	9.42	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	34	11.63	79.07	182.54	322.57	19.44	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	37	6.98	86.05	477.57	800.14	50.85	85.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	43	13.95	100.00	139.00	939.14	14.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				939.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	1.29	1.29	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	1.58	2.86	1.34	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	2.40	5.26	2.04	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	0.18	5.44	0.16	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	0.24	5.69	0.21	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	0.47	6.15	0.40	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	0.35	6.50	0.30	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	9.00	15.50	7.67	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	1.27	16.77	1.08	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	11.34	28.10	9.66	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	30.00	58.10	25.55	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	13.71	71.81	11.68	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	0.00	71.81	0.00	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	3.10	74.90	2.64	63.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	4.10	79.01	3.50	67.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	16.50	95.51	14.06	81.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	21.89	117.40	18.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				117.40				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	8.03	8.03	8.11	8.11	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	0.33	8.36	0.08	8.19	0.01	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	28	1.00	9.36	0.71	8.90	0.06	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	30	0.67	10.03	1.06	9.96	0.09	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	43	4.35	14.38	4.87	14.83	0.42	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	47	1.34	15.72	3.39	18.23	0.29	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	52	1.67	17.39	5.14	23.36	0.44	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	56	1.34	18.73	6.65	30.01	0.57	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	79	7.69	26.42	27.79	57.80	2.39	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	97	6.02	32.44	15.16	72.96	1.30	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	104	2.34	34.78	12.19	85.15	1.05	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	118	4.68	39.46	25.68	110.83	2.21	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	128	3.34	42.81	9.55	120.38	0.82	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	143	5.02	47.83	46.53	166.91	4.00	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	167	8.03	55.85	47.53	214.44	4.08	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	206	13.04	68.90	258.27	472.70	22.19	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	233	9.03	77.93	232.40	705.10	19.97	60.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	247	4.68	82.61	128.13	833.23	11.01	71.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	32	279	10.70	93.31	143.34	976.57	12.32	83.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		20	299	6.69	100.00	187.18	1,163.75	16.08	100.00	2	2	100.00	100.00	750.39	750.39	100.00	100.00	400.90	64.48
				299				1,163.75				2				750.39				64.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2262 FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.11	2.11	4.70	4.70	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.05	3.16	0.04	4.74	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	3.16	6.32	0.50	5.24	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.05	7.37	0.46	5.70	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	2.11	9.47	1.01	6.72	0.11	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	14	5.26	14.74	5.66	12.37	0.62	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	21	7.37	22.11	0.82	13.19	0.09	1.44	1	1	50.00	50.00	62.58	62.58	12.22	12.22	7661.03	474.47
8	1,000	1,500	1,250	6	27	6.32	28.42	10.37	23.56	1.14	2.58	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	265.64
9	1,500	2,000	1,750	3	30	3.16	31.58	7.94	31.50	0.87	3.45	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	198.64
10	2,000	2,500	2,250	3	33	3.16	34.74	11.14	42.64	1.22	4.67	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	146.74
11	2,500	3,000	2,750	1	34	1.05	35.79	0.33	42.97	0.04	4.71	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	145.63
12	3,000	4,000	3,500	4	38	4.21	40.00	31.70	74.67	3.47	8.18	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	83.80
13	4,000	5,000	4,500	6	44	6.32	46.32	33.76	108.43	3.70	11.88	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	57.71
14	5,000	7,500	6,250	4	48	4.21	50.53	39.63	148.07	4.34	16.22	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	42.26
15	7,500	10,000	8,750	7	55	7.37	57.89	55.93	204.00	6.13	22.34	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	30.68
16	10,000	20,000	15,000	10	65	10.53	68.42	116.79	320.78	12.79	35.13	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	19.51
17	20,000	50,000	35,000	3	68	3.16	71.58	84.20	404.98	9.22	44.36	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	15.45
18	50,000	100,000	75,000	13	81	13.68	85.26	202.93	607.91	22.23	66.58	0	1	0.00	50.00	0.00	62.58	0.00	12.22	0.00	10.29
19	100,000	500,000	300,000	10	91	10.53	95.79	233.40	841.32	25.56	92.14	1	2	50.00	100.00	449.59	512.16	87.78	100.00	192.62	60.88
20	500,000	UP		4	95	4.21	100.00	71.72	913.04	7.86	100.00	0	2	0.00	100.00	0.00	512.16	0.00	100.00	0.00	56.09
				95				913.04				2				512.16				56.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	27.37	27.37	13.91	13.91	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	54	2.79	30.17	0.54	14.45	0.08	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	58	2.23	32.40	1.12	15.57	0.18	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	61	1.68	34.08	1.24	16.81	0.20	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	64	1.68	35.75	1.60	18.41	0.25	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	74	5.59	41.34	4.66	23.07	0.73	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	77	1.68	43.02	1.88	24.95	0.29	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	84	3.91	46.93	6.02	30.98	0.95	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	91	3.91	50.84	13.25	44.23	2.08	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	96	2.79	53.63	3.61	47.84	0.57	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	99	1.68	55.31	3.34	51.19	0.52	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	103	2.23	57.54	12.85	64.04	2.02	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	105	1.12	58.66	12.15	76.19	1.91	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	113	4.47	63.13	33.41	109.60	5.24	17.20	1	1	100.00	100.00	6,889.09	6,889.09	100.00	100.00	20620.85	6285.52
15	7,500	10,000	8,750	4	117	2.23	65.36	11.14	120.74	1.75	18.95	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	5705.71
16	10,000	20,000	15,000	20	137	11.17	76.54	205.80	326.54	32.30	51.25	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	2109.73
17	20,000	50,000	35,000	15	152	8.38	84.92	197.49	524.02	30.99	82.24	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1314.65
18	50,000	100,000	75,000	12	164	6.70	91.62	41.79	565.82	6.56	88.80	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1217.54
19	100,000	500,000	300,000	4	168	2.23	93.85	31.32	597.14	4.91	93.71	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1153.69
20	500,000	UP		11	179	6.15	100.00	40.05	637.18	6.29	100.00	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1081.18
				179				637.18				1				6,889.09				1081.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.41	0.41	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.40	0.81	0.52	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	1.63	2.44	2.13	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	0.91	3.36	1.19	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	1.72	5.08	2.25	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	3.68	8.76	4.80	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	6.61	15.36	8.64	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	3.65	19.01	4.77	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	17.81	36.82	23.29	48.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	1.49	38.31	1.94	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	1.49	39.79	1.94	52.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	2.97	42.77	3.89	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	7.39	50.16	9.66	65.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	11.99	62.15	15.68	81.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	12.81	74.96	16.75	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	0.00	74.96	0.00	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	1.53	76.49	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	76.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	76.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				76.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.57	10.71	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.57	14.29	0.51	0.61	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.57	17.86	0.35	0.96	0.17	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.57	21.43	0.08	1.03	0.04	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.57	25.00	0.00	1.03	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	10.71	35.71	3.01	4.04	1.45	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	3.57	39.29	0.87	4.91	0.42	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	3.57	42.86	4.29	9.20	2.08	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.57	46.43	2.12	11.32	1.02	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.57	50.00	6.15	17.47	2.97	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.57	53.57	7.13	24.60	3.45	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.57	57.14	5.20	19.40	2.51	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	18	7.14	64.29	13.98	33.38	6.76	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.57	67.86	5.20	38.58	2.51	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	22	10.71	78.57	64.02	102.60	30.96	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	24	7.14	85.71	41.10	143.70	19.88	69.50	1	1	100.00	100.00	114.20	114.20	100.00	100.00	277.86	79.47
18	50,000	100,000	75,000	3	27	10.71	96.43	59.97	203.67	29.00	98.51	0	1	0.00	100.00	0.00	114.20	0.00	100.00	0.00	56.07
19	100,000	500,000	300,000	1	28	3.57	100.00	3.09	206.76	1.49	100.00	0	1	0.00	100.00	0.00	114.20	0.00	100.00	0.00	55.23
20	500,000	UP		0	28	0.00	100.00	0.00	206.76	0.00	100.00	0	1	0.00	100.00	0.00	114.20	0.00	100.00	0.00	55.23
					28				206.76				1				114.20				55.23

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	4.17	4.17	1.45	1.45	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	21	2.08	6.25	1.60	3.05	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	30	2.68	8.93	1.96	5.01	0.15	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	41	3.27	12.20	3.17	8.18	0.24	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	60	5.65	17.86	9.31	17.49	0.69	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	81	6.25	24.11	16.81	34.31	1.25	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	87	1.79	25.89	5.32	39.62	0.40	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	116	8.63	34.52	52.76	92.38	3.92	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	130	4.17	38.69	26.23	118.61	1.95	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	140	2.98	41.67	23.09	141.70	1.72	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	152	3.57	45.24	22.17	163.87	1.65	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	157	1.49	46.73	21.70	185.57	1.61	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	179	6.55	53.27	82.37	267.94	6.12	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	215	10.71	63.99	108.88	376.82	8.09	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	229	4.17	68.15	129.67	506.49	9.63	37.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	259	8.93	77.08	211.94	718.44	15.74	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	283	7.14	84.23	251.92	970.36	18.71	72.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	40	323	11.90	96.13	167.08	1,137.44	12.41	84.50	1	1	50.00	50.00	2.47	2.47	43.51	43.51	1.48	0.22
19	100,000	500,000	300,000	10	333	2.98	99.11	139.30	1,276.74	10.35	94.84	1	2	50.00	100.00	3.21	5.68	56.49	100.00	2.30	0.44
20	500,000	UP		3	336	0.89	100.00	69.41	1,346.15	5.16	100.00	0	2	0.00	100.00	0.00	5.68	0.00	100.00	0.00	0.42
				336				1,346.15				2				5.68				0.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.81	0.81	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.81	1.63	1.53	1.53	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.81	2.44	0.61	2.14	0.06	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.81	3.25	1.90	4.05	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.81	4.07	1.04	5.09	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	0.81	4.88	1.25	6.34	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.81	5.69	1.23	7.58	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	2.44	8.13	3.04	10.62	0.28	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	19	7.32	15.45	43.71	54.33	3.96	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	23	3.25	18.70	8.97	63.30	0.81	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	26	2.44	21.14	14.19	77.49	1.29	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	33	5.69	26.83	30.48	107.98	2.76	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	43	8.13	34.96	60.90	168.88	5.52	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	60	13.82	48.78	108.86	277.74	9.87	25.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	65	4.07	52.85	104.03	381.77	9.43	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	96	25.20	78.05	476.69	858.46	43.22	77.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	109	10.57	88.62	191.28	1,049.74	17.34	95.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	117	6.50	95.12	22.41	1,072.15	2.03	97.21	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.01	0.00
19	100,000	500,000	300,000	2	119	1.63	96.75	4.27	1,076.42	0.39	97.60	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
20	500,000	UP		4	123	3.25	100.00	26.47	1,102.89	2.40	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
				123				1,102.89				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.76	0.76	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	1.38	2.14	0.55	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	1.63	3.77	0.65	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	1.78	5.55	0.71	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	3.02	8.57	1.21	3.44	1	1	100.00	100.00	298.30	298.30	100.00	100.00	9870.19	3479.45
7	750	1,000	875	1	6	2.78	16.67	3.42	11.99	1.37	4.81	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	2487.57
8	1,000	1,500	1,250	1	7	2.78	19.44	11.01	23.00	4.42	9.23	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	1297.14
9	1,500	2,000	1,750	1	8	2.78	22.22	11.53	34.52	4.63	13.86	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	864.03
10	2,000	2,500	2,250	1	9	2.78	25.00	0.97	35.49	0.39	14.25	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	840.47
11	2,500	3,000	2,750	1	10	2.78	27.78	0.00	35.49	0.00	14.25	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	840.47
12	3,000	4,000	3,500	1	11	2.78	30.56	0.80	36.30	0.32	14.57	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	821.86
13	4,000	5,000	4,500	1	12	2.78	33.33	0.46	36.76	0.19	14.75	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	811.51
14	5,000	7,500	6,250	2	14	5.56	38.89	12.07	48.83	4.85	19.60	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	610.86
15	7,500	10,000	8,750	1	15	2.78	41.67	17.68	66.51	7.10	26.70	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	448.48
16	10,000	20,000	15,000	3	18	8.33	50.00	19.09	85.61	7.66	34.36	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	348.45
17	20,000	50,000	35,000	6	24	16.67	66.67	15.50	101.11	6.22	40.58	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	295.03
18	50,000	100,000	75,000	4	28	11.11	77.78	15.69	116.80	6.30	46.88	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	255.40
19	100,000	500,000	300,000	3	31	8.33	86.11	38.71	155.51	15.54	62.42	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	191.82
20	500,000	UP		5	36	13.89	100.00	93.62	249.13	37.58	100.00	0	1	0.00	100.00	0.00	298.30	0.00	100.00	0.00	119.74
				36				249.13				1				298.30				119.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	3.28	3.28	3.35	3.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	38	0.50	3.78	4.35	1.01	0.06	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	43	0.50	4.27	0.60	0.41	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	51	0.80	5.07	1.00	0.59	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	55	0.40	5.47	0.06	0.53	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	63	0.80	6.26	13.29	12.75	0.20	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	83	1.99	8.25	37.53	50.28	0.56	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	96	1.29	9.54	31.97	82.25	0.48	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	128	3.18	12.72	30.80	113.05	0.46	1.68	2	2	15.38	15.38	2.75	2.75	0.09	0.09	8.92	2.43
10	2,000	2,500	2,250	10	138	0.99	13.72	13.93	126.99	0.21	1.89	1	3	7.69	23.08	0.75	3.50	0.03	0.12	5.42	2.76
11	2,500	3,000	2,750	11	149	1.09	14.81	43.13	170.11	0.64	2.53	0	3	0.00	23.08	0.00	3.50	0.00	0.12	0.00	2.06
12	3,000	4,000	3,500	14	163	1.39	16.20	42.47	212.58	0.63	3.17	0	3	0.00	23.08	0.00	3.50	0.00	0.12	0.00	1.65
13	4,000	5,000	4,500	19	182	1.89	18.09	47.76	260.34	0.71	3.88	0	3	0.00	23.08	0.00	3.50	0.00	0.12	0.00	1.34
14	5,000	7,500	6,250	35	217	3.48	21.57	297.04	557.39	4.42	8.30	0	3	0.00	23.08	0.00	3.50	0.00	0.12	0.00	0.63
15	7,500	10,000	8,750	25	242	2.49	24.06	115.52	672.90	1.72	10.02	0	3	0.00	23.08	0.00	3.50	0.00	0.12	0.00	0.52
16	10,000	20,000	15,000	131	373	13.02	37.08	946.51	1,619.41	14.10	24.12	3	6	23.08	46.15	15.00	18.50	0.51	0.63	1.58	1.14
17	20,000	50,000	35,000	99	472	9.84	46.92	1,034.03	2,653.44	15.40	39.52	2	8	15.38	61.54	2,893.03	2,911.53	98.51	99.14	279.78	109.73
18	50,000	100,000	75,000	99	571	9.84	56.76	980.98	3,634.42	14.61	54.12	4	12	30.77	92.31	25.11	2,936.64	0.86	100.00	2.56	80.80
19	100,000	500,000	300,000	324	895	32.21	88.97	1,482.69	5,117.11	22.08	76.20	1	13	7.69	100.00	0.00	2,936.64	0.00	100.00	0.00	57.39
20	500,000	UP		111	1,006	11.03	100.00	1,597.83	6,714.94	23.80	100.00	0	13	0.00	100.00	0.00	2,936.64	0.00	100.00	0.00	43.73
				1,006				6,714.94				13				2,936.64				43.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	4.21	4.21	3.04	3.04	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	1.15	5.36	0.46	3.50	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	17	1.15	6.51	0.92	4.41	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.38	6.90	0.09	4.33	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	26	3.07	9.96	6.26	10.59	0.28	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	0.38	10.34	1.73	12.32	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	29	0.77	11.11	4.67	16.99	0.21	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	36	2.68	13.79	12.56	29.55	0.57	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	43	2.68	16.48	31.76	61.31	1.44	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	50	2.68	19.16	20.87	82.18	0.95	3.73	1	1	20.00	20.00	1.83	1.83	3.89	3.89	8.77	2.23
11	2,500	3,000	2,750	5	55	1.92	21.07	25.86	108.04	1.17	4.90	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	1.69
12	3,000	4,000	3,500	7	62	2.68	23.75	43.69	151.74	1.98	6.88	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	1.21
13	4,000	5,000	4,500	7	69	2.68	26.44	27.32	179.06	1.24	8.12	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	1.02
14	5,000	7,500	6,250	10	79	3.83	30.27	64.58	243.64	2.93	11.05	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	0.75
15	7,500	10,000	8,750	11	90	4.21	34.48	84.05	327.69	3.81	14.86	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	0.56
16	10,000	20,000	15,000	30	120	11.49	45.98	339.81	667.49	15.41	30.27	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	0.27
17	20,000	50,000	35,000	48	168	18.39	64.37	489.04	1,156.53	22.18	52.45	0	1	0.00	20.00	0.00	1.83	0.00	3.89	0.00	0.16
18	50,000	100,000	75,000	26	194	9.96	74.33	436.47	1,593.00	19.79	72.24	1	2	20.00	40.00	39.87	41.70	84.72	88.61	9.13	2.62
19	100,000	500,000	300,000	23	217	8.81	83.14	374.47	1,967.48	16.98	89.23	2	4	40.00	80.00	5.00	46.70	10.62	99.24	1.34	2.37
20	500,000	UP		44	261	16.86	100.00	237.59	2,205.07	10.77	100.00	1	5	20.00	100.00	0.36	47.06	0.76	100.00	0.15	2.13
				261				2,205.07				5				47.06				2.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.03	5.03	4.34	4.34	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.34	5.37	0.00	4.34	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	27	3.69	9.06	0.87	3.47	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	31	1.34	10.40	0.06	3.41	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	37	2.01	12.42	1.90	1.50	0.16	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	41	1.34	13.76	5.62	4.11	0.47	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	48	2.35	16.11	1.87	5.98	0.16	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	55	2.35	18.46	8.30	14.28	0.69	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	64	3.02	21.48	3.92	18.19	0.33	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	70	2.01	23.49	3.71	21.91	0.31	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	82	4.03	27.52	37.33	59.24	3.11	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	100	6.04	33.56	46.65	105.89	3.89	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	111	3.69	37.25	34.98	140.86	2.91	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	125	4.70	41.95	26.21	167.08	2.18	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	135	3.36	45.30	51.78	218.85	4.31	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	169	11.41	56.71	239.80	458.65	19.97	38.19	1	1	100.00	100.00	5.22	5.22	100.00	100.00	2.18	1.14
17	20,000	50,000	35,000	54	223	18.12	74.83	362.88	821.53	30.22	68.41	0	1	0.00	100.00	0.00	5.22	0.00	100.00	0.00	0.64
18	50,000	100,000	75,000	38	261	12.75	87.58	197.23	1,018.76	16.42	84.84	0	1	0.00	100.00	0.00	5.22	0.00	100.00	0.00	0.51
19	100,000	500,000	300,000	18	279	6.04	93.62	175.53	1,194.29	14.62	99.46	0	1	0.00	100.00	0.00	5.22	0.00	100.00	0.00	0.44
20	500,000	UP		19	298	6.38	100.00	6.54	1,200.82	0.54	100.00	0	1	0.00	100.00	0.00	5.22	0.00	100.00	0.00	0.44
				298				1,200.82				1				5.22				0.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	196	196	12.35	12.35	57.53	57.53	0.74	0.74	1	1	4.35	4.35	102.37	102.37	1.89	1.89	177.93	177.93
2	50	100	75	18	214	1.13	13.48	0.11	57.42	0.00	0.74	0	1	0.00	4.35	0.00	102.37	0.00	1.89	0.00	178.28
3	100	200	150	23	237	1.45	14.93	4.25	61.67	0.05	0.80	0	1	0.00	4.35	0.00	102.37	0.00	1.89	0.00	166.00
4	200	300	250	17	254	1.07	16.01	2.26	63.93	0.03	0.83	1	2	4.35	8.70	96.46	198.82	1.79	3.68	4270.10	311.02
5	300	500	400	32	286	2.02	18.02	3.74	67.67	0.05	0.88	0	2	0.00	8.70	0.00	198.82	0.00	3.68	0.00	293.81
6	500	750	625	25	311	1.58	19.60	9.70	77.37	0.13	1.00	0	2	0.00	8.70	0.00	198.82	0.00	3.68	0.00	256.97
7	750	1,000	875	56	367	3.53	23.13	24.28	101.65	0.31	1.31	1	3	4.35	13.04	8.61	207.44	0.16	3.84	35.48	204.07
8	1,000	1,500	1,250	69	436	4.35	27.47	21.72	123.37	0.28	1.60	0	3	0.00	13.04	0.00	207.44	0.00	3.84	0.00	168.14
9	1,500	2,000	1,750	41	477	2.58	30.06	51.73	175.09	0.67	2.26	0	3	0.00	13.04	0.00	207.44	0.00	3.84	0.00	118.47
10	2,000	2,500	2,250	46	523	2.90	32.96	45.52	220.62	0.59	2.85	0	3	0.00	13.04	0.00	207.44	0.00	3.84	0.00	94.03
11	2,500	3,000	2,750	61	584	3.84	36.80	65.46	286.07	0.85	3.70	1	4	4.35	17.39	1,014.38	1,221.81	18.77	22.61	1549.70	427.10
12	3,000	4,000	3,500	60	644	3.78	40.58	109.90	395.97	1.42	5.12	0	4	0.00	17.39	0.00	1,221.81	0.00	22.61	0.00	308.56
13	4,000	5,000	4,500	39	683	2.46	43.04	124.00	519.97	1.60	6.73	0	4	0.00	17.39	0.00	1,221.81	0.00	22.61	0.00	234.98
14	5,000	7,500	6,250	84	767	5.29	48.33	412.23	932.20	5.33	12.06	0	4	0.00	17.39	0.00	1,221.81	0.00	22.61	0.00	131.07
15	7,500	10,000	8,750	60	827	3.78	52.11	352.71	1,284.92	4.56	16.62	0	4	0.00	17.39	0.00	1,221.81	0.00	22.61	0.00	95.09
16	10,000	20,000	15,000	154	981	9.70	61.81	1,056.05	2,340.97	13.66	30.28	2	6	8.70	26.09	3,102.78	4,324.59	57.42	80.03	293.81	184.74
17	20,000	50,000	35,000	225	1,206	14.18	75.99	1,794.95	4,135.91	23.22	53.50	4	10	17.39	43.48	52.02	4,376.62	0.96	80.99	2.90	105.82
18	50,000	100,000	75,000	144	1,350	9.07	85.07	1,289.18	5,425.09	16.68	70.18	0	10	0.00	43.48	0.00	4,376.62	0.00	80.99	0.00	80.67
19	100,000	500,000	300,000	183	1,533	11.53	96.60	1,966.61	7,391.70	25.44	95.61	13	23	56.52	100.00	1,027.07	5,403.68	19.01	100.00	52.23	73.10
20	500,000	UP		54	1,587	3.40	100.00	339.01	7,730.71	4.39	100.00	0	23	0.00	100.00	0.00	5,403.68	0.00	100.00	0.00	69.90
				1,587				7,730.71				23				5,403.68				69.90	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	9.68	9.68	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	21	1.61	11.29	0.86	1.00	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	27	3.23	14.52	0.92	1.92	0.09	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	34	3.76	18.28	2.41	4.33	0.25	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	40	3.23	21.51	4.75	9.09	0.49	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	51	5.91	27.42	8.73	17.82	0.90	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	58	3.76	31.18	9.19	27.01	0.95	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	70	6.45	37.63	13.45	40.45	1.38	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	77	3.76	41.40	24.04	64.50	2.47	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	84	3.76	45.16	20.88	85.38	2.15	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	90	3.23	48.39	13.72	99.10	1.41	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	92	1.08	49.46	14.87	113.97	1.53	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	101	4.84	54.30	66.63	180.60	6.85	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	113	6.45	60.75	87.97	268.57	9.05	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	129	8.60	69.35	115.23	383.80	11.85	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	146	9.14	78.49	195.85	579.65	20.15	59.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	170	12.90	91.40	263.79	843.45	27.14	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	171	0.54	91.94	32.08	875.52	3.30	90.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	186	8.06	100.00	96.56	972.08	9.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	186	0.00	100.00	0.00	972.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				186				972.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	6.58	6.58	7.51	7.51	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	38	0.18	6.76	0.01	7.50	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	51	2.31	9.07	1.90	9.40	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	61	1.78	10.85	1.29	10.69	0.06	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	74	2.31	13.17	0.98	11.67	0.04	0.52	1	1	11.11	11.11	8.79	8.79	2.22	2.22	901.45	75.37
6	500	750	625	6	80	1.07	14.23	4.09	15.76	0.18	0.70	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	55.82
7	750	1,000	875	9	89	1.60	15.84	9.78	25.53	0.43	1.13	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	34.44
8	1,000	1,500	1,250	27	116	4.80	20.64	9.48	35.01	0.42	1.55	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	25.12
9	1,500	2,000	1,750	9	125	1.60	22.24	9.38	25.63	0.42	1.14	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	34.31
10	2,000	2,500	2,250	16	141	2.85	25.09	29.90	55.53	1.33	2.46	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	15.84
11	2,500	3,000	2,750	18	159	3.20	28.29	40.46	95.99	1.80	4.26	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	9.16
12	3,000	4,000	3,500	13	172	2.31	30.60	51.96	147.95	2.31	6.57	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	5.94
13	4,000	5,000	4,500	24	196	4.27	34.88	94.30	242.26	4.19	10.75	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	3.63
14	5,000	7,500	6,250	40	236	7.12	41.99	72.50	314.75	3.22	13.97	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	2.79
15	7,500	10,000	8,750	41	277	7.30	49.29	69.50	384.25	3.09	17.06	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	2.29
16	10,000	20,000	15,000	63	340	11.21	60.50	322.92	707.17	14.33	31.39	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	1.24
17	20,000	50,000	35,000	65	405	11.57	72.06	692.09	1,399.27	30.72	62.12	0	1	0.00	11.11	0.00	8.79	0.00	2.22	0.00	0.63
18	50,000	100,000	75,000	62	467	11.03	83.10	315.02	1,714.29	13.98	76.10	5	6	55.56	66.67	146.83	155.63	37.02	39.23	46.61	9.08
19	100,000	500,000	300,000	73	540	12.99	96.09	521.39	2,235.67	23.15	99.25	2	8	22.22	88.89	240.01	395.63	60.50	99.74	46.03	17.70
20	500,000	UP		22	562	3.91	100.00	17.00	2,252.67	0.75	100.00	1	9	11.11	100.00	1.05	396.68	0.26	100.00	6.18	17.61
				562				2,252.67				9				396.68				17.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	8.08	8.08	58.63	58.63	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	64	0.68	8.77	4.99	63.62	0.07	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	70	0.82	9.59	3.58	67.20	0.05	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	73	0.41	10.00	4.61	71.81	0.06	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	78	0.68	10.68	9.70	81.51	0.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	91	1.78	12.47	14.59	96.10	0.20	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	105	1.92	14.38	51.23	147.33	0.71	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	138	4.52	18.90	140.64	287.97	1.94	3.98	1	1	11.11	11.11	756.26	756.26	4.63	4.63	537.73	262.62
9	1,500	2,000	1,750	40	178	5.48	24.38	168.54	456.51	2.33	6.31	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	165.66
10	2,000	2,500	2,250	29	207	3.97	28.36	134.32	590.83	1.86	8.17	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	128.00
11	2,500	3,000	2,750	19	226	2.60	30.96	213.77	804.60	2.96	11.13	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	93.99
12	3,000	4,000	3,500	62	288	8.49	39.45	508.23	1,312.83	7.03	18.15	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	57.61
13	4,000	5,000	4,500	54	342	7.40	46.85	353.92	1,666.75	4.89	23.05	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	45.37
14	5,000	7,500	6,250	65	407	8.90	55.75	715.61	2,382.37	9.90	32.94	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	31.74
15	7,500	10,000	8,750	36	443	4.93	60.68	596.47	2,978.84	8.25	41.19	0	1	0.00	11.11	0.00	756.26	0.00	4.63	0.00	25.39
16	10,000	20,000	15,000	89	532	12.19	72.88	1,228.02	4,206.87	16.98	58.17	2	3	22.22	33.33	11.50	767.77	0.07	4.70	0.94	18.25
17	20,000	50,000	35,000	67	599	9.18	82.05	1,363.69	5,570.55	18.86	77.03	5	8	55.56	88.89	15,563.97	16,331.73	95.25	99.94	1141.31	293.18
18	50,000	100,000	75,000	55	654	7.53	89.59	965.35	6,535.90	13.35	90.37	0	8	0.00	88.89	0.00	16,331.73	0.00	99.94	0.00	249.88
19	100,000	500,000	300,000	52	706	7.12	96.71	731.59	7,267.49	10.12	100.49	0	8	0.00	88.89	0.00	16,331.73	0.00	99.94	0.00	224.72
20	500,000	UP		24	730	3.29	100.00	35.48	7,232.01	0.49	100.00	1	9	11.11	100.00	9.11	16,340.84	0.06	100.00	25.67	225.95
				730				7,232.01				9				16,340.84				225.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	13.66	13.66	13.21	13.21	0.28	0.28	2	2	28.57	28.57	97.95	97.95	3.16	3.16	741.44	741.44
2	50	100	75	3	96	0.44	14.10	0.26	13.47	0.01	0.28	0	2	0.00	28.57	0.00	97.95	0.00	3.16	0.00	727.03
3	100	200	150	25	121	3.67	17.77	5.71	19.19	0.12	0.41	0	2	0.00	28.57	0.00	97.95	0.00	3.16	0.00	510.52
4	200	300	250	25	146	3.67	21.44	7.00	26.19	0.15	0.55	0	2	0.00	28.57	0.00	97.95	0.00	3.16	0.00	374.05
5	300	500	400	15	161	2.20	23.64	23.84	50.03	0.50	1.06	2	4	28.57	57.14	489.77	587.72	15.80	18.96	2054.08	1174.72
6	500	750	625	33	194	4.85	28.49	47.57	97.60	1.01	2.06	1	5	14.29	71.43	700.00	1,287.72	22.59	41.55	1471.46	1319.35
7	750	1,000	875	45	239	6.61	35.10	48.32	145.92	1.02	3.08	1	6	14.29	85.71	301.90	1,589.62	9.74	51.29	624.86	1089.40
8	1,000	1,500	1,250	61	300	8.96	44.05	86.56	232.48	1.83	4.92	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	683.76
9	1,500	2,000	1,750	19	319	2.79	46.84	87.69	320.18	1.85	6.77	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	496.48
10	2,000	2,500	2,250	23	342	3.38	50.22	61.32	381.50	1.30	8.07	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	416.68
11	2,500	3,000	2,750	21	363	3.08	53.30	75.66	457.15	1.60	9.67	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	347.72
12	3,000	4,000	3,500	45	408	6.61	59.91	253.06	710.22	5.35	15.02	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	223.82
13	4,000	5,000	4,500	38	446	5.58	65.49	216.80	927.01	4.58	19.60	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	171.48
14	5,000	7,500	6,250	46	492	6.75	72.25	357.63	1,284.65	7.56	27.16	0	6	0.00	85.71	0.00	1,589.62	0.00	51.29	0.00	123.74
15	7,500	10,000	8,750	29	521	4.26	76.51	273.85	1,558.50	5.79	32.95	1	7	14.29	100.00	1,509.52	3,099.15	48.71	100.00	551.22	198.85
16	10,000	20,000	15,000	61	582	8.96	85.46	930.10	2,488.60	19.66	52.61	0	7	0.00	100.00	0.00	3,099.15	0.00	100.00	0.00	124.53
17	20,000	50,000	35,000	54	636	7.93	93.39	1,332.75	3,821.35	28.18	80.79	0	7	0.00	100.00	0.00	3,099.15	0.00	100.00	0.00	81.10
18	50,000	100,000	75,000	29	665	4.26	97.65	614.90	4,436.24	13.00	93.79	0	7	0.00	100.00	0.00	3,099.15	0.00	100.00	0.00	69.86
19	100,000	500,000	300,000	12	677	1.76	99.41	260.44	4,696.68	5.51	99.30	0	7	0.00	100.00	0.00	3,099.15	0.00	100.00	0.00	65.99
20	500,000	UP		4	681	0.59	100.00	33.29	4,729.98	0.70	100.00	0	7	0.00	100.00	0.00	3,099.15	0.00	100.00	0.00	65.52
				681				4,729.98				7				3,099.15				65.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	7.14	7.14	1.25	1.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.38	9.52	0.62	1.87	0.12	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.38	11.90	0.99	2.86	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.38	14.29	1.02	3.87	0.20	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.38	16.67	2.22	6.09	0.44	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.38	19.05	2.22	3.87	0.44	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.38	21.43	2.48	6.35	0.49	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	4.76	26.19	10.28	16.64	2.04	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	14	7.14	33.33	8.04	24.68	1.59	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	19	11.90	45.24	7.88	32.56	1.56	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	2.38	47.62	0.00	32.56	0.00	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	22	4.76	52.38	15.19	47.75	3.01	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.38	54.76	5.08	52.83	1.01	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	2.38	57.14	22.89	75.72	4.54	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.38	59.52	4.66	80.38	0.92	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	28	7.14	66.67	132.98	213.36	26.35	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	35	16.67	83.33	147.44	360.80	29.22	71.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	36	2.38	85.71	56.09	416.90	11.12	82.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	42	14.29	100.00	87.73	504.62	17.38	100.00	1	1	100.00	100.00	6.87	6.87	100.00	100.00	7.83	1.36
20	500,000	UP		0	42	0.00	100.00	0.00	504.62	0.00	100.00	0	1	0.00	100.00	0.00	6.87	0.00	100.00	0.00	1.36
				42				504.62				1				6.87				1.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	1.30	1.30	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.06	1.36	0.07	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	2.81	4.16	3.33	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	17.82	21.99	21.11	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	15.73	37.72	18.63	44.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	41.84	79.56	49.57	94.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	3.68	83.24	4.36	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	1.17	84.42	1.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				84.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	3.58	3.58	9.03	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.26	15.79	14.95	18.52	37.75	46.78	1	1	100.00	100.00	1,285.72	1,285.72	100.00	100.00	8602.57	6942.04
4	200	300	250	1	4	5.26	21.05	1.56	20.08	3.95	50.73	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	6402.16
5	300	500	400	1	5	5.26	26.32	6.24	26.32	15.77	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
6	500	750	625	1	6	5.26	31.58	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
7	750	1,000	875	1	7	5.26	36.84	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
8	1,000	1,500	1,250	1	8	5.26	42.11	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
9	1,500	2,000	1,750	1	9	5.26	47.37	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
10	2,000	2,500	2,250	1	10	5.26	52.63	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
11	2,500	3,000	2,750	1	11	5.26	57.89	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13
12	3,000	4,000	3,500	1	12	5.26	63.16	2.65	28.98	6.70	73.20	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4436.99
13	4,000	5,000	4,500	1	13	5.26	68.42	10.61	39.59	26.80	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
14	5,000	7,500	6,250	1	14	5.26	73.68	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
15	7,500	10,000	8,750	1	15	5.26	78.95	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
16	10,000	20,000	15,000	1	16	5.26	84.21	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
17	20,000	50,000	35,000	1	17	5.26	89.47	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
18	50,000	100,000	75,000	1	18	5.26	94.74	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
19	100,000	500,000	300,000	1	19	5.26	100.00	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
20	500,000	UP		0	19	0.00	100.00	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68
				19				39.59				1				1,285.72				3247.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.13	6.25	0.00	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.13	9.38	1.56	1.57	0.94	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	9.38	18.75	1.83	3.40	1.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.13	21.88	3.89	7.29	2.35	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.13	25.00	4.70	11.99	2.84	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	6.25	31.25	6.40	18.38	3.87	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.13	34.38	1.36	17.02	0.82	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.13	37.50	4.74	21.76	2.86	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.13	40.63	3.16	24.92	1.91	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	15	6.25	46.88	7.90	32.82	4.77	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	18	9.38	56.25	5.92	38.74	3.58	23.41	1	1	100.00	100.00	162.37	162.37	100.00	100.00	2742.81	419.15
14	5,000	7,500	6,250	6	24	18.75	75.00	28.95	67.69	17.50	40.91	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	239.87
15	7,500	10,000	8,750	1	25	3.13	78.13	7.44	75.13	4.50	45.41	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	216.10
16	10,000	20,000	15,000	3	28	9.38	87.50	34.46	109.59	20.83	66.24	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	148.15
17	20,000	50,000	35,000	1	29	3.13	90.63	15.02	124.61	9.08	75.32	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	130.30
18	50,000	100,000	75,000	1	30	3.13	93.75	5.05	129.66	3.05	78.37	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	125.22
19	100,000	500,000	300,000	2	32	6.25	100.00	35.79	165.45	21.63	100.00	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	98.13
20	500,000	UP		0	32	0.00	100.00	0.00	165.45	0.00	100.00	0	1	0.00	100.00	0.00	162.37	0.00	100.00	0.00	98.13
				32				165.45				1				162.37				98.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.83	0.83	35.26	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.52	2.35	64.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				2.35				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	9.95	9.95	0.11	0.11	0.01	0.01	2	2	40.00	40.00	8.79	8.79	51.91	51.91	7852.69	7852.69
2	50	100	75	3	22	1.57	11.52	4.35	4.46	0.38	0.39	0	2	0.00	40.00	0.00	8.79	0.00	51.91	0.00	197.23
3	100	200	150	7	29	3.66	15.18	0.16	4.62	0.01	0.41	1	3	20.00	60.00	2.20	10.99	12.98	64.89	1389.59	238.09
4	200	300	250	4	33	2.09	17.28	5.58	10.19	0.49	0.90	0	3	0.00	60.00	0.00	10.99	0.00	64.89	0.00	107.83
5	300	500	400	8	41	4.19	21.47	5.26	15.45	0.46	1.37	1	4	20.00	80.00	3.75	14.74	22.14	87.02	71.33	95.41
6	500	750	625	3	44	1.57	23.04	8.07	23.52	0.71	2.08	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	62.68
7	750	1,000	875	6	50	3.14	26.18	8.29	31.81	0.73	2.81	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	46.35
8	1,000	1,500	1,250	14	64	7.33	33.51	12.60	44.41	1.11	3.92	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	33.20
9	1,500	2,000	1,750	11	75	5.76	39.27	32.79	77.20	2.90	6.82	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	19.10
10	2,000	2,500	2,250	3	78	1.57	40.84	20.76	97.96	1.83	8.65	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	15.05
11	2,500	3,000	2,750	8	86	4.19	45.03	8.96	106.91	0.79	9.45	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	13.79
12	3,000	4,000	3,500	4	90	2.09	47.12	35.68	142.60	3.15	12.60	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	10.34
13	4,000	5,000	4,500	5	95	2.62	49.74	94.73	237.33	8.37	20.97	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	6.21
14	5,000	7,500	6,250	4	99	2.09	51.83	41.44	278.76	3.66	24.63	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	5.29
15	7,500	10,000	8,750	3	102	1.57	53.40	47.08	325.84	4.16	28.79	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	4.52
16	10,000	20,000	15,000	35	137	18.32	71.73	282.01	607.85	24.92	53.70	0	4	0.00	80.00	0.00	14.74	0.00	87.02	0.00	2.43
17	20,000	50,000	35,000	20	157	10.47	82.20	212.29	820.13	18.76	72.46	1	5	20.00	100.00	2.20	16.94	12.98	100.00	1.04	2.07
18	50,000	100,000	75,000	3	160	1.57	83.77	14.70	834.83	1.30	73.76	0	5	0.00	100.00	0.00	16.94	0.00	100.00	0.00	2.03
19	100,000	500,000	300,000	26	186	13.61	97.38	178.85	1,013.68	15.80	89.56	0	5	0.00	100.00	0.00	16.94	0.00	100.00	0.00	1.67
20	500,000	UP		5	191	2.62	100.00	118.16	1,131.84	10.44	100.00	0	5	0.00	100.00	0.00	16.94	0.00	100.00	0.00	1.50
				191				1,131.84				5				16.94				1.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.00	1.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.33	1.33	18.31	18.31	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.33	1.66	0.30	18.61	0.03	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	1.00	2.66	0.03	18.58	0.00	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	24	5.32	7.97	0.00	18.58	0.00	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	31	2.33	10.30	6.30	24.88	0.69	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	44	4.32	14.62	9.89	34.77	1.08	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	54	3.32	17.94	12.07	46.84	1.31	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	73	6.31	24.25	26.04	72.88	2.84	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	82	2.99	27.24	1.32	74.20	0.14	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	53	135	17.61	44.85	16.12	90.32	1.76	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	142	2.33	47.18	16.27	106.59	1.77	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	150	2.66	49.83	34.37	140.97	3.74	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	173	7.64	57.48	101.43	242.39	11.04	26.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	184	3.65	61.13	63.17	305.56	6.88	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	204	6.64	67.77	186.13	491.69	20.27	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	214	3.32	71.10	159.31	651.00	17.35	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	224	3.32	74.42	96.59	747.59	10.52	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	64	288	21.26	95.68	109.41	857.00	11.91	93.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		13	301	4.32	100.00	61.30	918.30	6.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				301				918.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 230121 INK FACTORIES - SOLVENT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.76	0.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.76	1.53	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	2.29	3.82	0.15	0.22	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.76	4.58	0.17	0.39	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	2.29	6.87	0.42	0.80	0.08	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	1.53	8.40	0.79	1.59	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	1.53	9.92	1.51	3.10	0.29	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	21	6.11	16.03	6.33	9.42	1.23	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	36	11.45	27.48	14.69	24.12	2.86	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	47	8.40	35.88	20.33	44.44	3.95	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	66	14.50	50.38	28.47	72.91	5.54	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	72	4.58	54.96	12.15	85.06	2.36	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	80	6.11	61.07	12.66	97.72	2.46	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	88	6.11	67.18	35.54	133.26	6.91	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	89	0.76	67.94	3.99	137.24	0.78	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	98	6.87	74.81	68.08	205.32	13.25	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	108	7.63	82.44	26.05	231.38	5.07	45.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	118	7.63	90.08	80.54	311.92	15.67	60.69	1	1	50.00	50.00	57,801.24	57,801.24	95.63	95.63	71768.36	18531.02
19	100,000	500,000	300,000	13	131	9.92	100.00	202.07	513.99	39.31	100.00	1	2	50.00	100.00	2,640.00	60,441.24	4.37	100.00	1306.48	11759.30
20	500,000	UP		0	131	0.00	100.00	0.00	513.99	0.00	100.00	0	2	0.00	100.00	0.00	60,441.24	0.00	100.00	0.00	11759.30
				131				513.99				2				60,441.24				11759.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 230122 INK FACTORIES - WATER BASE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.13	2.13	1.72	1.72	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.13	4.26	1.35	3.07	0.82	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.13	6.38	1.50	4.57	0.91	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.13	8.51	1.65	6.22	1.00	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.13	10.64	1.00	7.22	0.61	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.13	12.77	0.18	7.40	0.11	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.13	14.89	2.26	5.14	1.37	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.13	17.02	4.38	9.51	2.65	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.13	19.15	2.65	12.16	1.61	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	11	4.26	23.40	5.70	17.86	3.45	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.13	25.53	6.87	24.73	4.17	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.13	27.66	4.58	29.31	2.77	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	28	31.91	59.57	49.76	79.07	30.16	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	32	8.51	68.09	26.56	105.62	16.10	64.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	35	6.38	74.47	6.65	112.28	4.03	68.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	36	2.13	76.60	0.50	112.78	0.31	68.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	39	6.38	82.98	6.61	119.39	4.01	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	47	17.02	100.00	45.56	164.95	27.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	47	0.00	100.00	0.00	164.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				47				164.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	5.86	5.86	6.80	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	9.18	15.05	10.66	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	7.58	22.63	8.80	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	29.33	51.96	34.04	60.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	34.22	86.17	39.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				86.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.29	4.29	2.95	2.95	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.86	7.14	0.25	3.20	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.43	8.57	0.02	3.22	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	2.86	11.43	3.77	6.98	0.72	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.43	12.86	0.05	7.04	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	2.86	15.71	3.14	10.17	0.60	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.43	17.14	0.00	10.17	0.00	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	17	7.14	24.29	8.86	19.04	1.70	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	22	7.14	31.43	3.65	22.68	0.70	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	1.43	32.86	2.03	24.71	0.39	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	26	4.29	37.14	1.35	26.06	0.26	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	2.86	40.00	8.35	34.42	1.61	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.43	41.43	3.92	38.34	0.75	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	31	2.86	44.29	26.93	65.27	5.18	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	1.43	45.71	6.22	71.49	1.20	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	36	5.71	51.43	11.38	82.87	2.19	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	47	15.71	67.14	260.50	343.37	50.07	66.00	1	1	100.00	100.00	1,388.81	1,388.81	100.00	100.00	533.12	404.46
18	50,000	100,000	75,000	11	58	15.71	82.86	151.37	494.75	29.10	95.10	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	280.71
19	100,000	500,000	300,000	8	66	11.43	94.29	11.31	506.05	2.17	97.27	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	274.44
20	500,000	UP		4	70	5.71	100.00	14.20	520.25	2.73	100.00	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	266.95
				70				520.25				1				1,388.81				266.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	15.68	15.68	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	8.46	24.15	4.59	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	6.92	31.07	3.76	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	13.59	44.65	7.37	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	25.05	69.70	13.60	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	7.45	77.16	4.05	41.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	2.86	80.02	1.55	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	13.84	93.86	7.51	50.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	12.69	106.55	6.89	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	12.69	119.25	6.89	64.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	11.10	108.14	6.03	58.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	8.58	99.56	4.66	54.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	11.10	110.67	6.03	60.06	1	1	100.00	100.00	21.00	21.00	100.00	100.00	189.17	18.98
16	10,000	20,000	15,000	1	15	4.00	60.00	8.58	119.25	4.66	64.72	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	17.61
17	20,000	50,000	35,000	1	16	4.00	64.00	9.50	128.75	5.16	69.88	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	16.31
18	50,000	100,000	75,000	3	19	12.00	76.00	44.85	173.60	24.34	94.22	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	12.10
19	100,000	500,000	300,000	1	20	4.00	80.00	3.31	176.91	1.80	96.02	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	11.87
20	500,000	UP		5	25	20.00	100.00	7.34	184.25	3.98	100.00	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	11.40
				25				184.25				1				21.00				11.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	6.87	6.87	24.39	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.23	10.10	11.45	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	3.56	13.66	12.65	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.59	16.25	9.19	57.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.86	19.11	10.15	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	6.05	25.16	21.46	89.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.02	28.18	10.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				28.18				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23104 POLYMERIZATION OF LOW-MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.52	3.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.08	3.08	1.31	1.31	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	3.08	6.15	0.05	1.36	0.03	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.54	7.69	0.05	1.41	0.03	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	10	7.69	15.38	0.28	1.69	0.16	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.54	16.92	0.16	1.85	0.09	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.54	18.46	0.79	2.63	0.46	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	18	9.23	27.69	4.95	7.58	2.91	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	4.62	32.31	0.99	8.57	0.58	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	25	6.15	38.46	2.11	10.69	1.24	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	3.08	41.54	6.90	17.58	4.05	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	29	3.08	44.62	0.70	18.28	0.41	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	31	3.08	47.69	9.81	28.10	5.76	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.54	49.23	1.19	29.29	0.70	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	1.54	50.77	0.26	29.55	0.15	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	35	3.08	53.85	17.76	47.31	10.43	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	37	3.08	56.92	6.57	53.88	3.86	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	43	9.23	66.15	22.05	31.84	12.95	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	53	15.38	81.54	55.64	87.48	32.68	51.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	57	6.15	87.69	5.45	92.93	3.20	54.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	65	12.31	100.00	77.35	170.28	45.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				65				170.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.75	1.75	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.75	3.51	0.10	0.16	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.75	5.26	1.91	2.07	0.79	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.75	7.02	0.21	2.28	0.09	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.75	8.77	2.40	4.68	0.99	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.75	10.53	0.46	5.14	0.19	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.75	12.28	0.65	5.79	0.27	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	11	7.02	19.30	2.17	7.96	0.90	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	17	10.53	29.82	22.58	30.54	9.31	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	19	3.51	33.33	7.55	38.09	3.11	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.75	35.09	1.22	39.30	0.50	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.75	36.84	5.87	45.18	2.42	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	23	3.51	40.35	2.13	47.30	0.88	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	1.75	42.11	1.93	49.23	0.79	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	33	15.79	57.89	32.19	81.42	13.27	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	37	7.02	64.91	22.90	104.32	9.44	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	42	8.77	73.68	93.51	197.83	38.55	81.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	49	12.28	85.96	14.20	212.04	5.86	87.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	57	14.04	100.00	30.53	242.56	12.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				242.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.76	4.76	10.09	10.09	4.57	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.38	7.14	1.67	11.76	0.76	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.38	9.52	1.16	12.92	0.52	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.38	11.90	0.00	12.92	0.00	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.38	14.29	1.97	14.89	0.89	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.38	16.67	0.00	14.89	0.00	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.38	19.05	1.10	15.99	0.50	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	7.14	26.19	8.66	24.65	3.92	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.38	28.57	2.96	21.69	1.34	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.38	30.95	9.32	31.02	4.22	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.38	33.33	0.53	31.55	0.24	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.38	35.71	5.85	37.40	2.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.38	38.10	10.86	48.26	4.92	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	18	4.76	42.86	13.34	34.92	6.04	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	22	9.52	52.38	34.07	68.99	15.42	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	29	16.67	69.05	117.85	186.84	53.35	84.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	32	7.14	76.19	9.76	196.60	4.42	89.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	38	14.29	90.48	16.97	213.57	7.68	96.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	40	4.76	95.24	5.29	218.87	2.40	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	42	4.76	100.00	2.02	220.88	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				42				220.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.16	3.16	98.31	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	3.16	0.13	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	3.17	0.15	98.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.01	3.18	0.34	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.01	3.19	0.34	99.31	1	1	100.00	100.00	6.82	6.82	100.00	100.00	61559.94	213.68
8	1,000	1,500	1,250	1	7	14.29	100.00	0.02	3.21	0.69	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
20	500,000	UP		0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	6.82	0.00	100.00	0.00	212.21
				7				3.21				1				6.82				212.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.36	0.36	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	0.72	1.09	0.17	0.18	1.31	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	1.45	2.54	0.25	0.43	1.91	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	38	11.23	13.77	0.53	0.96	4.04	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	81	119	29.35	43.12	2.40	3.36	18.22	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	83	202	30.07	73.19	0.51	3.87	3.88	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	238	13.04	86.23	0.29	4.17	2.24	31.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	266	10.14	96.38	5.46	9.63	41.50	73.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	271	1.81	98.19	3.32	12.95	25.23	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	273	0.72	98.91	0.05	13.00	0.39	98.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	274	0.36	99.28	0.08	13.08	0.59	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	275	0.36	99.64	0.03	13.12	0.26	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	276	0.36	100.00	0.05	13.17	0.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	276	0.00	100.00	0.00	13.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					276				13.17				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	27.78	27.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	5.56	33.33	0.42	0.41	0.51	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	5.56	38.89	1.19	0.77	1.44	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	5.56	44.44	0.54	1.31	0.65	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	5.56	50.00	21.60	20.29	26.17	24.59	1	1	100.00	100.00	41.55	41.55	100.00	100.00	192.36	204.75
6	500	750	625	1	10	5.56	55.56	11.53	31.82	13.97	38.55	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	130.58
7	750	1,000	875	1	11	5.56	61.11	14.22	17.60	17.23	21.32	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	236.10
8	1,000	1,500	1,250	1	12	5.56	66.67	38.43	56.03	46.56	67.89	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	74.16
9	1,500	2,000	1,750	1	13	5.56	72.22	0.74	55.29	0.89	67.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	75.15
10	2,000	2,500	2,250	1	14	5.56	77.78	14.06	69.35	17.03	84.03	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	59.91
11	2,500	3,000	2,750	1	15	5.56	83.33	14.00	83.35	16.96	100.99	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	49.85
12	3,000	4,000	3,500	1	16	5.56	88.89	0.90	82.45	1.09	99.90	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.39
13	4,000	5,000	4,500	1	17	5.56	94.44	0.04	82.49	0.04	99.95	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.37
14	5,000	7,500	6,250	1	18	5.56	100.00	0.04	82.53	0.05	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
20	500,000	UP		0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35
				18				82.53				1				41.55				50.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.40	6.40	17.02	17.02	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.80	7.20	0.00	17.02	0.00	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.80	8.00	0.00	17.01	0.00	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.80	8.80	1.12	15.90	0.16	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.80	9.60	0.01	15.89	0.00	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	19	5.60	15.20	5.90	9.99	0.87	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	2.40	17.60	5.42	4.57	0.80	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	2.40	20.00	2.38	2.19	0.35	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	41	12.80	32.80	17.93	15.73	2.65	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	43	1.60	34.40	7.04	22.77	1.04	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	46	2.40	36.80	4.94	27.71	0.73	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	50	3.20	40.00	14.73	42.44	2.18	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	52	1.60	41.60	16.46	58.90	2.43	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	69	13.60	55.20	66.19	125.09	9.77	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	74	4.00	59.20	51.19	176.28	7.56	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	86	9.60	68.80	152.06	328.33	22.45	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	99	10.40	79.20	156.81	485.14	23.15	71.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	106	5.60	84.80	92.59	577.73	13.67	85.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	123	13.60	98.40	94.28	672.01	13.92	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	125	1.60	100.00	5.27	677.28	0.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				677.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.05	3.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.05				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.03	5.03	6.24	6.24	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	17	0.67	5.70	0.22	6.01	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	0.67	6.38	0.41	5.61	0.02	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	25	2.01	8.39	10.63	5.03	0.41	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	26	0.34	8.72	1.08	6.11	0.04	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	44	6.04	14.77	8.29	14.40	0.32	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	51	2.35	17.11	4.41	18.80	0.17	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	58	2.35	19.46	2.16	20.96	0.08	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	70	4.03	23.49	4.69	25.65	0.18	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	76	2.01	25.50	5.94	31.59	0.23	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	90	4.70	30.20	18.40	49.99	0.71	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	91	0.34	30.54	2.31	52.30	0.09	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	98	2.35	32.89	9.84	62.15	0.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	101	1.01	33.89	3.90	66.05	0.15	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	111	3.36	37.25	34.46	100.51	1.32	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	53	164	17.79	55.03	167.86	268.37	6.44	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	192	9.40	64.43	213.14	481.51	8.18	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	209	5.70	70.13	301.87	783.39	11.58	30.06	1	1	25.00	25.00	1,292.63	1,292.63	51.66	51.66	428.20	165.01
19	100,000	500,000	300,000	51	260	17.11	87.25	302.08	1,085.47	11.59	41.65	1	2	25.00	50.00	0.00	1,292.63	0.00	51.66	0.00	119.08
20	500,000	UP		38	298	12.75	100.00	1,520.88	2,606.35	58.35	100.00	2	4	50.00	100.00	1,209.67	2,502.30	48.34	100.00	79.54	96.01
				298				2,606.35				4				2,502.30				96.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.66	5.66	0.90	0.90	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.89	7.55	13.66	14.57	2.89	3.09	3	3	50.00	50.00	175.64	175.64	34.78	34.78	1285.59	1205.86
3	100	200	150	1	5	1.89	9.43	15.27	29.84	3.24	6.32	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	588.67
4	200	300	250	1	6	1.89	11.32	10.37	40.20	2.20	8.52	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	436.88
5	300	500	400	1	7	1.89	13.21	0.03	40.23	0.01	8.52	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	436.58
6	500	750	625	1	8	1.89	15.09	12.44	52.67	2.64	11.16	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	333.48
7	750	1,000	875	1	9	1.89	16.98	11.21	63.88	2.38	13.54	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	274.94
8	1,000	1,500	1,250	1	10	1.89	18.87	0.00	63.88	0.00	13.54	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	274.94
9	1,500	2,000	1,750	1	11	1.89	20.75	0.00	63.88	0.00	13.54	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	274.94
10	2,000	2,500	2,250	1	12	1.89	22.64	2.90	66.78	0.61	14.15	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	263.01
11	2,500	3,000	2,750	1	13	1.89	24.53	9.14	75.92	1.94	16.09	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	231.35
12	3,000	4,000	3,500	1	14	1.89	26.42	2.90	78.81	0.61	16.70	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	222.85
13	4,000	5,000	4,500	1	15	1.89	28.30	9.14	87.95	1.94	18.64	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	199.70
14	5,000	7,500	6,250	1	16	1.89	30.19	12.44	100.39	2.64	21.27	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	174.96
15	7,500	10,000	8,750	1	17	1.89	32.08	0.16	100.55	0.03	21.31	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	174.68
16	10,000	20,000	15,000	1	18	1.89	33.96	36.02	136.57	7.63	28.94	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	128.60
17	20,000	50,000	35,000	10	28	18.87	52.83	99.42	235.99	21.07	50.00	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	74.42
18	50,000	100,000	75,000	11	39	20.75	73.58	77.54	313.53	16.43	66.43	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	56.02
19	100,000	500,000	300,000	9	48	16.98	90.57	68.67	382.20	14.55	80.98	0	3	0.00	50.00	0.00	175.64	0.00	34.78	0.00	45.95
20	500,000	UP		5	53	9.43	100.00	89.74	471.94	19.02	100.00	3	6	50.00	100.00	329.37	505.01	65.22	100.00	367.01	107.01
				53				471.94				6				505.01				107.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.27	3.27	3.93	3.93	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.33	3.59	0.00	3.93	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.33	3.92	0.10	4.03	0.01	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	16	1.31	5.23	0.54	4.58	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	0.65	5.88	0.06	4.64	0.00	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	21	0.98	6.86	4.32	8.96	0.29	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.33	7.19	0.05	9.01	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	26	1.31	8.50	2.15	11.16	0.14	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	37	3.59	12.09	3.15	14.31	0.21	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	43	1.96	14.05	15.75	30.06	1.04	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	0.33	14.38	4.36	34.42	0.29	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	50	1.96	16.34	13.67	48.09	0.91	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	56	1.96	18.30	27.45	75.54	1.82	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	71	4.90	23.20	77.76	153.29	5.15	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	81	3.27	26.47	87.40	240.69	5.79	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	103	7.19	33.66	155.44	396.14	10.30	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	137	11.11	44.77	302.97	699.10	20.07	46.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	37	174	12.09	56.86	114.19	813.29	7.56	53.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	44	218	14.38	71.24	184.17	997.45	12.20	66.08	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		88	306	28.76	100.00	512.03	1,509.49	33.92	100.00	1	2	50.00	100.00	8.91	8.91	100.00	100.00	1.74	0.59
				306				1,509.49				2				8.91				0.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	9.06	9.06	57.81	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.61	15.66	42.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				15.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	1.42	1.42	17.27	17.27	3.22	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	0.47	1.90	2.13	15.14	0.40	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	0.47	2.37	0.00	15.14	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.24	2.61	0.14	15.00	0.03	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	17	1.42	4.03	1.57	13.44	0.29	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	0.47	4.50	0.02	13.42	0.00	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	0.24	4.74	0.87	12.55	0.16	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	26	1.42	6.16	3.06	9.49	0.57	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	34	1.90	8.06	10.26	0.76	1.91	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	39	1.18	9.24	7.82	8.59	1.46	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	46	1.66	10.90	0.27	8.85	0.05	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	66	4.74	15.64	20.01	28.87	3.73	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	79	3.08	18.72	9.41	38.28	1.75	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	109	7.11	25.83	41.21	79.49	7.68	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	134	5.92	31.75	124.71	204.20	23.23	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	172	9.00	40.76	11.46	215.66	2.13	40.16	1	1	3.03	3.03	8.69	8.69	0.04	0.04	75.86	4.03
17	20,000	50,000	35,000	21	193	4.98	45.73	97.16	312.82	18.10	58.26	0	1	0.00	3.03	0.00	8.69	0.00	0.04	0.00	2.78
18	50,000	100,000	75,000	48	241	11.37	57.11	220.50	533.32	41.07	99.33	3	4	9.09	12.12	293.71	302.40	1.27	1.30	133.20	56.70
19	100,000	500,000	300,000	54	295	12.80	69.91	10.20	523.12	1.90	97.43	1	5	3.03	15.15	21,604.00	21,906.40	93.19	94.49	211805.21	4187.61
20	500,000	UP		127	422	30.09	100.00	13.82	536.94	2.57	100.00	28	33	84.85	100.00	1,276.75	23,183.16	5.51	100.00	9240.38	4317.63
				422				536.94				33				23,183.16				4317.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	5.20	5.20	9.36	9.36	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	127	5.12	10.33	0.60	9.95	0.11	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	194	321	15.77	26.10	0.61	10.57	0.11	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	183	504	14.88	40.98	0.41	10.97	0.07	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	208	712	16.91	57.89	1.64	12.62	0.30	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	63	775	5.12	63.01	3.14	15.76	0.57	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	792	1.38	64.39	2.83	18.58	0.51	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	833	3.33	67.72	4.36	22.94	0.79	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	866	2.68	70.41	10.69	33.63	1.94	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	884	1.46	71.87	0.31	33.94	0.06	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	895	0.89	72.76	3.14	37.08	0.57	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	919	1.95	74.72	21.76	58.84	3.95	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	35	954	2.85	77.56	11.92	70.77	2.16	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	988	2.76	80.33	8.93	79.69	1.62	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	1,021	2.68	83.01	101.61	181.30	18.43	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	1,060	3.17	86.18	22.66	203.97	4.11	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	70	1,130	5.69	91.87	163.54	367.51	29.67	66.68	3	3	75.00	75.00	11.35	11.35	31.22	31.22	6.94	3.09
18	50,000	100,000	75,000	20	1,150	1.63	93.50	44.81	412.31	8.13	74.81	1	4	25.00	100.00	25.00	36.35	68.78	100.00	55.79	8.82
19	100,000	500,000	300,000	41	1,191	3.33	96.83	82.54	494.85	14.98	89.78	0	4	0.00	100.00	0.00	36.35	0.00	100.00	0.00	7.35
20	500,000	UP		39	1,230	3.17	100.00	56.33	551.18	10.22	100.00	0	4	0.00	100.00	0.00	36.35	0.00	100.00	0.00	6.59
				1,230				551.18				4				36.35				6.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.96	7.84	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	3.92	11.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	3.92	15.69	0.01	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	13	9.80	25.49	0.33	0.35	0.21	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	3.92	29.41	0.01	0.36	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	20	9.80	39.22	0.73	1.09	0.46	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	25	9.80	49.02	1.64	0.55	1.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	29	7.84	56.86	1.58	2.13	1.00	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	32	5.88	62.75	1.98	0.15	1.25	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	35	5.88	68.63	3.21	3.07	2.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	37	3.92	72.55	4.16	7.23	2.62	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	38	1.96	74.51	9.10	16.33	5.73	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	39	1.96	76.47	0.10	16.43	0.06	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	40	1.96	78.43	10.98	27.41	6.91	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	42	3.92	82.35	34.09	61.50	21.44	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	45	5.88	88.24	14.55	76.04	9.15	47.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	49	7.84	96.08	82.70	158.75	52.02	99.85	1	1	100.00	100.00	46.57	46.57	100.00	100.00	56.31	29.34
19	100,000	500,000	300,000	2	51	3.92	100.00	0.24	158.99	0.15	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.29
20	500,000	UP		0	51	0.00	100.00	0.00	158.99	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.29
				51				158.99				1				46.57				29.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	1.11	1.11	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	1.11	0.00	0.47	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	0.13	0.13	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	1.86	1.98	0.79	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	1.30	3.28	0.55	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	5.39	8.67	2.30	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	1.11	9.78	0.47	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	6.18	15.97	2.64	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	7.81	23.78	3.33	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	10.84	34.61	4.62	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	12.40	47.02	5.29	20.06	1	1	100.00	100.00	39.98	39.98	100.00	100.00	322.35	85.04
13	4,000	5,000	4,500	1	12	4.17	50.00	26.28	73.30	11.22	31.28	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	54.55
14	5,000	7,500	6,250	1	13	4.17	54.17	23.69	96.99	10.11	41.38	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	41.23
15	7,500	10,000	8,750	4	17	16.67	70.83	22.26	119.25	9.50	50.88	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	33.53
16	10,000	20,000	15,000	1	18	4.17	75.00	2.02	121.27	0.86	51.75	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	32.97
17	20,000	50,000	35,000	1	19	4.17	79.17	5.08	126.36	2.17	53.92	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	31.64
18	50,000	100,000	75,000	1	20	4.17	83.33	9.00	135.36	3.84	57.76	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	29.54
19	100,000	500,000	300,000	2	22	8.33	91.67	35.93	171.29	15.33	73.09	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	23.34
20	500,000	UP		2	24	8.33	100.00	63.07	234.35	26.91	100.00	0	1	0.00	100.00	0.00	39.98	0.00	100.00	0.00	17.06
				24				234.35				1				39.98				17.06	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.31	5.31	7.76	7.76	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.88	6.19	0.36	8.12	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.88	7.08	0.36	8.48	0.04	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.88	7.96	0.67	9.14	0.07	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	19	8.85	16.81	7.15	16.29	0.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	22	2.65	19.47	2.32	18.60	0.25	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	0.88	20.35	1.60	20.20	0.18	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	35	10.62	30.97	14.81	35.01	1.63	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	39	3.54	34.51	4.29	39.30	0.47	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	42	2.65	37.17	9.54	48.84	1.05	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	44	1.77	38.94	3.96	52.80	0.44	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	46	1.77	40.71	8.96	61.76	0.99	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	53	6.19	46.90	28.22	89.98	3.10	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	63	8.85	55.75	88.19	178.17	9.69	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	70	6.19	61.95	56.04	234.21	6.16	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	86	14.16	76.11	170.10	404.31	18.70	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	89	2.65	78.76	140.30	544.61	15.42	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	97	7.08	85.84	25.42	570.03	2.79	62.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	105	7.08	92.92	151.39	721.42	16.64	79.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	113	7.08	100.00	188.19	909.61	20.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				113				909.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.68	3.68	18.78	18.78	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.74	4.41	0.09	18.87	0.01	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.74	5.15	0.15	19.02	0.01	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.74	5.88	0.72	19.74	0.07	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.74	6.62	0.92	20.65	0.09	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.74	7.35	1.15	21.80	0.11	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	1.47	8.82	2.51	24.31	0.24	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	16	2.94	11.76	2.39	26.70	0.23	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	0.74	12.50	3.58	30.28	0.34	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	21	2.94	15.44	19.47	49.75	1.86	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	32	8.09	23.53	38.14	87.88	3.64	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	34	1.47	25.00	7.60	95.48	0.72	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	0.74	25.74	8.19	103.67	0.78	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	38	2.21	27.94	33.82	137.49	3.22	13.11	1	1	100.00	100.00	7.79	7.79	100.00	100.00	23.02	5.66
15	7,500	10,000	8,750	7	45	5.15	33.09	90.32	227.81	8.61	21.72	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	3.42
16	10,000	20,000	15,000	25	70	18.38	51.47	278.45	506.26	26.55	48.27	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	1.54
17	20,000	50,000	35,000	6	76	4.41	55.88	72.94	579.20	6.95	55.22	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	1.34
18	50,000	100,000	75,000	13	89	9.56	65.44	114.51	693.71	10.92	66.14	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	1.12
19	100,000	500,000	300,000	31	120	22.79	88.24	258.99	952.70	24.69	90.83	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	0.82
20	500,000	UP		16	136	11.76	100.00	96.15	1,048.85	9.17	100.00	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	0.74
				136				1,048.85				1				7.79				0.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	12.80	12.80	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				12.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.91	0.91	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.93	1.84	1.74	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.50	3.34	2.82	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	2.54	5.88	4.78	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	5.11	10.98	9.60	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	5.71	16.69	10.73	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	5.95	22.64	11.18	42.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	0.58	23.21	1.08	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	1.39	24.61	2.62	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	28.59	53.20	53.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				53.20				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	12.30	12.41	55.44	55.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	5.82	18.22	26.21	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.96	22.18	17.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				22.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.97	5.97	13.92	13.92	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.49	7.46	0.08	14.00	0.02	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.49	8.96	0.14	14.14	0.04	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.49	10.45	4.67	18.81	1.33	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.49	11.94	1.13	19.94	0.32	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.49	13.43	0.16	20.10	0.05	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.49	14.93	0.16	19.94	0.05	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.49	16.42	0.18	20.11	0.05	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.49	17.91	0.18	19.94	0.05	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.49	19.40	6.19	26.13	1.76	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.49	20.90	5.10	31.23	1.45	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.49	22.39	2.88	34.11	0.82	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	19	5.97	28.36	5.35	39.45	1.52	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	22	4.48	32.84	7.97	47.42	2.27	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	28	8.96	41.79	26.58	74.00	7.57	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	37	13.43	55.22	65.17	139.17	18.55	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	48	16.42	71.64	100.50	239.67	28.61	68.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	51	4.48	76.12	27.38	267.05	7.79	76.02	1	1	100.00	100.00	0.02	0.02	100.00	100.00	0.06	0.01
19	100,000	500,000	300,000	13	64	19.40	95.52	25.81	292.86	7.35	83.37	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0.00	0.01
20	500,000	UP		3	67	4.48	100.00	58.41	351.27	16.63	100.00	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0.00	0.01
				67				351.27				1				0.02				0.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	5.04	5.04	6.55	6.55	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	23	0.48	5.52	0.04	6.59	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	26	0.72	6.24	0.58	7.17	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	28	0.48	6.71	0.82	7.99	0.04	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	43	3.60	10.31	5.88	13.86	0.26	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	47	0.96	11.27	1.06	14.93	0.05	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	53	1.44	12.71	9.16	24.09	0.41	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	80	6.47	19.18	21.11	45.20	0.94	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	91	2.64	21.82	27.15	72.35	1.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	99	1.92	23.74	20.94	93.29	0.93	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	106	1.68	25.42	2.14	95.43	0.10	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	112	1.44	26.86	25.36	120.79	1.13	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	122	2.40	29.26	29.22	150.01	1.30	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	136	3.36	32.61	53.45	203.47	2.37	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	34	170	8.15	40.77	126.86	330.32	5.64	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	58	228	13.91	54.68	387.01	717.33	17.19	31.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	98	326	23.50	78.18	551.86	1,269.19	24.52	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	35	361	8.39	86.57	272.52	1,541.71	12.11	68.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	31	392	7.43	94.00	645.76	2,187.47	28.69	97.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		25	417	6.00	100.00	63.40	2,250.87	2.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				417				2,250.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	12.58	12.58	39.60	39.60	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	54	3.99	16.56	2.34	41.95	0.10	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	63	2.76	19.33	3.90	45.85	0.16	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	67	1.23	20.55	2.44	48.29	0.10	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	87	6.13	26.69	24.57	72.85	1.03	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	96	2.76	29.45	10.94	83.80	0.46	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	115	5.83	35.28	35.84	119.63	1.50	5.00	1	1	25.00	25.00	5.76	5.76	10.14	10.14	16.07	4.81
8	1,000	1,500	1,250	17	132	5.21	40.49	43.83	163.47	1.83	6.84	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	3.52
9	1,500	2,000	1,750	4	136	1.23	41.72	9.77	173.24	0.41	7.24	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	3.32
10	2,000	2,500	2,250	3	139	0.92	42.64	16.77	190.01	0.70	7.95	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	3.03
11	2,500	3,000	2,750	14	153	4.29	46.93	95.18	285.19	3.98	11.93	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	2.02
12	3,000	4,000	3,500	19	172	5.83	52.76	97.57	382.76	4.08	16.01	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	1.50
13	4,000	5,000	4,500	8	180	2.45	55.21	88.99	471.75	3.72	19.73	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	1.22
14	5,000	7,500	6,250	40	220	12.27	67.48	440.51	912.26	18.42	38.15	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.63
15	7,500	10,000	8,750	26	246	7.98	75.46	429.93	1,342.20	17.98	56.13	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.43
16	10,000	20,000	15,000	21	267	6.44	81.90	349.21	1,691.40	14.60	70.73	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.34
17	20,000	50,000	35,000	25	292	7.67	89.57	242.00	1,933.40	10.12	80.85	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.30
18	50,000	100,000	75,000	14	306	4.29	93.87	187.66	2,121.06	7.85	88.70	2	3	50.00	75.00	36.00	41.76	63.43	73.57	19.18	1.97
19	100,000	500,000	300,000	10	316	3.07	96.93	81.04	2,202.10	3.39	92.09	0	3	0.00	75.00	0.00	41.76	0.00	73.57	0.00	1.90
20	500,000	UP		10	326	3.07	100.00	189.27	2,391.37	7.91	100.00	1	4	25.00	100.00	15.00	56.76	26.43	100.00	7.93	2.37
				326				2,391.37				4				56.76				2.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	24.07	24.07	2.11	2.11	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	1.85	25.93	2.10	4.21	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	1.85	27.78	4.69	8.90	0.83	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	1.85	29.63	1.14	10.04	0.20	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	1.85	31.48	1.55	11.60	0.27	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	1.85	33.33	4.03	15.63	0.71	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.85	35.19	5.73	21.36	1.01	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	1.85	37.04	6.09	27.45	1.07	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.85	38.89	13.57	41.01	2.39	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.85	40.74	26.93	67.94	4.75	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.85	42.59	12.08	80.02	2.13	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	1.85	44.44	12.54	67.48	2.21	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	1.85	46.30	33.53	101.01	5.91	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	1.85	48.15	24.75	125.76	4.36	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	1.85	50.00	40.64	166.40	7.16	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	1.85	51.85	20.00	146.40	3.53	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	44	29.63	81.48	334.89	481.29	59.03	84.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	46	3.70	85.19	60.78	542.07	10.71	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	54	14.81	100.00	25.26	567.33	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	54	0.00	100.00	0.00	567.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					54				567.33				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.45	2.45	2.17	2.17	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.61	3.07	0.99	3.17	0.08	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.61	3.68	0.48	3.64	0.04	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.61	4.29	1.08	4.73	0.09	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.61	4.91	1.23	5.96	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.61	5.52	0.02	5.98	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	15	3.68	9.20	1.35	4.63	0.11	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	2.45	11.66	5.54	10.18	0.44	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	21	1.23	12.88	5.40	15.58	0.43	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	0.61	13.50	5.66	21.24	0.45	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	29	4.29	17.79	13.12	34.36	1.05	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	0.61	18.40	9.76	44.12	0.78	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	32	1.23	19.63	12.24	56.35	0.98	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	60	17.18	36.81	96.66	153.01	7.71	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	66	3.68	40.49	34.49	187.50	2.75	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	97	19.02	59.51	278.60	466.10	22.22	37.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	113	9.82	69.33	149.67	615.76	11.94	49.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	131	11.04	80.37	257.69	873.45	20.55	69.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	160	17.79	98.16	339.35	1,212.80	27.06	96.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	163	1.84	100.00	41.16	1,253.96	3.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				163				1,253.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.00	1.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.00	2.00	0.72	0.72	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.00	3.00	0.03	0.75	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.00	4.00	0.96	1.71	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	2.00	6.00	2.37	4.08	0.23	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.00	7.00	1.46	5.55	0.14	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	11	4.00	11.00	1.20	6.75	0.12	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	16	5.00	16.00	9.38	16.13	0.90	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	22	6.00	22.00	11.52	27.65	1.10	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	25	3.00	25.00	14.21	41.86	1.36	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	30	5.00	30.00	1.00	42.86	0.10	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	36	6.00	36.00	13.22	56.08	1.27	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	41	5.00	41.00	40.72	96.80	3.90	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	48	7.00	48.00	54.56	151.36	5.23	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	55	7.00	55.00	43.22	194.58	4.14	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	70	15.00	70.00	201.89	396.46	19.34	37.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	90	20.00	90.00	348.33	744.79	33.37	71.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	95	5.00	95.00	153.33	898.12	14.69	86.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	100	5.00	100.00	145.60	1,043.71	13.95	100.00	2	2	100.00	100.00	22,149.29	22,149.29	100.00	100.00	15212.86	2122.17
20	500,000	UP		0	100	0.00	100.00	0.00	1,043.71	0.00	100.00	0	2	0.00	100.00	0.00	22,149.29	0.00	100.00	0.00	2122.17
				100				1,043.71				2				22,149.29				2122.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,058	1,058	5.73	5.73	790.99	790.99	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	106	1,164	0.57	6.30	95.09	886.08	0.09	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	221	1,385	1.20	7.50	132.74	1,018.82	0.12	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	213	1,598	1.15	8.65	158.11	1,176.93	0.14	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	519	2,117	2.81	11.46	473.78	1,650.71	0.43	1.50	1	1	0.61	0.61	5.75	5.75	0.00	0.00	1.21	0.35
6	500	750	625	504	2,621	2.73	14.18	765.12	2,415.83	0.70	2.20	0	1	0.00	0.61	0.00	5.75	0.00	0.00	0.00	0.24
7	750	1,000	875	669	3,290	3.62	17.80	1,007.96	3,423.79	0.92	3.11	2	3	1.23	1.84	10,004.37	10,010.12	2.99	3.00	992.54	292.37
8	1,000	1,500	1,250	889	4,179	4.81	22.62	1,886.80	5,310.59	1.71	4.83	5	8	3.07	4.91	1,178.58	11,188.70	0.35	3.35	62.46	210.69
9	1,500	2,000	1,750	799	4,978	4.32	26.94	2,045.95	7,356.54	1.86	6.68	5	13	3.07	7.98	1,934.97	13,123.67	0.58	3.93	94.58	178.39
10	2,000	2,500	2,250	831	5,809	4.50	31.44	2,693.92	10,050.46	2.45	9.13	4	17	2.45	10.43	9.56	13,133.23	0.00	3.93	0.35	130.67
11	2,500	3,000	2,750	713	6,522	3.86	35.30	2,728.23	12,778.68	2.48	11.61	5	22	3.07	13.50	674.99	13,808.22	0.20	4.13	24.74	108.06
12	3,000	4,000	3,500	898	7,420	4.86	40.16	4,092.86	16,871.54	3.72	15.33	2	24	1.23	14.72	272.52	14,080.73	0.08	4.21	6.66	83.46
13	4,000	5,000	4,500	903	8,323	4.89	45.04	4,763.53	21,635.07	4.33	19.66	4	28	2.45	17.18	616.68	14,697.42	0.18	4.40	12.95	67.93
14	5,000	7,500	6,250	1,528	9,851	8.27	53.31	9,987.82	31,622.89	9.07	28.73	5	33	3.07	20.25	7,247.17	21,944.59	2.17	6.57	72.56	69.39
15	7,500	10,000	8,750	1,270	11,121	6.87	60.19	9,716.98	41,339.87	8.83	37.56	4	37	2.45	22.70	643.55	22,588.14	0.19	6.76	6.62	54.64
16	10,000	20,000	15,000	2,417	13,538	13.08	73.27	23,604.98	64,944.85	21.45	59.01	33	70	20.25	42.94	37,939.79	60,527.93	11.35	18.11	160.73	93.20
17	20,000	50,000	35,000	2,301	15,839	12.45	85.72	24,163.89	89,108.74	21.96	80.96	30	100	18.40	61.35	86,174.38	146,702.31	25.79	43.90	356.62	164.63
18	50,000	100,000	75,000	1,262	17,101	6.83	92.55	10,393.01	99,501.75	9.44	90.41	24	124	14.72	76.07	38,295.56	184,997.87	11.46	55.36	368.47	185.92
19	100,000	500,000	300,000	1,091	18,192	5.90	98.45	9,404.98	108,906.73	8.55	98.95	32	156	19.63	95.71	146,547.35	331,545.21	43.85	99.21	1558.19	304.43
20	500,000	UP		286	18,478	1.55	100.00	1,152.43	110,059.16	1.05	100.00	7	163	4.29	100.00	2,628.19	334,173.40	0.79	100.00	228.06	303.63
				18,478				110,059.16				163				334,173.40				303.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	5.16	5.16	3.30	3.30	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	80	0.74	5.90	5.73	9.04	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	88	0.59	6.49	14.27	23.31	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	92	0.29	6.78	12.55	35.85	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	119	1.99	8.78	86.13	121.98	0.38	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	150	2.29	11.06	140.34	262.32	0.62	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	182	2.36	13.42	160.10	422.43	0.70	1.85	1	1	3.70	3.70	13.98	13.98	0.32	0.32	8.73	3.31
8	1,000	1,500	1,250	48	230	3.54	16.96	292.91	715.33	1.28	3.14	2	3	7.41	11.11	391.62	405.60	9.05	9.37	133.70	56.70
9	1,500	2,000	1,750	29	259	2.14	19.10	343.59	1,058.92	1.51	4.64	1	4	3.70	14.81	0.00	405.60	0.00	9.37	0.00	38.30
10	2,000	2,500	2,250	63	322	4.65	23.75	381.65	1,440.58	1.67	6.32	0	4	0.00	14.81	0.00	405.60	0.00	9.37	0.00	28.16
11	2,500	3,000	2,750	34	356	2.51	26.25	320.66	1,761.23	1.41	7.72	0	4	0.00	14.81	0.00	405.60	0.00	9.37	0.00	23.03
12	3,000	4,000	3,500	63	419	4.65	30.90	976.56	2,737.79	4.28	12.00	1	5	3.70	18.52	253.30	658.90	5.85	15.22	25.94	24.07
13	4,000	5,000	4,500	66	485	4.87	35.77	526.53	3,264.32	2.31	14.31	1	6	3.70	22.22	0.00	658.90	0.00	15.22	0.00	20.18
14	5,000	7,500	6,250	125	610	9.22	44.99	1,982.76	5,247.08	8.69	23.00	2	8	7.41	29.63	2,869.38	3,528.28	66.29	81.52	144.72	67.24
15	7,500	10,000	8,750	115	725	8.48	53.47	1,479.98	6,727.06	6.49	29.49	0	8	0.00	29.63	0.00	3,528.28	0.00	81.52	0.00	52.45
16	10,000	20,000	15,000	253	978	18.66	72.12	4,476.11	11,203.17	19.62	49.12	1	9	3.70	33.33	150.00	3,678.28	3.47	84.98	3.35	32.83
17	20,000	50,000	35,000	291	1,269	21.46	93.58	7,726.75	18,929.92	33.88	82.99	16	25	59.26	92.59	515.65	4,193.93	11.91	96.90	6.67	22.16
18	50,000	100,000	75,000	41	1,310	3.02	96.61	2,006.07	20,935.99	8.79	91.79	2	27	7.41	100.00	134.38	4,328.31	3.10	100.00	6.70	20.67
19	100,000	500,000	300,000	30	1,340	2.21	98.82	1,717.08	22,653.06	7.53	99.31	0	27	0.00	100.00	0.00	4,328.31	0.00	100.00	0.00	19.11
20	500,000	UP		16	1,356	1.18	100.00	156.49	22,809.56	0.69	100.00	0	27	0.00	100.00	0.00	4,328.31	0.00	100.00	0.00	18.98
				1,356				22,809.56				27				4,328.31				18.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.04	7.04	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.41	8.45	1.26	1.27	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.41	9.86	0.76	2.03	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.41	11.27	0.53	2.55	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.41	12.68	2.93	5.48	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.41	14.08	1.90	7.38	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.41	15.49	1.46	8.84	0.11	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.41	16.90	10.79	19.63	0.83	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	2.82	19.72	24.76	44.38	1.91	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.41	21.13	3.28	47.66	0.25	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	18	4.23	25.35	21.90	69.56	1.69	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	1.41	26.76	1.43	70.99	0.11	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	22	4.23	30.99	7.43	78.42	0.57	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	2.82	33.80	12.04	90.46	0.93	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	30	8.45	42.25	84.14	174.61	6.49	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	39	12.68	54.93	88.88	263.49	6.86	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	46	9.86	64.79	246.32	509.81	19.00	39.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	55	12.68	77.46	358.57	868.38	27.66	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	71	22.54	100.00	428.10	1,296.48	33.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	71	0.00	100.00	0.00	1,296.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					71				1,296.48				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.67	2.67	1.58	1.58	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.33	4.00	2.11	3.69	0.09	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.33	5.33	8.78	12.47	0.37	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.33	6.67	2.39	10.08	0.10	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.33	8.00	10.67	20.75	0.45	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.33	9.33	14.51	35.26	0.61	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.33	10.67	3.39	31.87	0.14	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.33	12.00	0.75	32.62	0.03	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.33	13.33	0.60	33.22	0.03	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.33	14.67	4.74	37.96	0.20	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.33	16.00	3.79	41.75	0.16	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	14	2.67	18.67	46.33	88.09	1.94	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.33	20.00	26.04	114.13	1.09	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	27	16.00	36.00	224.55	338.68	9.39	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	31	5.33	41.33	57.84	396.52	2.42	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	40	12.00	53.33	339.57	736.09	14.21	30.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	53	17.33	70.67	747.99	1,484.08	31.29	62.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	61	10.67	81.33	211.57	1,695.65	8.85	70.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	75	18.67	100.00	694.81	2,390.46	29.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	75	0.00	100.00	0.00	2,390.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				75				2,390.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.40	0.40	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	9.61	10.01	12.90	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	64.48	74.50	86.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				74.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	9.35	9.35	1.39	1.39	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	27	0.36	9.71	0.20	1.59	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	31	1.44	11.15	1.20	2.79	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	34	1.08	12.23	2.28	5.07	0.11	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	39	1.80	14.03	6.05	11.12	0.30	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	40	0.36	14.39	1.37	12.49	0.07	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	51	3.96	18.35	43.77	56.26	2.17	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	62	3.96	22.30	20.53	76.79	1.02	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	66	1.44	23.74	11.03	87.82	0.55	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	74	2.88	26.62	22.88	110.70	1.14	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	79	1.80	28.42	10.35	121.04	0.51	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	80	0.36	28.78	8.37	129.42	0.42	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	81	0.36	29.14	5.00	134.42	0.25	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	102	7.55	36.69	159.83	294.24	7.94	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	113	3.96	40.65	66.93	361.18	3.32	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	152	14.03	54.68	356.36	717.54	17.70	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	181	10.43	65.11	534.50	1,252.04	26.55	62.19	1	1	12.50	12.50	7,012.31	7,012.31	54.44	54.44	1311.94	560.07
18	50,000	100,000	75,000	15	196	5.40	70.50	205.64	1,457.67	10.21	72.40	0	1	0.00	12.50	0.00	7,012.31	0.00	54.44	0.00	481.06
19	100,000	500,000	300,000	24	220	8.63	79.14	291.08	1,748.76	14.46	86.86	1	2	12.50	25.00	0.00	7,012.31	0.00	54.44	0.00	400.99
20	500,000	UP		58	278	20.86	100.00	264.52	2,013.28	13.14	100.00	6	8	75.00	100.00	5,867.77	12,880.08	45.56	100.00	2218.25	639.76
				278				2,013.28				8				12,880.08				639.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	6.07	6.07	0.79	0.79	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	27	0.23	6.31	0.10	0.89	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	28	0.23	6.54	0.06	0.95	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	32	0.93	7.48	3.11	4.06	0.31	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	41	2.10	9.58	2.37	6.43	0.24	0.65	1	1	3.57	3.57	48.34	48.34	0.08	0.08	2036.35	751.38
6	500	750	625	5	46	1.17	10.75	2.03	8.47	0.20	0.85	0	1	0.00	3.57	0.00	48.34	0.00	0.08	0.00	570.97
7	750	1,000	875	1	47	0.23	10.98	1.15	9.62	0.12	0.97	0	1	0.00	3.57	0.00	48.34	0.00	0.08	0.00	502.68
8	1,000	1,500	1,250	5	52	1.17	12.15	3.98	13.60	0.40	1.37	1	2	3.57	7.14	0.00	48.34	0.00	0.08	0.00	355.40
9	1,500	2,000	1,750	5	57	1.17	13.32	7.70	21.30	0.77	2.14	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	226.90
10	2,000	2,500	2,250	3	60	0.70	14.02	6.12	27.42	0.61	2.76	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	176.28
11	2,500	3,000	2,750	4	64	0.93	14.95	0.05	27.37	0.00	2.75	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	176.58
12	3,000	4,000	3,500	4	68	0.93	15.89	3.12	30.49	0.31	3.06	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	158.54
13	4,000	5,000	4,500	32	100	7.48	23.36	20.94	51.43	2.10	5.17	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	93.99
14	5,000	7,500	6,250	33	133	7.71	31.07	60.45	111.88	6.07	11.24	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	43.21
15	7,500	10,000	8,750	20	153	4.67	35.75	29.26	141.13	2.94	14.18	0	2	0.00	7.14	0.00	48.34	0.00	0.08	0.00	34.25
16	10,000	20,000	15,000	18	171	4.21	39.95	167.56	308.69	16.84	31.02	1	3	3.57	10.71	0.53	48.86	0.00	0.08	0.31	15.83
17	20,000	50,000	35,000	44	215	10.28	50.23	429.25	737.94	43.13	74.15	1	4	3.57	14.29	0.70	49.56	0.00	0.08	0.16	6.72
18	50,000	100,000	75,000	30	245	7.01	57.24	103.28	841.22	10.38	84.53	2	6	7.14	21.43	96.26	145.82	0.15	0.23	93.21	17.33
19	100,000	500,000	300,000	71	316	16.59	73.83	200.80	1,042.02	20.18	104.71	10	16	35.71	57.14	10,106.17	10,251.99	15.87	16.10	5032.89	983.86
20	500,000	UP		112	428	26.17	100.00	46.88	995.14	4.71	100.00	12	28	42.86	100.00	53,429.07	63,681.06	83.90	100.00	113962.07	6399.24
				428				995.14				28				63,681.06				6399.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	11.89	11.89	5.04	5.04	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	64	1.70	13.59	3.38	8.42	0.18	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	72	1.70	15.29	1.76	10.18	0.09	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	85	2.76	18.05	3.49	13.67	0.18	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	98	2.76	20.81	7.71	21.38	0.40	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	114	3.40	24.20	11.16	32.54	0.58	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	134	4.25	28.45	21.97	54.52	1.15	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	161	5.73	34.18	26.59	81.11	1.39	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	184	4.88	39.07	49.30	130.41	2.58	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	202	3.82	42.89	39.01	169.42	2.04	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	220	3.82	46.71	32.45	201.87	1.70	10.57	1	1	14.29	14.29	1,500.00	1,500.00	55.61	55.61	4622.90	743.06
12	3,000	4,000	3,500	21	241	4.46	51.17	28.47	230.34	1.49	12.06	0	1	0.00	14.29	0.00	1,500.00	0.00	55.61	0.00	651.20
13	4,000	5,000	4,500	15	256	3.18	54.35	76.83	307.17	4.02	16.09	0	1	0.00	14.29	0.00	1,500.00	0.00	55.61	0.00	488.33
14	5,000	7,500	6,250	37	293	7.86	62.21	173.22	480.39	9.07	25.16	2	3	28.57	42.86	627.00	2,127.00	23.25	78.86	361.98	442.77
15	7,500	10,000	8,750	31	324	6.58	68.79	120.21	600.59	6.30	31.46	0	3	0.00	42.86	0.00	2,127.00	0.00	78.86	0.00	354.15
16	10,000	20,000	15,000	29	353	6.16	74.95	373.15	973.74	19.54	51.00	1	4	14.29	57.14	3.63	2,130.63	0.13	78.99	0.97	218.81
17	20,000	50,000	35,000	57	410	12.10	87.05	388.59	1,362.33	20.35	71.35	3	7	42.86	100.00	566.54	2,697.17	21.01	100.00	145.80	197.98
18	50,000	100,000	75,000	19	429	4.03	91.08	334.65	1,696.97	17.53	88.88	0	7	0.00	100.00	0.00	2,697.17	0.00	100.00	0.00	158.94
19	100,000	500,000	300,000	24	453	5.10	96.18	134.97	1,831.94	7.07	95.95	0	7	0.00	100.00	0.00	2,697.17	0.00	100.00	0.00	147.23
20	500,000	UP		18	471	3.82	100.00	77.34	1,909.29	4.05	100.00	0	7	0.00	100.00	0.00	2,697.17	0.00	100.00	0.00	141.27
				471				1,909.29				7				2,697.17				141.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	2.23	2.23	44.78	44.78	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	20	0.96	3.19	0.45	45.23	0.01	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	35	2.39	5.58	3.27	48.50	0.09	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	58	3.67	9.25	32.44	80.94	0.87	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	83	3.99	13.24	20.32	101.26	0.55	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	109	4.15	17.38	21.21	122.47	0.57	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	124	2.39	19.78	21.89	144.35	0.59	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	150	4.15	23.92	48.06	192.41	1.29	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	179	4.63	28.55	47.35	239.76	1.27	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	202	3.67	32.22	48.81	288.57	1.31	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	219	2.71	34.93	25.17	313.74	0.68	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	239	3.19	38.12	105.23	418.97	2.83	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	260	3.35	41.47	80.78	499.75	2.17	13.43	1	1	10.00	10.00	3.60	3.60	0.03	0.03	4.46	0.72
14	5,000	7,500	6,250	37	297	5.90	47.37	298.53	798.29	8.02	21.45	0	1	0.00	10.00	0.00	3.60	0.00	0.03	0.00	0.45
15	7,500	10,000	8,750	17	314	2.71	50.08	209.99	1,008.28	5.64	27.09	0	1	0.00	10.00	0.00	3.60	0.00	0.03	0.00	0.36
16	10,000	20,000	15,000	65	379	10.37	60.45	718.98	1,727.26	19.31	46.40	2	3	20.00	30.00	8,419.00	8,422.60	71.98	72.01	1170.96	487.63
17	20,000	50,000	35,000	70	449	11.16	71.61	834.47	2,561.73	22.42	68.82	0	3	0.00	30.00	0.00	8,422.60	0.00	72.01	0.00	328.79
18	50,000	100,000	75,000	74	523	11.80	83.41	626.59	3,188.32	16.83	85.65	4	7	40.00	70.00	3,032.10	11,454.69	25.92	97.94	483.90	359.27
19	100,000	500,000	300,000	93	616	14.83	98.25	386.07	3,574.39	10.37	96.02	3	10	30.00	100.00	241.40	11,696.09	2.06	100.00	62.53	327.22
20	500,000	UP		11	627	1.75	100.00	148.07	3,722.46	3.98	100.00	0	10	0.00	100.00	0.00	11,696.09	0.00	100.00	0.00	314.20
				627				3,722.46				10				11,696.09				314.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.37	1.37	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	1.37	2.74	0.47	0.47	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	18	5.48	8.22	7.51	7.98	0.45	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	29	5.02	13.24	4.92	12.90	0.30	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	43	6.39	19.63	12.45	25.35	0.75	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	52	4.11	23.74	10.20	35.55	0.62	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	66	6.39	30.14	39.67	75.22	2.40	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	94	12.79	42.92	120.48	195.71	7.28	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	111	7.76	50.68	76.79	272.50	4.64	16.46	1	1	50.00	50.00	1,599.49	1,599.49	44.13	44.13	2082.90	586.97
10	2,000	2,500	2,250	20	131	9.13	59.82	74.37	346.87	4.49	20.95	0	1	0.00	50.00	0.00	1,599.49	0.00	44.13	0.00	461.12
11	2,500	3,000	2,750	19	150	8.68	68.49	105.22	452.10	6.35	27.30	0	1	0.00	50.00	0.00	1,599.49	0.00	44.13	0.00	353.79
12	3,000	4,000	3,500	7	157	3.20	71.69	41.13	493.22	2.48	29.79	1	2	50.00	100.00	2,025.04	3,624.53	55.87	100.00	4924.09	734.87
13	4,000	5,000	4,500	11	168	5.02	76.71	51.28	544.50	3.10	32.88	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	665.66
14	5,000	7,500	6,250	9	177	4.11	80.82	137.92	682.43	8.33	41.21	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	531.12
15	7,500	10,000	8,750	7	184	3.20	84.02	82.52	764.94	4.98	46.19	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	473.83
16	10,000	20,000	15,000	10	194	4.57	88.58	233.51	998.45	14.10	60.30	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	363.02
17	20,000	50,000	35,000	17	211	7.76	96.35	391.94	1,390.39	23.67	83.97	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	260.68
18	50,000	100,000	75,000	3	214	1.37	97.72	127.21	1,517.60	7.68	91.65	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	238.83
19	100,000	500,000	300,000	4	218	1.83	99.54	201.51	1,719.11	12.17	103.82	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	210.84
20	500,000	UP		1	219	0.46	100.00	63.20	1,655.91	3.82	100.00	0	2	0.00	100.00	0.00	3,624.53	0.00	100.00	0.00	218.88
				219				1,655.91				2				3,624.53				218.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2374 MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	6.29	6.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.57	6.86	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	24	6.86	13.71	11.73	11.71	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	27	1.71	15.43	0.36	12.07	0.04	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	29	1.14	16.57	6.36	18.43	0.65	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	35	3.43	20.00	5.74	24.17	0.58	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	44	5.14	25.14	16.00	40.17	1.62	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	58	8.00	33.14	27.36	67.53	2.77	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	72	8.00	41.14	22.56	90.09	2.29	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	73	0.57	41.71	2.94	93.03	0.30	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	74	0.57	42.29	8.76	101.79	0.89	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	75	0.57	42.86	0.03	101.82	0.00	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	81	3.43	46.29	41.64	143.46	4.22	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	91	5.71	52.00	62.31	205.77	6.32	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	101	5.71	57.71	46.39	252.16	4.70	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	110	5.14	62.86	201.36	453.53	20.42	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	136	14.86	77.71	236.81	690.33	24.01	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	143	4.00	81.71	121.97	812.30	12.37	82.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	167	13.71	95.43	174.00	986.30	17.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	175	4.57	100.00	0.00	986.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				175				986.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.47	1.47	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.47	2.94	2.49	2.48	0.74	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.47	4.41	0.61	3.10	0.18	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.47	5.88	0.61	3.71	0.18	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.47	7.35	2.73	6.44	0.81	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	8	4.41	11.76	0.13	6.56	0.04	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.47	13.24	0.39	6.95	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	4.41	17.65	0.34	7.29	0.10	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	21	13.24	30.88	12.98	20.27	3.83	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	23	2.94	33.82	17.44	37.71	5.15	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	1.47	35.29	13.33	24.37	3.93	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	26	2.94	38.24	28.42	52.79	8.39	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	2.94	41.18	21.50	74.29	6.34	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	32	5.88	47.06	4.29	78.58	1.27	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	34	2.94	50.00	43.02	121.60	12.69	35.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	43	13.24	63.24	42.71	164.31	12.60	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	53	14.71	77.94	6.80	157.51	2.01	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	62	13.24	91.18	157.62	315.13	46.51	92.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	68	8.82	100.00	654.00	338.88	192.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	68	0.00	100.00	0.00	338.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				68				338.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.76	11.76	32.13	32.13	11.69	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.88	17.65	0.87	31.26	0.32	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.88	23.53	0.51	30.74	0.19	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.88	29.41	3.15	27.59	1.15	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.88	35.29	14.20	13.39	5.17	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.88	41.18	16.58	3.19	6.03	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.88	47.06	18.09	21.28	6.58	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.88	52.94	14.04	35.32	5.11	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.88	58.82	18.05	53.37	6.57	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.88	64.71	19.67	73.04	7.16	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.88	70.59	13.11	86.15	4.77	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.88	76.47	8.87	95.02	3.23	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.88	82.35	8.87	103.88	3.23	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.88	88.24	8.87	112.75	3.23	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.88	94.12	79.02	191.77	28.76	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.88	100.00	83.03	274.80	30.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				274.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	13.21	13.21	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	3.03	16.24	0.74	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	2.85	19.09	0.70	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	10.94	30.04	2.69	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	44.50	14.46	10.92	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	22.25	7.79	5.46	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.94	20.59	22.25	30.04	5.46	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.94	23.53	22.25	52.28	5.46	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.94	26.47	16.50	68.78	4.05	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.94	29.41	15.13	83.91	3.71	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.94	32.35	0.00	83.91	0.00	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.94	35.29	6.01	89.93	1.48	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.94	38.24	0.02	89.94	0.00	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.94	41.18	0.02	89.93	0.00	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.94	44.12	46.27	136.20	11.36	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	18	8.82	52.94	17.62	153.82	4.32	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	27	26.47	79.41	93.47	247.29	22.94	60.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	34	20.59	100.00	160.15	407.44	39.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	407.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				407.44				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	4.38	4.38	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	16	0.63	5.00	0.25	0.21	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	19	0.94	5.94	0.81	0.60	0.06	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.31	6.25	0.04	0.64	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	39	5.94	12.19	0.01	0.65	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	43	1.25	13.44	4.84	5.49	0.35	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	63	6.25	19.69	20.72	26.22	1.52	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	83	6.25	25.94	40.44	66.66	2.96	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	99	5.00	30.94	39.08	105.74	2.86	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	108	2.81	33.75	25.52	131.26	1.87	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	111	0.94	34.69	8.20	139.46	0.60	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	120	2.81	37.50	40.31	179.77	2.95	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	131	3.44	40.94	49.99	229.77	3.66	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	148	5.31	46.25	83.27	313.04	6.10	22.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	173	7.81	54.06	117.40	430.44	8.60	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	188	4.69	58.75	192.50	622.94	14.10	45.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	231	13.44	72.19	474.75	1,097.68	34.77	80.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	243	3.75	75.94	42.37	1,140.06	3.10	83.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	37	280	11.56	87.50	135.26	1,275.32	9.91	93.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		40	320	12.50	100.00	90.09	1,365.40	6.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				320				1,365.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.67	0.67	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.13	6.25	0.67	1.33	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.13	9.38	1.46	2.79	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.13	12.50	31.52	28.73	3.20	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.13	15.63	7.65	21.09	0.78	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.13	18.75	4.77	16.32	0.48	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	10	12.50	31.25	5.28	11.03	0.54	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.13	34.38	12.51	1.47	1.27	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.13	37.50	16.72	18.20	1.70	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.13	40.63	19.65	37.85	1.99	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.13	43.75	19.65	57.50	1.99	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	16	6.25	50.00	39.30	96.80	3.99	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	20	12.50	62.50	108.14	204.93	10.97	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	22	6.25	68.75	36.99	241.92	3.75	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	28	18.75	87.50	260.97	502.89	26.48	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	29	3.13	90.63	174.00	676.89	17.65	68.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	32	9.38	100.00	308.72	985.61	31.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	985.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	985.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				985.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.85	4.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	2.91	7.77	1.91	1.91	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	15	6.80	14.56	8.60	10.51	0.89	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.97	15.53	2.22	12.73	0.23	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.97	16.50	1.66	14.39	0.17	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	20	2.91	19.42	11.28	25.67	1.17	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	23	2.91	22.33	25.36	51.03	2.63	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	26	2.91	25.24	15.29	66.32	1.59	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	31	4.85	30.10	25.93	92.25	2.69	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	34	2.91	33.01	40.41	132.66	4.19	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	42	7.77	40.78	50.49	183.15	5.24	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	50	7.77	48.54	94.61	277.76	9.82	28.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	55	4.85	53.40	76.48	354.24	7.94	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	57	1.94	55.34	34.85	389.09	3.62	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	58	0.97	56.31	20.43	409.52	2.12	42.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	64	5.83	62.14	85.01	494.54	8.82	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	88	23.30	85.44	245.62	740.16	25.50	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	98	9.71	95.15	123.65	863.81	12.84	89.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	102	3.88	99.03	95.30	959.11	9.89	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	103	0.97	100.00	4.25	963.36	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				103				963.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	8.39	8.39	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.65	9.03	0.81	0.79	0.12	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.65	9.68	1.40	2.19	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.65	10.32	0.70	2.89	0.10	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.65	10.97	0.00	2.89	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	1.29	12.26	2.76	5.65	0.40	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	25	3.87	16.13	11.02	16.68	1.60	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	34	5.81	21.94	17.53	34.21	2.54	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	46	7.74	29.68	37.69	71.90	5.47	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	57	7.10	36.77	26.15	98.04	3.79	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	66	5.81	42.58	35.88	133.92	5.21	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	74	5.16	47.74	43.58	177.50	6.32	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	84	6.45	54.19	34.72	212.22	5.04	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	96	7.74	61.94	85.52	297.73	12.41	43.21	1	1	33.33	33.33	30.38	30.38	57.26	57.26	35.52	10.20
15	7,500	10,000	8,750	6	102	3.87	65.81	34.42	332.15	5.00	48.21	0	1	0.00	33.33	0.00	30.38	0.00	57.26	0.00	9.14
16	10,000	20,000	15,000	14	116	9.03	74.84	173.59	505.74	25.19	73.40	0	1	0.00	33.33	0.00	30.38	0.00	57.26	0.00	6.01
17	20,000	50,000	35,000	17	133	10.97	85.81	82.94	588.68	12.04	85.44	1	2	33.33	66.67	20.18	50.56	38.05	95.31	24.34	8.59
18	50,000	100,000	75,000	7	140	4.52	90.32	51.71	640.39	7.51	92.94	0	2	0.00	66.67	0.00	50.56	0.00	95.31	0.00	7.90
19	100,000	500,000	300,000	6	146	3.87	94.19	21.76	662.15	3.16	96.10	0	2	0.00	66.67	0.00	50.56	0.00	95.31	0.00	7.64
20	500,000	**UP**		9	155	5.81	100.00	26.86	689.01	3.90	100.00	1	3	33.33	100.00	2.49	53.05	4.69	100.00	9.27	7.70
				155				689.01				3				53.05				7.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 240 SPINNING MILLS PRE-SPINNING PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	4.16	4.16	17.05	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.01	4.17	0.02	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.01	4.18	0.04	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	4.47	8.65	18.29	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	4.02	4.63	16.45	18.97	1	1	50.00	50.00	68.64	68.64	99.43	99.43	1709.41	1482.39
8	1,000	1,500	1,250	1	7	7.14	50.00	2.08	6.71	8.51	27.48	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	1023.17
9	1,500	2,000	1,750	1	8	7.14	57.14	3.01	9.72	12.34	39.82	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	706.08
10	2,000	2,500	2,250	1	9	7.14	64.29	2.89	12.62	11.85	51.67	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	544.11
11	2,500	3,000	2,750	1	10	7.14	71.43	0.46	13.07	1.88	53.55	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	525.04
12	3,000	4,000	3,500	1	11	7.14	78.57	3.07	16.14	12.57	66.11	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	425.24
13	4,000	5,000	4,500	1	12	7.14	85.71	3.08	19.22	12.61	78.73	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	357.12
14	5,000	7,500	6,250	1	13	7.14	92.86	4.33	23.55	17.74	96.46	0	1	0.00	50.00	0.00	68.64	0.00	99.43	0.00	291.45
15	7,500	10,000	8,750	1	14	7.14	100.00	0.86	24.42	3.54	100.00	1	2	50.00	100.00	0.39	69.04	0.57	100.00	45.50	282.75
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75
20	500,000	UP		0	14	0.00	100.00	0.00	24.42	0.00	100.00	0	2	0.00	100.00	0.00	69.04	0.00	100.00	0.00	282.75
					14				24.42				2				69.04				282.75

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2401 SPINNING MILLSPRE-SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.36	0.36	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.75	1.11	1.47	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.01	2.12	1.97	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	3.71	5.84	7.24	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	1.84	7.68	3.60	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	5.17	12.85	10.08	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	7.50	20.34	14.62	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	19.05	39.39	37.16	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	11.87	51.26	23.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	2.95	48.31	5.76	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	2.95	51.26	5.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				51.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2402 SPINNING MILLSPRE-SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	3.83	3.83	1.99	1.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	33	1.23	5.06	0.03	1.95	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	53	3.07	8.13	0.77	1.19	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	57	0.61	8.74	0.01	1.18	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	58	0.15	8.90	0.01	1.17	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	78	3.07	11.96	1.09	0.09	0.05	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	92	2.15	14.11	7.17	7.08	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	113	3.22	17.33	9.12	16.20	0.41	0.73	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	117	0.61	17.94	6.23	22.43	0.28	1.01	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	123	0.92	18.87	15.89	38.32	0.72	1.73	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	131	1.23	20.09	26.59	64.91	1.20	2.93	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	137	0.92	21.01	19.76	84.67	0.89	3.83	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	145	1.23	22.24	20.50	105.17	0.93	4.75	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	169	3.68	25.92	59.63	164.81	2.69	7.45	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	192	3.53	29.45	140.42	305.22	6.35	13.79	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	52	244	7.98	37.42	277.07	582.30	12.52	26.31	7	8	17.95	20.51	1,059.13	1,059.13	27.72	27.72	382.25	181.89
17	20,000	50,000	35,000	60	304	9.20	46.63	418.48	1,000.78	18.91	45.23	4	12	10.26	30.77	44.35	1,103.48	1.16	28.88	10.60	110.26
18	50,000	100,000	75,000	92	396	14.11	60.74	483.05	1,483.83	21.83	67.06	3	15	7.69	38.46	29.79	1,133.26	0.78	29.66	6.17	76.37
19	100,000	500,000	300,000	136	532	20.86	81.60	483.06	1,966.88	21.83	88.89	12	27	30.77	69.23	299.63	1,432.90	7.84	37.50	62.03	72.85
20	500,000	UP		120	652	18.40	100.00	245.95	2,212.84	11.11	100.00	12	39	30.77	100.00	2,387.95	3,820.84	62.50	100.00	970.89	172.67
				652				2,212.84				39				3,820.84				172.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2403 SPINNING MILLSPRE-SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	4.68	4.68	24.20	24.20	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	58	0.44	5.12	0.45	24.65	0.01	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	71	1.15	6.27	6.69	31.34	0.21	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	86	1.33	7.60	0.18	31.52	0.01	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	104	1.59	9.19	15.68	47.20	0.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	128	2.12	11.31	2.03	49.23	0.06	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	144	1.41	12.72	1.95	47.28	0.06	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	185	3.62	16.34	21.62	68.90	0.69	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	209	2.12	18.46	30.69	99.58	0.98	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	225	1.41	19.88	50.21	149.79	1.60	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	235	0.88	20.76	21.89	171.69	0.70	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	254	1.68	22.44	19.75	191.44	0.63	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	25	279	2.21	24.65	27.39	218.82	0.87	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	314	3.09	27.74	44.74	263.56	1.43	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	51	365	4.51	32.24	129.21	392.77	4.12	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	86	451	7.60	39.84	485.05	877.82	15.46	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	167	618	14.75	54.59	675.11	1,552.94	21.52	49.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	126	744	11.13	65.72	437.94	1,990.87	13.96	63.46	2	2	28.57	28.57	7.49	7.49	1.27	1.27	1.71	0.38
19	100,000	500,000	300,000	265	1,009	23.41	89.13	925.41	2,916.28	29.50	92.96	3	5	42.86	71.43	336.64	344.13	57.07	58.34	36.38	11.80
20	500,000	UP		123	1,132	10.87	100.00	220.82	3,137.11	7.04	100.00	2	7	28.57	100.00	245.77	589.90	41.66	100.00	111.30	18.80
				1,132				3,137.11				7				589.90				18.80	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2408 SPINNING MILLSPRE-SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	2.47	2.47	52.50	52.50	2.02	2.02	2	2	50.00	50.00	1,803.49	1,803.49	100.00	100.00	3435.00	3435.00
2	50	100	75	2	26	0.21	2.68	0.02	52.53	0.00	2.02	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	3433.55
3	100	200	150	4	30	0.41	3.09	0.42	52.94	0.02	2.04	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	3406.44
4	200	300	250	4	34	0.41	3.50	0.19	53.13	0.01	2.05	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	3394.39
5	300	500	400	5	39	0.51	4.02	4.55	57.69	0.18	2.22	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	3126.43
6	500	750	625	8	47	0.82	4.84	36.72	20.97	1.41	0.81	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	8602.32
7	750	1,000	875	9	56	0.93	5.77	8.26	29.23	0.32	1.13	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	6170.03
8	1,000	1,500	1,250	7	63	0.72	6.49	25.64	54.87	0.99	2.11	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	3286.81
9	1,500	2,000	1,750	6	69	0.62	7.11	12.83	67.70	0.49	2.61	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	2664.10
10	2,000	2,500	2,250	4	73	0.41	7.52	4.11	71.81	0.16	2.77	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	2511.63
11	2,500	3,000	2,750	7	80	0.72	8.24	14.36	86.16	0.55	3.32	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	2093.13
12	3,000	4,000	3,500	25	105	2.57	10.81	24.24	110.40	0.93	4.25	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	1633.60
13	4,000	5,000	4,500	12	117	1.24	12.05	8.70	119.10	0.34	4.59	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	1514.26
14	5,000	7,500	6,250	13	130	1.34	13.39	27.35	146.45	1.05	5.64	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	1231.45
15	7,500	10,000	8,750	25	155	2.57	15.96	99.99	246.44	3.85	9.49	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	731.81
16	10,000	20,000	15,000	59	214	6.08	22.04	334.83	581.27	12.90	22.39	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	310.27
17	20,000	50,000	35,000	179	393	18.43	40.47	419.71	1,000.98	16.17	38.56	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	180.17
18	50,000	100,000	75,000	187	580	19.26	59.73	619.53	1,620.51	23.86	62.42	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	111.29
19	100,000	500,000	300,000	234	814	24.10	83.83	635.86	2,256.37	24.49	86.91	0	2	0.00	50.00	0.00	1,803.49	0.00	100.00	0.00	79.93
20	500,000	UP		157	971	16.17	100.00	339.72	2,596.10	13.09	100.00	2	4	50.00	100.00	0.00	1,803.49	0.00	100.00	0.00	69.47
				971				2,596.10				4				1,803.49				69.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 241 WEAVING PRE-WEAVING PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.85	0.85	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.52	2.37	2.18	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.26	3.63	1.80	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	1.55	5.18	2.22	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	4.90	10.08	7.01	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	4.60	14.68	6.58	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	7.12	21.80	10.18	31.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	2.44	24.25	3.49	34.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	1.43	25.68	2.04	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	0.50	26.17	0.71	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	41.18	67.35	58.88	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.73	68.08	1.04	97.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	0.72	68.80	1.03	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	1.14	69.93	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				69.93				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2411 WEAVINGPRE-WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.40	0.40	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	0.62	0.22	2.14	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	1.13	1.35	3.93	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	1.36	2.71	4.74	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	1.96	4.66	6.80	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	1.94	6.61	6.76	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.17	33.33	1.12	7.72	3.89	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.17	37.50	0.45	8.17	1.55	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.17	41.67	0.42	8.59	1.47	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	16	25.00	66.67	2.48	11.07	8.63	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.17	70.83	10.01	21.08	34.82	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.17	75.00	0.00	21.08	0.00	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	4.17	79.17	6.67	27.75	23.21	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	4.17	83.33	36.96	64.72	128.61	225.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.17	87.50	36.96	27.75	128.61	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	4.17	91.67	36.96	64.72	128.61	225.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	4.17	95.83	36.96	27.75	128.61	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	24	4.17	100.00	0.99	28.74	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	28.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				28.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2412 WEAVINGPRE-WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	2.86	2.86	135.39	135.39	5.13	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	23	0.43	3.29	0.68	134.71	0.03	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	26	0.43	3.72	0.69	134.02	0.03	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	35	1.29	5.01	4.69	129.33	0.18	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	50	2.15	7.15	6.86	122.47	0.26	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	84	4.86	12.02	20.76	101.71	0.79	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	94	1.43	13.45	17.28	84.43	0.65	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	123	4.15	17.60	26.97	57.47	1.02	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	129	0.86	18.45	17.20	40.27	0.65	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	148	2.72	21.17	49.65	9.38	1.88	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	155	1.00	22.17	24.82	34.20	0.94	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	26	181	3.72	25.89	46.12	80.33	1.75	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	193	1.72	27.61	63.85	144.17	2.42	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	228	5.01	32.62	112.57	256.74	4.26	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	266	5.44	38.05	210.66	467.40	7.98	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	87	353	12.45	50.50	698.21	1,165.62	26.45	44.15	3	3	21.43	21.43	124.57	124.57	2.12	2.12	17.84	10.69
17	20,000	50,000	35,000	110	463	15.74	66.24	468.57	1,634.18	17.75	61.90	2	5	14.29	35.71	29.79	154.36	0.51	2.63	6.36	9.45
18	50,000	100,000	75,000	81	544	11.59	77.83	465.22	2,099.40	17.62	79.53	4	9	28.57	64.29	2,651.09	2,805.44	45.16	47.79	569.86	133.63
19	100,000	500,000	300,000	126	670	18.03	95.85	486.87	2,586.28	18.44	97.97	4	13	28.57	92.86	3,065.40	5,870.85	52.21	100.00	629.61	227.00
20	500,000	UP		29	699	4.15	100.00	53.65	2,639.92	2.03	100.00	1	14	7.14	100.00	0.00	5,870.85	0.00	100.00	0.00	222.39
				699				2,639.92				14				5,870.85				222.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2413 WEAVINGPRE-WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	2.96	2.96	1.15	1.15	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	36	0.37	3.33	0.24	1.39	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	44	0.74	4.07	2.43	3.82	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	52	0.74	4.81	1.38	5.21	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	60	0.74	5.55	5.80	11.01	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	78	1.66	7.21	9.91	20.92	0.21	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	91	1.20	8.41	13.85	34.77	0.29	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	113	2.03	10.44	21.22	55.99	0.44	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	127	1.29	11.74	29.87	85.86	0.62	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	147	1.85	13.59	36.81	122.67	0.77	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	160	1.20	14.79	40.82	163.49	0.85	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	62	222	5.73	20.52	128.42	291.91	2.67	6.08	3	3	12.50	12.50	102.92	102.92	10.97	10.97	80.15	35.26
13	4,000	5,000	4,500	53	275	4.90	25.42	110.75	402.66	2.31	8.38	4	7	16.67	29.17	319.95	422.88	34.09	45.06	288.90	105.02
14	5,000	7,500	6,250	36	311	3.33	28.74	172.27	574.93	3.59	11.97	0	7	0.00	29.17	0.00	422.88	0.00	45.06	0.00	73.55
15	7,500	10,000	8,750	50	361	4.62	33.36	307.95	882.88	6.41	18.38	0	7	0.00	29.17	0.00	422.88	0.00	45.06	0.00	47.90
16	10,000	20,000	15,000	146	507	13.49	46.86	699.35	1,582.23	14.56	32.95	4	11	16.67	45.83	97.59	520.46	10.40	55.46	13.95	32.89
17	20,000	50,000	35,000	216	723	19.96	66.82	1,589.60	3,171.83	33.10	66.05	9	20	37.50	83.33	24.87	545.34	2.65	58.11	1.56	17.19
18	50,000	100,000	75,000	106	829	9.80	76.62	641.61	3,813.45	13.36	79.41	3	23	12.50	95.83	390.65	935.99	41.63	99.73	60.89	24.54
19	100,000	500,000	300,000	180	1,009	16.64	93.25	811.56	4,625.00	16.90	96.31	1	24	4.17	100.00	2.49	938.48	0.27	100.00	0.31	20.29
20	500,000	UP		73	1,082	6.75	100.00	177.24	4,802.24	3.69	100.00	0	24	0.00	100.00	0.00	938.48	0.00	100.00	0.00	19.54
				1,082				4,802.24				24				938.48				19.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2418 WEAVINGPRE-WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	7.26	7.26	2.36	2.36	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	32	0.23	7.49	7.13	9.49	0.31	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	33	0.23	7.73	0.47	9.96	0.02	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	40	1.64	9.37	4.63	14.59	0.20	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	51	2.58	11.94	7.55	22.14	0.33	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	57	1.41	13.35	7.56	29.70	0.33	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	71	3.28	16.63	28.13	57.84	1.24	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	97	6.09	22.72	56.47	114.30	2.48	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	102	1.17	23.89	12.97	127.27	0.57	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	110	1.87	25.76	38.65	165.92	1.70	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	120	2.34	28.10	16.87	182.79	0.74	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	127	1.64	29.74	44.62	227.41	1.96	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	137	2.34	32.08	40.60	268.01	1.78	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	166	6.79	38.88	174.06	442.07	7.64	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	195	6.79	45.67	153.63	595.71	6.75	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	73	268	17.10	62.76	537.42	1,133.13	23.60	49.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	42	310	9.84	72.60	280.15	1,413.28	12.30	62.05	4	4	44.44	44.44	421.52	421.52	3.36	3.36	150.46	29.83
18	50,000	100,000	75,000	33	343	7.73	80.33	471.07	1,884.35	20.68	82.74	1	5	11.11	55.56	10,000.00	10,421.52	79.79	83.15	2122.85	553.06
19	100,000	500,000	300,000	58	401	13.58	93.91	306.63	2,190.98	13.46	96.20	4	9	44.44	100.00	2,111.78	12,533.29	16.85	100.00	688.70	572.04
20	500,000	UP		26	427	6.09	100.00	86.54	2,277.53	3.80	100.00	0	9	0.00	100.00	0.00	12,533.29	0.00	100.00	0.00	550.30
				427				2,277.53				9				12,533.29				550.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.36	0.36	6.31	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.36	0.72	6.31	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.13	0.85	2.34	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.09	0.94	1.67	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	3.00	3.94	52.88	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.73	5.67	30.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				5.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	0.05	0.05	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	1.30	1.36	1.17	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.86	11.43	1.82	3.18	1.63	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.86	14.29	1.52	4.70	1.37	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.86	17.14	1.64	6.33	1.47	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.86	20.00	2.46	8.79	2.21	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.86	22.86	2.39	11.18	2.15	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	5.71	28.57	5.09	16.27	4.58	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	5.71	34.29	5.65	21.92	5.07	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.86	37.14	3.50	25.42	3.15	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.86	40.00	1.75	27.18	1.57	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	5.71	45.71	3.50	30.68	3.15	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	24	22.86	68.57	19.71	50.39	17.71	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.86	71.43	13.61	64.00	12.23	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.86	74.29	1.12	65.12	1.00	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	2.86	77.14	4.09	69.20	3.67	62.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	32	14.29	91.43	41.92	111.12	37.67	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	34	5.71	97.14	12.98	98.14	11.67	88.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	35	2.86	100.00	13.14	111.28	11.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	35	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				111.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.02	2.02	4.80	4.80	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.51	2.53	0.41	5.21	0.04	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.51	3.03	0.35	5.56	0.04	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.51	3.54	0.50	6.07	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.51	4.04	0.71	6.77	0.07	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.51	4.55	1.39	8.16	0.14	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	12	1.52	6.06	0.42	8.57	0.04	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	1.01	7.07	2.20	10.77	0.23	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	1.01	8.08	4.78	15.56	0.49	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	1.01	9.09	0.13	15.68	0.01	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	25	3.54	12.63	18.30	33.98	1.88	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	31	3.03	15.66	3.58	37.56	0.37	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	45	7.07	22.73	11.80	49.37	1.21	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	53	4.04	26.77	33.92	83.28	3.49	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	57	2.02	28.79	33.45	116.73	3.44	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	85	14.14	42.93	158.11	274.85	16.27	28.27	3	3	21.43	21.43	5,023.64	5,023.64	9.58	9.58	3177.22	1827.80
17	20,000	50,000	35,000	30	115	15.15	58.08	214.54	489.39	22.07	50.34	0	3	0.00	21.43	0.00	5,023.64	0.00	9.58	0.00	1026.52
18	50,000	100,000	75,000	51	166	25.76	83.84	330.72	820.10	34.02	84.37	3	6	21.43	42.86	181.67	5,205.31	0.35	9.92	54.93	634.71
19	100,000	500,000	300,000	31	197	15.66	99.49	151.11	971.22	15.55	99.91	8	14	57.14	100.00	47,256.20	52,461.51	90.08	100.00	31272.39	5401.63
20	500,000	UP		1	198	0.51	100.00	0.86	972.08	0.09	100.00	0	14	0.00	100.00	0.00	52,461.51	0.00	100.00	0.00	5396.83
				198				972.08				14				52,461.51				5396.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	4.74	4.74	9.67	9.67	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	31	0.51	5.25	0.05	9.72	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	32	0.17	5.41	0.25	9.97	0.01	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	33	0.17	5.58	0.62	10.58	0.03	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	38	0.85	6.43	0.06	10.52	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	41	0.51	6.94	3.28	13.80	0.16	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	46	0.85	7.78	5.39	19.19	0.26	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	60	2.37	10.15	11.41	30.60	0.55	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	64	0.68	10.83	12.81	43.41	0.61	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	74	1.69	12.52	11.18	54.59	0.53	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	86	2.03	14.55	29.27	83.85	1.40	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	108	3.72	18.27	32.79	116.65	1.57	5.57	4	4	12.50	12.50	18.11	18.11	0.25	0.25	55.23	15.53
13	4,000	5,000	4,500	7	115	1.18	19.46	6.05	122.69	0.29	5.86	0	4	0.00	12.50	0.00	18.11	0.00	0.25	0.00	14.76
14	5,000	7,500	6,250	27	142	4.57	24.03	95.66	218.36	4.57	10.43	2	6	6.25	18.75	4.46	22.57	0.06	0.31	4.66	10.34
15	7,500	10,000	8,750	14	156	2.37	26.40	43.69	262.05	2.09	12.52	0	6	0.00	18.75	0.00	22.57	0.00	0.31	0.00	8.61
16	10,000	20,000	15,000	73	229	12.35	38.75	351.18	613.23	16.78	29.30	6	12	18.75	37.50	258.36	280.93	3.57	3.88	73.57	45.81
17	20,000	50,000	35,000	98	327	16.58	55.33	566.81	1,180.04	27.08	56.39	3	15	9.38	46.88	8.57	289.50	0.12	4.00	1.51	24.53
18	50,000	100,000	75,000	95	422	16.07	71.40	373.44	1,553.48	17.84	74.23	9	24	28.13	75.00	538.34	827.84	7.44	11.45	144.16	53.29
19	100,000	500,000	300,000	111	533	18.78	90.19	449.61	2,003.10	21.48	95.72	3	27	9.38	84.38	6,404.01	7,231.86	88.54	99.98	1424.34	361.03
20	500,000	UP		58	591	9.81	100.00	89.67	2,092.77	4.28	100.00	5	32	15.63	100.00	1.32	7,233.17	0.02	100.00	1.47	345.63
				591				2,092.77				32				7,233.17				345.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.74	2.74	1.07	1.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.46	3.20	0.46	1.54	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.46	3.65	0.53	2.06	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.46	4.11	1.04	3.10	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	1.37	5.48	2.06	5.16	0.10	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.46	5.94	1.04	6.20	0.05	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	0.91	6.85	3.96	10.16	0.19	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	26	5.02	11.87	12.11	22.28	0.58	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	31	2.28	14.16	10.80	33.08	0.52	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	33	0.91	15.07	13.98	47.06	0.68	2.27	1	1	50.00	50.00	50.00	50.00	80.65	80.65	357.56	106.24
11	2,500	3,000	2,750	7	40	3.20	18.26	23.48	70.54	1.13	3.41	0	1	0.00	50.00	0.00	50.00	0.00	80.65	0.00	70.88
12	3,000	4,000	3,500	9	49	4.11	22.37	44.15	114.69	2.13	5.54	0	1	0.00	50.00	0.00	50.00	0.00	80.65	0.00	43.60
13	4,000	5,000	4,500	5	54	2.28	24.66	15.44	130.13	0.75	6.28	0	1	0.00	50.00	0.00	50.00	0.00	80.65	0.00	38.42
14	5,000	7,500	6,250	19	73	8.68	33.33	181.58	311.71	8.77	15.05	0	1	0.00	50.00	0.00	50.00	0.00	80.65	0.00	16.04
15	7,500	10,000	8,750	21	94	9.59	42.92	201.83	513.54	9.74	24.79	1	2	50.00	100.00	12.00	62.00	19.35	100.00	5.95	12.07
16	10,000	20,000	15,000	33	127	15.07	57.99	497.67	1,011.21	24.02	48.81	0	2	0.00	100.00	0.00	62.00	0.00	100.00	0.00	6.13
17	20,000	50,000	35,000	44	171	20.09	78.08	569.37	1,580.58	27.48	76.30	0	2	0.00	100.00	0.00	62.00	0.00	100.00	0.00	3.92
18	50,000	100,000	75,000	31	202	14.16	92.24	280.43	1,861.01	13.54	89.84	0	2	0.00	100.00	0.00	62.00	0.00	100.00	0.00	3.33
19	100,000	500,000	300,000	15	217	6.85	99.09	208.59	2,069.60	10.07	99.91	0	2	0.00	100.00	0.00	62.00	0.00	100.00	0.00	3.00
20	500,000	UP		2	219	0.91	100.00	1.96	2,071.56	0.09	100.00	0	2	0.00	100.00	0.00	62.00	0.00	100.00	0.00	2.99
				219				2,071.56				2				62.00				2.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.77	0.77	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.46	1.24	1.37	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	1.75	2.98	5.16	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	2.77	5.75	8.17	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	1.93	7.68	5.71	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	2.15	9.83	6.33	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	3.17	13.00	9.37	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	0.30	13.31	0.89	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	4.09	17.39	12.07	51.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	4.39	21.78	12.97	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	5.00	26.78	14.77	79.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	7.08	33.86	20.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	33.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				33.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.88	11.76	0.03	0.03	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.88	17.65	0.74	0.77	0.75	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.88	23.53	10.13	10.90	10.25	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.88	29.41	10.60	21.51	10.73	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.88	35.29	1.34	22.85	1.36	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.88	41.18	0.62	23.46	0.62	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.88	47.06	0.00	23.46	0.00	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.88	52.94	5.86	29.32	5.93	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.88	58.82	6.15	35.47	6.22	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.88	64.71	9.24	44.71	9.35	45.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.88	70.59	9.24	35.47	9.35	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.88	76.47	8.16	43.63	8.26	44.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.88	82.35	38.45	82.07	38.92	83.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.88	88.24	11.45	93.52	11.59	94.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.88	94.12	3.87	97.39	3.92	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.88	100.00	1.40	98.79	1.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	98.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	98.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	98.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				98.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	4.44	4.44	8.44	8.44	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.23	4.67	0.23	8.67	0.02	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.23	4.91	0.50	9.17	0.03	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.23	5.14	0.04	9.21	0.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	26	0.93	6.07	1.13	10.35	0.08	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	33	1.64	7.71	2.05	12.39	0.14	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	34	0.23	7.94	1.49	13.88	0.10	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	1.40	9.35	4.77	18.65	0.32	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	52	2.80	12.15	9.70	28.35	0.66	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	59	1.64	13.79	11.23	39.57	0.76	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	64	1.17	14.95	6.99	46.56	0.48	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	78	3.27	18.22	45.85	92.41	3.12	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	94	3.74	21.96	36.12	128.53	2.46	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	103	2.10	24.07	11.14	139.67	0.76	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	104	0.23	24.30	6.31	145.98	0.43	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	61	165	14.25	38.55	244.02	390.01	16.62	26.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	75	240	17.52	56.07	288.38	678.38	19.65	46.22	2	2	16.67	16.67	63.10	63.10	7.15	7.15	21.88	9.30
18	50,000	100,000	75,000	50	290	11.68	67.76	254.05	932.43	17.31	63.52	0	2	0.00	16.67	0.00	63.10	0.00	7.15	0.00	6.77
19	100,000	500,000	300,000	88	378	20.56	88.32	420.94	1,353.37	28.68	92.20	9	11	75.00	91.67	812.23	875.33	92.04	99.19	192.96	64.68
20	500,000	UP		50	428	11.68	100.00	114.48	1,467.85	7.80	100.00	1	12	8.33	100.00	7.14	882.47	0.81	100.00	6.24	60.12
				428				1,467.85				12				882.47				60.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	4.17	4.17	3.21	3.21	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	70	1.14	5.30	2.68	5.89	0.05	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	80	0.76	6.06	1.11	4.78	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	100	1.52	7.58	7.40	2.62	0.15	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	115	1.14	8.71	2.87	5.50	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	132	1.29	10.00	4.27	9.77	0.09	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	137	0.38	10.38	0.59	10.36	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	172	2.65	13.03	4.17	14.54	0.08	0.29	5	5	11.90	11.90	18.32	18.32	0.04	0.04	438.85	126.02
9	1,500	2,000	1,750	24	196	1.82	14.85	16.90	31.43	0.34	0.64	0	5	0.00	11.90	0.00	18.32	0.00	0.04	0.00	58.28
10	2,000	2,500	2,250	7	203	0.53	15.38	12.17	43.60	0.25	0.88	0	5	0.00	11.90	0.00	18.32	0.00	0.04	0.00	42.02
11	2,500	3,000	2,750	11	214	0.83	16.21	18.27	61.88	0.37	1.25	0	5	0.00	11.90	0.00	18.32	0.00	0.04	0.00	29.61
12	3,000	4,000	3,500	21	235	1.59	17.80	32.30	94.17	0.65	1.90	0	5	0.00	11.90	0.00	18.32	0.00	0.04	0.00	19.45
13	4,000	5,000	4,500	11	246	0.83	18.64	137.31	43.13	2.78	0.87	0	5	0.00	11.90	0.00	18.32	0.00	0.04	0.00	42.47
14	5,000	7,500	6,250	53	299	4.02	22.65	105.89	62.76	2.14	1.27	1	6	2.38	14.29	185.66	203.98	0.37	0.40	175.33	325.03
15	7,500	10,000	8,750	25	324	1.89	24.55	283.90	221.15	5.74	4.47	1	7	2.38	16.67	0.00	203.98	0.00	0.40	0.00	92.24
16	10,000	20,000	15,000	100	424	7.58	32.12	396.77	175.62	8.02	3.55	2	9	4.76	21.43	1,784.62	1,988.59	3.54	3.94	449.79	1132.31
17	20,000	50,000	35,000	184	608	13.94	46.06	1,600.72	1,776.34	32.37	35.92	19	28	45.24	66.67	2,451.31	4,439.90	4.86	8.81	153.14	249.95
18	50,000	100,000	75,000	184	792	13.94	60.00	784.35	2,560.69	15.86	51.79	0	28	0.00	66.67	0.00	4,439.90	0.00	8.81	0.00	173.39
19	100,000	500,000	300,000	311	1,103	23.56	83.56	1,016.72	3,577.41	20.56	72.35	10	38	23.81	90.48	36,028.02	40,467.92	71.46	80.27	3543.55	1131.21
20	500,000	UP		217	1,320	16.44	100.00	1,367.18	4,944.60	27.65	100.00	4	42	9.52	100.00	9,949.12	50,417.05	19.73	100.00	727.71	1019.64
				1,320				4,944.60				42				50,417.05				1019.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2438 MIXED PROCESSES(SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	9.86	9.86	45.20	45.20	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	104	0.82	10.68	0.53	45.73	0.01	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	110	0.62	11.29	0.95	46.68	0.03	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	120	1.03	12.32	5.29	41.39	0.15	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	133	1.33	13.66	6.82	48.21	0.19	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	149	1.64	15.30	11.65	59.86	0.33	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	163	1.44	16.74	9.45	69.31	0.26	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	184	2.16	18.89	31.34	100.65	0.87	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	208	2.46	21.36	64.95	165.60	1.81	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	221	1.33	22.69	25.78	191.38	0.72	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	242	2.16	24.85	50.88	242.25	1.42	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	37	279	3.80	28.64	124.83	367.08	3.48	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	34	313	3.49	32.14	120.86	487.94	3.37	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	351	3.90	36.04	184.36	672.30	5.14	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	389	3.90	39.94	157.16	829.46	4.39	23.15	1	1	3.57	3.57	353.14	353.14	1.46	1.46	224.70	42.57
16	10,000	20,000	15,000	98	487	10.06	50.00	550.15	1,379.62	15.35	38.50	0	1	0.00	3.57	0.00	353.14	0.00	1.46	0.00	25.60
17	20,000	50,000	35,000	200	687	20.53	70.53	947.20	2,326.82	26.43	64.93	5	6	17.86	21.43	3,889.52	4,242.67	16.12	17.59	410.63	182.34
18	50,000	100,000	75,000	96	783	9.86	80.39	530.03	2,856.85	14.79	79.72	5	11	17.86	39.29	2,203.14	6,445.81	9.13	26.72	415.66	225.63
19	100,000	500,000	300,000	140	923	14.37	94.76	357.61	3,214.46	9.98	89.70	9	20	32.14	71.43	313.69	6,759.50	1.30	28.02	87.72	210.28
20	500,000	UP		51	974	5.24	100.00	368.95	3,583.41	10.30	100.00	8	28	28.57	100.00	17,362.49	24,121.99	71.98	100.00	4705.93	673.16
				974				3,583.41				28				24,121.99				673.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.12	0.12	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.12	0.23	1.52	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.30	0.54	3.96	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	0.30	0.84	3.96	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.00	0.84	0.00	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	3.19	4.04	41.58	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	0.00	4.04	0.00	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	3.65	7.68	47.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				7.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	2.94	2.94	11.87	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.94	5.88	11.87	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	28.57	57.14	5.88	11.75	23.73	47.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	8.49	20.24	34.29	81.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	2.26	22.50	9.12	90.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	2.26	24.76	9.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	24.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				24.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	1.42	1.42	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	3.95	5.37	7.23	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	47.50	52.87	86.90	96.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	9.50	43.37	17.38	79.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	114.00	70.63	208.57	129.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	57.00	13.63	104.28	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	9.50	4.13	17.38	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	17.45	13.32	31.92	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	29.86	43.18	54.63	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	11.48	54.66	21.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				54.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.81	3.81	2.48	2.48	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.35	4.15	0.24	2.72	0.03	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.35	4.50	0.55	3.27	0.06	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	30	5.88	10.38	0.62	3.89	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	40	3.46	13.84	1.39	5.29	0.16	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	84	15.22	29.07	1.51	6.79	0.17	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	85	0.35	29.41	0.00	6.79	0.00	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	94	3.11	32.53	4.61	11.41	0.52	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	107	4.50	37.02	14.40	25.81	1.61	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	113	2.08	39.10	10.46	36.27	1.17	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	33	146	11.42	50.52	3.17	39.44	0.35	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	67	213	23.18	73.70	43.76	83.20	4.89	9.29	6	6	100.00	100.00	1,585.57	1,585.57	100.00	100.00	3623.30	1905.81
13	4,000	5,000	4,500	14	227	4.84	78.55	19.29	102.48	2.15	11.45	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	1547.13
14	5,000	7,500	6,250	7	234	2.42	80.97	59.81	162.29	6.68	18.13	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	977.00
15	7,500	10,000	8,750	2	236	0.69	81.66	35.83	198.12	4.00	22.13	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	800.31
16	10,000	20,000	15,000	9	245	3.11	84.78	133.55	331.68	14.92	37.05	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	478.05
17	20,000	50,000	35,000	17	262	5.88	90.66	160.67	492.35	17.95	54.99	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	322.04
18	50,000	100,000	75,000	19	281	6.57	97.23	171.10	663.44	19.11	74.10	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	238.99
19	100,000	500,000	300,000	6	287	2.08	99.31	151.30	814.75	16.90	91.01	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	194.61
20	500,000	UP		2	289	0.69	100.00	80.53	895.28	8.99	100.00	0	6	0.00	100.00	0.00	1,585.57	0.00	100.00	0.00	177.10
				289				895.28				6				1,585.57				177.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	24.00	24.00	1.20	1.20	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	1.00	25.00	0.56	1.76	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	26	1.00	26.00	0.08	1.83	0.02	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	1.00	27.00	3.75	5.59	0.84	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	28	1.00	28.00	1.65	7.23	0.37	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	29	1.00	29.00	1.10	8.33	0.24	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	30	1.00	30.00	3.96	12.29	0.88	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	34	4.00	34.00	7.30	19.59	1.63	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	37	3.00	37.00	18.06	37.65	4.03	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	1.00	38.00	9.15	46.79	2.04	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	42	4.00	42.00	21.92	68.72	4.89	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	47	5.00	47.00	31.36	100.08	6.99	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	60	13.00	60.00	64.24	164.31	14.33	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	76	16.00	76.00	69.39	233.71	15.48	52.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	80	4.00	80.00	33.42	267.13	7.45	59.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	81	1.00	81.00	13.88	281.01	3.10	62.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	94	13.00	94.00	158.64	439.64	35.38	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	97	3.00	97.00	1.56	441.20	0.35	98.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	99	2.00	99.00	1.41	442.62	0.31	98.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	100	1.00	100.00	5.74	448.36	1.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				100				448.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.70	3.70	0.80	0.80	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.74	4.44	0.00	0.80	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.74	5.19	0.02	0.82	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.74	5.93	0.61	1.43	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	12	2.96	8.89	2.08	3.51	0.22	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	1.48	10.37	5.87	9.38	0.62	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	17	2.22	12.59	7.07	16.45	0.75	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	34	12.59	25.19	19.96	36.41	2.11	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	38	2.96	28.15	15.48	51.89	1.63	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	0.74	28.89	5.85	57.74	0.62	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	42	2.22	31.11	14.09	71.83	1.49	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	45	2.22	33.33	21.88	93.70	2.31	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	49	2.96	36.30	22.85	116.56	2.41	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	54	3.70	40.00	46.35	162.91	4.89	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	62	5.93	45.93	61.41	224.32	6.48	23.67	3	3	100.00	100.00	3,055.64	3,055.64	100.00	100.00	4975.77	1362.20
16	10,000	20,000	15,000	17	79	12.59	58.52	109.55	333.86	11.56	35.23	0	3	0.00	100.00	0.00	3,055.64	0.00	100.00	0.00	915.24
17	20,000	50,000	35,000	29	108	21.48	80.00	324.19	658.05	34.21	69.45	0	3	0.00	100.00	0.00	3,055.64	0.00	100.00	0.00	464.35
18	50,000	100,000	75,000	17	125	12.59	92.59	234.45	892.50	24.74	94.19	0	3	0.00	100.00	0.00	3,055.64	0.00	100.00	0.00	342.37
19	100,000	500,000	300,000	10	135	7.41	100.00	55.05	947.55	5.81	100.00	0	3	0.00	100.00	0.00	3,055.64	0.00	100.00	0.00	322.48
20	500,000	UP		0	135	0.00	100.00	0.00	947.55	0.00	100.00	0	3	0.00	100.00	0.00	3,055.64	0.00	100.00	0.00	322.48
				135				947.55				3				3,055.64				322.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	8.43	8.43	35.31	35.31	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	41	0.67	9.09	0.08	35.40	0.00	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	44	0.67	9.76	0.02	35.42	0.00	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	48	0.89	10.64	2.40	37.82	0.14	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	55	1.55	12.20	3.20	41.02	0.18	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	59	0.89	13.08	6.88	47.90	0.39	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	62	0.67	13.75	2.30	50.20	0.13	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	80	3.99	17.74	25.94	76.14	1.49	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	85	1.11	18.85	7.22	83.36	0.41	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	86	0.22	19.07	3.74	87.10	0.21	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	93	1.55	20.62	7.82	94.92	0.45	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	108	3.33	23.95	40.23	135.15	2.30	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	115	1.55	25.50	30.60	165.74	1.75	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	48	163	10.64	36.14	137.67	303.42	7.88	17.38	3	3	60.00	60.00	511.61	511.61	85.42	85.42	371.62	168.62
15	7,500	10,000	8,750	11	174	2.44	38.58	98.56	401.98	5.65	23.02	0	3	0.00	60.00	0.00	511.61	0.00	85.42	0.00	127.27
16	10,000	20,000	15,000	79	253	17.52	56.10	395.49	797.47	22.65	45.67	0	3	0.00	60.00	0.00	511.61	0.00	85.42	0.00	64.15
17	20,000	50,000	35,000	84	337	18.63	74.72	417.86	1,215.33	23.93	69.61	2	5	40.00	100.00	87.31	598.92	14.58	100.00	20.89	49.28
18	50,000	100,000	75,000	45	382	9.98	84.70	258.93	1,474.26	14.83	84.44	0	5	0.00	100.00	0.00	598.92	0.00	100.00	0.00	40.62
19	100,000	500,000	300,000	38	420	8.43	93.13	179.62	1,653.88	10.29	94.72	0	5	0.00	100.00	0.00	598.92	0.00	100.00	0.00	36.21
20	500,000	UP		31	451	6.87	100.00	92.15	1,746.03	5.28	100.00	0	5	0.00	100.00	0.00	598.92	0.00	100.00	0.00	34.30
				451				1,746.03				5				598.92				34.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.90	0.90	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.40	1.30	1.56	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.69	2.99	6.62	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	5.86	8.84	22.94	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	4.38	13.23	17.17	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	7.03	20.26	27.55	79.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	5.27	25.53	20.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				25.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.71	5.71	0.73	0.73	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.43	7.14	0.00	0.73	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.43	8.57	0.00	0.73	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.43	10.00	0.07	0.80	0.04	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.43	11.43	0.07	0.87	0.04	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.43	12.86	0.42	1.29	0.21	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.43	14.29	0.26	1.55	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	4.29	18.57	0.32	1.87	0.16	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.43	20.00	0.08	1.95	0.04	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.43	21.43	0.16	2.11	0.08	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.43	22.86	0.25	2.36	0.13	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	20	5.71	28.57	3.13	5.48	1.58	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	2.86	31.43	2.61	8.09	1.32	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	2.86	34.29	0.71	8.81	0.36	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	27	4.29	38.57	4.94	13.75	2.50	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	32	7.14	45.71	3.49	17.24	1.77	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	45	18.57	64.29	109.99	127.23	55.74	64.48	2	2	66.67	66.67	24.71	24.71	50.00	50.00	22.46	19.42
18	50,000	100,000	75,000	15	60	21.43	85.71	39.66	166.89	20.10	84.58	1	3	33.33	100.00	24.71	49.41	50.00	100.00	62.30	29.61
19	100,000	500,000	300,000	4	64	5.71	91.43	10.67	177.56	5.41	89.99	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	27.83
20	500,000	UP		6	70	8.57	100.00	19.75	197.31	10.01	100.00	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	25.04
				70				197.31				3				49.41				25.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.50	7.50	0.72	0.72	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.50	10.00	1.19	1.90	0.43	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.50	12.50	1.94	3.84	0.71	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.50	15.00	1.95	5.80	0.72	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.50	17.50	2.52	8.32	0.93	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.50	20.00	0.00	8.32	0.00	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.50	22.50	3.47	11.79	1.27	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.50	25.00	3.16	14.94	1.16	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.50	27.50	2.77	17.72	1.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.50	30.00	6.60	24.31	2.42	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.50	32.50	0.96	23.35	0.35	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.50	35.00	0.96	24.31	0.35	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	17	7.50	42.50	9.29	33.60	3.41	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	22	12.50	55.00	30.38	63.98	11.15	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	5.00	60.00	35.59	99.58	13.06	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	38	35.00	95.00	160.80	260.37	59.01	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	40	5.00	100.00	12.12	272.49	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	272.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	272.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				272.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	0.00	0.05	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	0.84	0.89	0.99	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	1.76	2.65	2.07	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	0.00	2.65	0.00	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	0.39	3.04	0.46	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	4.78	7.82	5.62	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	0.53	8.34	0.62	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	2.15	10.50	2.53	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	2.17	12.67	2.55	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	3.07	15.73	3.61	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	8.39	24.12	9.86	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	6.21	30.33	7.30	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	23.53	53.85	27.67	63.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	23.53	77.38	27.67	91.02	1	1	100.00	100.00	117.49	117.49	100.00	100.00	499.38	151.84
16	10,000	20,000	15,000	1	17	5.56	94.44	3.04	80.42	3.58	94.60	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	146.10
17	20,000	50,000	35,000	1	18	5.56	100.00	4.59	85.01	5.40	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20
20	500,000	UP		0	18	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20
				18				85.01				1				117.49				138.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	99	99	5.19	5.19	53.95	53.95	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	109	0.52	5.71	10.12	64.08	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	138	1.52	7.23	15.03	79.11	0.10	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	160	1.15	8.39	12.00	91.11	0.08	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	203	2.25	10.64	42.40	133.52	0.27	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	42	245	2.20	12.84	54.46	187.97	0.35	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	285	2.10	14.94	100.34	288.32	0.65	1.86	1	1	3.33	3.33	47.50	47.50	2.00	2.00	47.34	16.47
8	1,000	1,500	1,250	79	364	4.14	19.08	200.72	489.04	1.29	3.15	1	2	3.33	6.67	25.22	72.72	1.06	3.06	12.56	14.87
9	1,500	2,000	1,750	76	440	3.98	23.06	346.18	835.21	2.23	5.39	0	2	0.00	6.67	0.00	72.72	0.00	3.06	0.00	8.71
10	2,000	2,500	2,250	123	563	6.45	29.51	375.77	1,210.99	2.42	7.81	0	2	0.00	6.67	0.00	72.72	0.00	3.06	0.00	6.00
11	2,500	3,000	2,750	46	609	2.41	31.92	286.99	1,497.98	1.85	9.66	1	3	3.33	10.00	13.00	85.72	0.55	3.61	4.53	5.72
12	3,000	4,000	3,500	122	731	6.39	38.31	652.66	2,150.64	4.21	13.87	0	3	0.00	10.00	0.00	85.72	0.00	3.61	0.00	3.99
13	4,000	5,000	4,500	73	804	3.83	42.14	573.36	2,724.00	3.70	17.57	0	3	0.00	10.00	0.00	85.72	0.00	3.61	0.00	3.15
14	5,000	7,500	6,250	151	955	7.91	50.05	1,510.79	4,234.79	9.75	27.32	1	4	3.33	13.33	3.55	89.27	0.15	3.76	0.23	2.11
15	7,500	10,000	8,750	120	1,075	6.29	56.34	1,218.74	5,453.53	7.86	35.18	0	4	0.00	13.33	0.00	89.27	0.00	3.76	0.00	1.64
16	10,000	20,000	15,000	290	1,365	15.20	71.54	3,647.30	9,100.83	23.53	58.71	0	4	0.00	13.33	0.00	89.27	0.00	3.76	0.00	0.98
17	20,000	50,000	35,000	269	1,634	14.10	85.64	3,568.74	12,669.57	23.02	81.74	0	4	0.00	13.33	0.00	89.27	0.00	3.76	0.00	0.70
18	50,000	100,000	75,000	116	1,750	6.08	91.72	1,299.37	13,968.93	8.38	90.12	2	6	6.67	20.00	274.14	363.41	11.55	15.32	21.10	2.60
19	100,000	500,000	300,000	130	1,880	6.81	98.53	1,358.92	15,327.85	8.77	98.89	22	28	73.33	93.33	1,968.10	2,331.51	82.94	98.26	144.83	15.21
20	500,000	UP		28	1,908	1.47	100.00	172.63	15,500.49	1.11	100.00	2	30	6.67	100.00	41.38	2,372.89	1.74	100.00	23.97	15.31
				1,908				15,500.49				30				2,372.89				15.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	175	175	6.66	6.66	110.20	110.20	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	238	2.40	9.06	21.76	131.96	0.16	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	118	356	4.49	13.56	37.68	169.64	0.28	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	108	464	4.11	17.67	37.50	207.14	0.28	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	129	593	4.91	22.58	68.52	275.66	0.51	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	135	728	5.14	27.72	94.41	370.07	0.70	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	85	813	3.24	30.96	98.19	468.27	0.73	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	95	908	3.62	34.58	145.66	613.93	1.08	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	84	992	3.20	37.78	162.39	776.32	1.20	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	90	1,082	3.43	41.20	248.79	1,025.11	1.84	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	56	1,138	2.13	43.34	118.18	1,143.29	0.88	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	79	1,217	3.01	46.34	254.83	1,398.12	1.89	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	1,270	2.02	48.36	176.27	1,574.39	1.31	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	85	1,355	3.24	51.60	450.98	2,025.37	3.34	15.01	1	1	8.33	8.33	45.35	45.35	0.19	0.19	10.06	2.24
15	7,500	10,000	8,750	96	1,451	3.66	55.26	560.40	2,585.77	4.15	19.17	0	1	0.00	8.33	0.00	45.35	0.00	0.19	0.00	1.75
16	10,000	20,000	15,000	192	1,643	7.31	62.57	1,480.76	4,066.53	10.98	30.14	2	3	16.67	25.00	1,582.91	1,628.26	6.51	6.70	106.90	40.04
17	20,000	50,000	35,000	366	2,009	13.94	76.50	3,899.92	7,966.45	28.91	59.05	5	8	41.67	66.67	22,632.27	24,260.53	93.12	99.82	580.33	304.53
18	50,000	100,000	75,000	257	2,266	9.79	86.29	2,546.46	10,512.91	18.87	77.92	4	12	33.33	100.00	42.83	24,303.36	0.18	100.00	1.68	231.18
19	100,000	500,000	300,000	327	2,593	12.45	98.74	2,818.18	13,331.09	20.89	98.81	0	12	0.00	100.00	0.00	24,303.36	0.00	100.00	0.00	182.31
20	500,000	UP		33	2,626	1.26	100.00	160.32	13,491.41	1.19	100.00	0	12	0.00	100.00	0.00	24,303.36	0.00	100.00	0.00	180.14
				2,626				13,491.41				12				24,303.36				180.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	4.27	4.27	37.10	37.10	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	107	4.69	8.96	22.55	59.64	0.66	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	216	323	18.09	27.05	75.67	135.31	2.23	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	227	550	19.01	46.06	147.16	282.47	4.33	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	94	644	7.87	53.94	84.28	366.75	2.48	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	63	707	5.28	59.21	67.78	434.53	1.99	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	68	775	5.70	64.91	107.17	541.70	3.15	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	70	845	5.86	70.77	161.56	703.27	4.75	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	897	4.36	75.13	131.95	835.21	3.88	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	926	2.43	77.55	114.04	949.25	3.35	27.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	961	2.93	80.49	110.78	1,060.03	3.26	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	53	1,014	4.44	84.92	280.11	1,340.14	8.24	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	1,038	2.01	86.93	167.32	1,507.46	4.92	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	1,071	2.76	89.70	321.14	1,828.60	9.45	53.79	1	1	12.50	12.50	3,832.42	3,832.42	48.22	48.22	1193.37	209.58
15	7,500	10,000	8,750	20	1,091	1.68	91.37	200.40	2,029.00	5.89	59.68	1	2	12.50	25.00	3,464.63	7,297.05	43.59	91.81	1728.89	359.64
16	10,000	20,000	15,000	41	1,132	3.43	94.81	665.12	2,694.12	19.56	79.25	0	2	0.00	25.00	0.00	7,297.05	0.00	91.81	0.00	270.85
17	20,000	50,000	35,000	19	1,151	1.59	96.40	297.84	2,991.95	8.76	88.01	1	3	12.50	37.50	389.07	7,686.12	4.90	96.71	130.63	256.89
18	50,000	100,000	75,000	28	1,179	2.35	98.74	313.61	3,305.56	9.22	97.23	5	8	62.50	100.00	261.74	7,947.86	3.29	100.00	83.46	240.44
19	100,000	500,000	300,000	12	1,191	1.01	99.75	72.42	3,377.98	2.13	99.36	0	8	0.00	100.00	0.00	7,947.86	0.00	100.00	0.00	235.28
20	500,000	UP		3	1,194	0.25	100.00	21.61	3,399.59	0.64	100.00	0	8	0.00	100.00	0.00	7,947.86	0.00	100.00	0.00	233.79
				1,194				3,399.59				8				7,947.86				233.79	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.49	5.49	4.78	4.78	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	46	11.36	16.85	3.63	8.40	0.45	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	74	10.26	27.11	9.12	17.52	1.13	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	89	5.49	32.60	6.30	23.82	0.78	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	32	121	11.72	44.32	21.07	44.89	2.62	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	133	4.40	48.72	9.59	54.48	1.19	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	151	6.59	55.31	26.00	80.48	3.23	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	159	2.93	58.24	17.46	97.94	2.17	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	167	2.93	61.17	27.22	125.16	3.38	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	183	5.86	67.03	31.94	157.10	3.97	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	191	2.93	69.96	23.43	180.53	2.91	22.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	202	4.03	73.99	49.30	229.83	6.13	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	210	2.93	76.92	51.98	281.81	6.46	35.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	231	7.69	84.62	123.82	405.63	15.39	50.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	241	3.66	88.28	73.14	478.77	9.09	59.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	261	7.33	95.60	215.02	693.79	26.72	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	271	3.66	99.27	88.87	782.66	11.04	97.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	272	0.37	99.63	7.91	790.57	0.98	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	273	0.37	100.00	14.23	804.81	1.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	273	0.00	100.00	0.00	804.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				273				804.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.13	0.13	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	27.42	27.55	49.88	50.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	20.57	48.11	37.41	87.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	6.86	54.97	12.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				54.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	1.55	1.55	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	0.22	1.77	0.33	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.26	15.79	0.44	2.21	0.65	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.26	21.05	1.18	3.40	1.77	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.26	26.32	0.88	4.27	1.31	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.26	31.58	2.15	2.13	3.21	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.26	36.84	1.76	3.88	2.62	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.26	42.11	2.92	6.80	4.36	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.26	47.37	2.15	4.66	3.21	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	12	15.79	63.16	12.64	17.30	18.89	25.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.26	68.42	4.04	21.34	6.03	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	15	10.53	78.95	10.82	32.16	16.18	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.26	84.21	8.49	40.66	12.69	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.26	89.47	0.42	41.07	0.63	61.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.26	94.74	16.30	57.37	24.35	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.26	100.00	9.55	66.92	14.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				66.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 24643 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	10.54	10.54	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				10.54				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	702	702	6.30	6.30	94.87	94.87	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	437	1,139	3.92	10.22	159.02	253.89	0.40	0.64	1	1	2.94	2.94	8.22	8.22	0.11	0.11	5.17	3.24
3	100	200	150	858	1,997	7.70	17.92	412.18	666.07	1.04	1.68	0	1	0.00	2.94	0.00	8.22	0.00	0.11	0.00	1.23
4	200	300	250	685	2,682	6.15	24.06	430.87	1,096.94	1.09	2.77	0	1	0.00	2.94	0.00	8.22	0.00	0.11	0.00	0.75
5	300	500	400	1,196	3,878	10.73	34.79	1,142.73	2,239.67	2.89	5.66	0	1	0.00	2.94	0.00	8.22	0.00	0.11	0.00	0.37
6	500	750	625	985	4,863	8.84	43.63	1,308.57	3,548.24	3.31	8.96	2	3	5.88	8.82	155.94	164.16	2.01	2.11	11.92	4.63
7	750	1,000	875	976	5,839	8.76	52.39	1,815.09	5,363.33	4.59	13.55	1	4	2.94	11.76	597.15	761.31	7.68	9.80	32.90	14.19
8	1,000	1,500	1,250	1,047	6,886	9.39	61.78	2,441.17	7,804.51	6.17	19.72	1	5	2.94	14.71	1.92	763.23	0.02	9.82	0.08	9.78
9	1,500	2,000	1,750	739	7,625	6.63	68.41	2,269.82	10,074.33	5.73	25.45	0	5	0.00	14.71	0.00	763.23	0.00	9.82	0.00	7.58
10	2,000	2,500	2,250	396	8,021	3.55	71.96	1,567.47	11,641.80	3.96	29.41	0	5	0.00	14.71	0.00	763.23	0.00	9.82	0.00	6.56
11	2,500	3,000	2,750	380	8,401	3.41	75.37	1,697.16	13,338.96	4.29	33.70	1	6	2.94	17.65	2,515.16	3,278.39	32.36	42.18	148.20	24.58
12	3,000	4,000	3,500	454	8,855	4.07	79.45	2,416.03	15,754.99	6.10	39.80	1	7	2.94	20.59	245.77	3,524.15	3.16	45.35	10.17	22.37
13	4,000	5,000	4,500	287	9,142	2.57	82.02	1,831.66	17,586.65	4.63	44.43	3	10	8.82	29.41	587.18	4,111.33	7.56	52.90	32.06	23.38
14	5,000	7,500	6,250	420	9,562	3.77	85.79	3,453.96	21,040.61	8.73	53.16	0	10	0.00	29.41	0.00	4,111.33	0.00	52.90	0.00	19.54
15	7,500	10,000	8,750	259	9,821	2.32	88.11	2,450.52	23,491.13	6.19	59.35	1	11	2.94	32.35	31.78	4,143.11	0.41	53.31	1.30	17.64
16	10,000	20,000	15,000	486	10,307	4.36	92.47	5,705.32	29,196.45	14.41	73.76	5	16	14.71	47.06	367.12	4,510.23	4.72	58.03	6.43	15.45
17	20,000	50,000	35,000	387	10,694	3.47	95.94	4,965.83	34,162.28	12.55	86.31	6	22	17.65	64.71	1,618.77	6,129.01	20.83	78.86	32.60	17.94
18	50,000	100,000	75,000	231	10,925	2.07	98.02	2,977.48	37,139.76	7.52	93.83	6	28	17.65	82.35	238.20	6,367.20	3.06	81.93	8.00	17.14
19	100,000	500,000	300,000	199	11,124	1.79	99.80	2,304.33	39,444.09	5.82	99.65	5	33	14.71	97.06	971.43	7,338.63	12.50	94.43	42.16	18.61
20	500,000	UP		22	11,146	0.20	100.00	136.84	39,580.93	0.35	100.00	1	34	2.94	100.00	433.14	7,771.77	5.57	100.00	316.52	19.64
				11,146				39,580.93				34				7,771.77				19.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	2.63	2.63	0.51	0.51	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.32	3.95	0.50	1.01	0.11	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	2.63	6.58	0.76	1.77	0.17	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	16	14.47	21.05	1.08	2.84	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	1.32	22.37	2.27	5.11	0.50	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	21	5.26	27.63	5.21	10.32	1.14	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	29	10.53	38.16	12.58	22.90	2.76	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	1.32	39.47	3.78	26.68	0.83	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	1.32	40.79	7.54	34.22	1.65	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	1.32	42.11	8.17	42.39	1.79	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	34	2.63	44.74	13.29	55.68	2.92	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	36	2.63	47.37	20.06	75.74	4.40	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	38	2.63	50.00	15.52	91.27	3.41	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	41	3.95	53.95	2.16	93.42	0.47	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	43	2.63	56.58	83.36	176.78	18.29	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	48	6.58	63.16	114.19	290.97	25.05	63.84	1	1	100.00	100.00	732.32	732.32	100.00	100.00	641.34	251.68
18	50,000	100,000	75,000	1	49	1.32	64.47	2.12	293.09	0.46	64.30	0	1	0.00	100.00	0.00	732.32	0.00	100.00	0.00	249.87
19	100,000	500,000	300,000	3	52	3.95	68.42	6.34	299.42	1.39	65.69	0	1	0.00	100.00	0.00	732.32	0.00	100.00	0.00	244.58
20	500,000	UP		24	76	31.58	100.00	156.37	455.79	34.31	100.00	0	1	0.00	100.00	0.00	732.32	0.00	100.00	0.00	160.67
				76				455.79				1				732.32				160.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.61	2.61	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	1.63	4.25	1.39	1.33	0.16	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	1.63	5.88	1.48	2.80	0.17	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	23	1.63	7.52	1.89	4.69	0.21	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	34	3.59	11.11	6.25	10.94	0.71	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	41	2.29	13.40	6.26	17.20	0.71	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	50	2.94	16.34	14.92	32.12	1.69	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	64	4.58	20.92	17.18	49.30	1.94	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	79	4.90	25.82	23.20	72.50	2.63	8.21	1	1	12.50	12.50	53.94	53.94	2.56	2.56	232.45	74.40
10	2,000	2,500	2,250	3	82	0.98	26.80	3.66	76.16	0.41	8.62	0	1	0.00	12.50	0.00	53.94	0.00	2.56	0.00	70.82
11	2,500	3,000	2,750	20	102	6.54	33.33	27.87	104.04	3.16	11.78	0	1	0.00	12.50	0.00	53.94	0.00	2.56	0.00	51.85
12	3,000	4,000	3,500	19	121	6.21	39.54	29.79	133.82	3.37	15.15	0	1	0.00	12.50	0.00	53.94	0.00	2.56	0.00	40.31
13	4,000	5,000	4,500	24	145	7.84	47.39	47.78	181.60	5.41	20.57	0	1	0.00	12.50	0.00	53.94	0.00	2.56	0.00	29.70
14	5,000	7,500	6,250	12	157	3.92	51.31	52.03	233.64	5.89	26.46	0	1	0.00	12.50	0.00	53.94	0.00	2.56	0.00	23.09
15	7,500	10,000	8,750	10	167	3.27	54.58	81.47	315.11	9.23	35.68	0	1	0.00	12.50	0.00	53.94	0.00	2.56	0.00	17.12
16	10,000	20,000	15,000	61	228	19.93	74.51	300.60	615.70	34.04	69.72	3	4	37.50	50.00	242.73	296.67	11.53	14.09	80.75	48.18
17	20,000	50,000	35,000	49	277	16.01	90.52	211.75	827.45	23.98	93.70	1	5	12.50	62.50	53.94	350.61	2.56	16.65	25.47	42.37
18	50,000	100,000	75,000	4	281	1.31	91.83	8.36	835.82	0.95	94.65	0	5	0.00	62.50	0.00	350.61	0.00	16.65	0.00	41.95
19	100,000	500,000	300,000	21	302	6.86	98.69	47.20	883.02	5.34	99.99	3	8	37.50	100.00	1,755.00	2,105.61	83.35	100.00	3718.30	238.46
20	500,000	UP		4	306	1.31	100.00	0.04	883.06	0.01	100.00	0	8	0.00	100.00	0.00	2,105.61	0.00	100.00	0.00	238.44
				306				883.06				8				2,105.61				238.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	1.87	1.87	0.97	0.97	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	16	2.40	4.27	1.64	2.61	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	26	2.67	6.93	6.26	8.87	0.42	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	49	6.13	13.07	14.04	22.91	0.95	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	66	115	17.60	30.67	12.25	35.16	0.83	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	150	9.33	40.00	36.07	71.23	2.44	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	165	4.00	44.00	18.51	89.74	1.25	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	47	212	12.53	56.53	18.33	108.07	1.24	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	230	4.80	61.33	25.87	133.94	1.75	9.05	1	1	100.00	100.00	120.47	120.47	100.00	100.00	465.75	89.94
10	2,000	2,500	2,250	30	260	8.00	69.33	32.71	166.64	2.21	11.25	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	72.29
11	2,500	3,000	2,750	15	275	4.00	73.33	27.97	194.61	1.89	13.14	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	61.90
12	3,000	4,000	3,500	20	295	5.33	78.67	50.08	244.69	3.38	16.53	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	49.23
13	4,000	5,000	4,500	13	308	3.47	82.13	77.89	322.58	5.26	21.79	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	37.34
14	5,000	7,500	6,250	14	322	3.73	85.87	132.20	454.78	8.93	30.71	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	26.49
15	7,500	10,000	8,750	8	330	2.13	88.00	105.38	560.15	7.12	37.83	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	21.51
16	10,000	20,000	15,000	14	344	3.73	91.73	253.62	813.77	17.13	54.96	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	14.80
17	20,000	50,000	35,000	23	367	6.13	97.87	397.18	1,210.95	26.82	81.78	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	9.95
18	50,000	100,000	75,000	7	374	1.87	99.73	271.05	1,482.01	18.31	100.09	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	8.13
19	100,000	500,000	300,000	1	375	0.27	100.00	1.29	1,480.72	0.09	100.00	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	8.14
20	500,000	UP		0	375	0.00	100.00	0.00	1,480.72	0.00	100.00	0	1	0.00	100.00	0.00	120.47	0.00	100.00	0.00	8.14
					375				1,480.72				1				120.47				8.14

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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P.O.Box 2635 JKT 10026, Cable REINDO
Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.37	3.37	1.01	1.01	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	16	5.62	8.99	4.05	5.05	0.68	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	26	5.62	14.61	4.63	9.68	0.77	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	29	1.69	16.29	1.95	11.63	0.33	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	36	3.93	20.22	7.87	19.51	1.32	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	42	3.37	23.60	7.49	27.00	1.25	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	52	5.62	29.21	15.38	42.38	2.57	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	68	8.99	38.20	26.33	68.72	4.40	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	73	2.81	41.01	20.68	89.40	3.46	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	77	2.25	43.26	20.55	109.95	3.43	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	86	5.06	48.31	38.90	148.84	6.50	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	97	6.18	54.49	61.50	210.35	10.28	35.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	113	8.99	63.48	45.07	255.42	7.53	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	135	12.36	75.84	167.66	423.08	28.02	70.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	143	4.49	80.34	17.93	441.02	3.00	73.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	156	7.30	87.64	100.74	541.75	16.83	90.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	163	3.93	91.57	0.78	542.54	0.13	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	170	3.93	95.51	18.60	561.13	3.11	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	178	4.49	100.00	37.25	598.39	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	178	0.00	100.00	0.00	598.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					178				598.39				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.49	0.49	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.21	0.70	0.29	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.56	1.26	0.78	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.70	1.96	0.97	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	0.00	1.96	0.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	0.00	1.96	0.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	25.01	26.97	34.81	37.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	7.14	34.11	9.94	47.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	37.74	71.85	52.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				71.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	230	230	16.02	16.02	94.50	94.50	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	116	346	8.08	24.09	43.94	138.45	1.10	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	136	482	9.47	33.57	86.74	225.18	2.16	5.62	1	1	16.67	16.67	2.00	2.00	3.13	3.13	2.31	0.89
4	200	300	250	134	616	9.33	42.90	107.77	332.95	2.69	8.31	0	1	0.00	16.67	0.00	2.00	0.00	3.13	0.00	0.60
5	300	500	400	177	793	12.33	55.22	224.75	557.70	5.61	13.91	1	2	16.67	33.33	10.80	12.80	16.88	20.01	4.80	2.29
6	500	750	625	163	956	11.35	66.57	282.72	840.43	7.05	20.97	1	3	16.67	50.00	8.50	21.30	13.29	33.31	3.01	2.53
7	750	1,000	875	131	1,087	9.12	75.70	279.11	1,119.53	6.96	27.93	1	4	16.67	66.67	11.92	33.22	18.64	51.95	4.27	2.97
8	1,000	1,500	1,250	81	1,168	5.64	81.34	244.54	1,364.07	6.10	34.03	1	5	16.67	83.33	26.90	60.11	42.07	94.02	11.00	4.41
9	1,500	2,000	1,750	64	1,232	4.46	85.79	284.45	1,648.52	7.10	41.13	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	3.65
10	2,000	2,500	2,250	34	1,266	2.37	88.16	183.79	1,832.32	4.59	45.71	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	3.28
11	2,500	3,000	2,750	35	1,301	2.44	90.60	152.85	1,985.16	3.81	49.52	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	3.03
12	3,000	4,000	3,500	35	1,336	2.44	93.04	314.65	2,299.82	7.85	57.37	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	2.61
13	4,000	5,000	4,500	16	1,352	1.11	94.15	179.51	2,479.33	4.48	61.85	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	2.42
14	5,000	7,500	6,250	40	1,392	2.79	96.94	672.21	3,151.54	16.77	78.62	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	1.91
15	7,500	10,000	8,750	19	1,411	1.32	98.26	235.49	3,387.03	5.87	84.50	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	1.77
16	10,000	20,000	15,000	12	1,423	0.84	99.09	237.27	3,624.30	5.92	90.42	0	5	0.00	83.33	0.00	60.11	0.00	94.02	0.00	1.66
17	20,000	50,000	35,000	13	1,436	0.91	100.00	384.14	4,008.44	9.58	100.00	1	6	16.67	100.00	3.83	63.94	5.98	100.00	1.00	1.60
18	50,000	100,000	75,000	0	1,436	0.00	100.00	0.00	4,008.44	0.00	100.00	0	6	0.00	100.00	0.00	63.94	0.00	100.00	0.00	1.60
19	100,000	500,000	300,000	0	1,436	0.00	100.00	0.00	4,008.44	0.00	100.00	0	6	0.00	100.00	0.00	63.94	0.00	100.00	0.00	1.60
20	500,000	UP		0	1,436	0.00	100.00	0.00	4,008.44	0.00	100.00	0	6	0.00	100.00	0.00	63.94	0.00	100.00	0.00	1.60
				1,436				4,008.44				6				63.94				1.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2492 DRY-(CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.38	6.38	0.14	0.14	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	6.38	12.77	0.74	0.88	0.41	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	4.26	17.02	0.80	1.68	0.45	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	11	6.38	23.40	2.16	3.84	1.21	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	19	17.02	40.43	7.14	10.98	3.99	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	24	10.64	51.06	8.19	19.17	4.58	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	28	8.51	59.57	4.71	23.88	2.63	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	2.13	61.70	3.72	27.61	2.08	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	31	4.26	65.96	11.30	38.91	6.32	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	2.13	68.09	5.49	44.39	3.07	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	36	8.51	76.60	21.79	66.18	12.18	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	38	4.26	80.85	17.00	83.18	9.50	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	39	2.13	82.98	19.19	102.37	10.73	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	41	4.26	87.23	39.03	141.41	21.82	79.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	47	12.77	100.00	37.50	178.91	20.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	47	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				47				178.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	4.46	4.46	14.37	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	4.46	8.93	14.37	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.79	10.71	5.75	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	20.35	31.06	65.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				31.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.92	4.92	1.68	1.68	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.64	6.56	0.25	1.43	0.06	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	4.92	11.48	1.63	0.21	0.41	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	12	8.20	19.67	4.03	4.24	1.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	16	6.56	26.23	5.90	10.13	1.46	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	1.64	27.87	1.43	11.56	0.35	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	23	9.84	37.70	19.86	31.43	4.93	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	37	22.95	60.66	25.92	57.34	6.43	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	38	1.64	62.30	4.24	61.58	1.05	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	42	6.56	68.85	21.73	83.32	5.40	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	44	3.28	72.13	15.30	98.62	3.80	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	45	1.64	73.77	6.30	104.92	1.56	26.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	51	9.84	83.61	27.96	132.88	6.94	32.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	54	4.92	88.52	41.33	174.22	10.26	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	59	8.20	96.72	85.29	259.51	21.17	64.42	1	1	50.00	50.00	10.00	10.00	70.65	70.65	11.72	3.85
16	10,000	20,000	15,000	1	60	1.64	98.36	76.87	336.38	19.08	83.50	0	1	0.00	50.00	0.00	10.00	0.00	70.65	0.00	2.97
17	20,000	50,000	35,000	1	61	1.64	100.00	66.46	402.84	16.50	100.00	1	2	50.00	100.00	4.15	14.15	29.35	100.00	6.25	3.51
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	402.84	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.51
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	402.84	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.51
20	500,000	UP		0	61	0.00	100.00	0.00	402.84	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.51
				61				402.84				2				14.15				3.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.03	1.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.52	1.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.52	2.06	0.26	0.26	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	1.03	3.09	2.77	3.03	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	12	3.09	6.19	3.90	6.94	0.23	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	18	3.09	9.28	5.05	11.98	0.29	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	28	5.15	14.43	9.65	21.63	0.56	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	35	3.61	18.04	19.44	41.07	1.13	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	43	4.12	22.16	18.92	59.99	1.10	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	48	2.58	24.74	15.46	75.44	0.90	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	51	1.55	26.29	8.31	83.76	0.48	4.87	1	1	33.33	33.33	5.92	5.92	8.62	8.62	71.24	7.07
12	3,000	4,000	3,500	17	68	8.76	35.05	88.51	172.27	5.14	10.01	0	1	0.00	33.33	0.00	5.92	0.00	8.62	0.00	3.44
13	4,000	5,000	4,500	13	81	6.70	41.75	88.00	260.27	5.12	15.13	0	1	0.00	33.33	0.00	5.92	0.00	8.62	0.00	2.28
14	5,000	7,500	6,250	15	96	7.73	49.48	131.45	391.71	7.64	22.77	0	1	0.00	33.33	0.00	5.92	0.00	8.62	0.00	1.51
15	7,500	10,000	8,750	17	113	8.76	58.25	202.69	594.41	11.78	34.55	0	1	0.00	33.33	0.00	5.92	0.00	8.62	0.00	1.00
16	10,000	20,000	15,000	29	142	14.95	73.20	402.15	996.56	23.38	57.93	0	1	0.00	33.33	0.00	5.92	0.00	8.62	0.00	0.59
17	20,000	50,000	35,000	33	175	17.01	90.21	465.22	1,461.78	27.04	84.97	1	2	33.33	66.67	35.72	41.64	51.98	60.60	7.68	2.85
18	50,000	100,000	75,000	16	191	8.25	98.45	215.54	1,677.32	12.53	97.50	1	3	33.33	100.00	27.08	68.72	39.40	100.00	12.56	4.10
19	100,000	500,000	300,000	3	194	1.55	100.00	43.03	1,720.35	2.50	100.00	0	3	0.00	100.00	0.00	68.72	0.00	100.00	0.00	3.99
20	500,000	UP		0	194	0.00	100.00	0.00	1,720.35	0.00	100.00	0	3	0.00	100.00	0.00	68.72	0.00	100.00	0.00	3.99
				194				1,720.35				3				68.72				3.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.22	4.44	1.05	1.05	0.05	0.05	1	1	33.33	33.33	186.27	186.27	92.08	92.08	17818.35	17818.35
3	100	200	150	1	3	2.22	6.67	0.38	1.43	0.02	0.07	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	13048.46
4	200	300	250	1	4	2.22	8.89	8.06	9.49	0.41	0.48	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1962.52
5	300	500	400	1	5	2.22	11.11	8.34	17.83	0.42	0.90	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1044.51
6	500	750	625	7	12	15.56	26.67	0.55	18.39	0.03	0.92	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1013.05
7	750	1,000	875	2	14	4.44	31.11	4.45	22.84	0.22	1.15	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	815.68
8	1,000	1,500	1,250	1	15	2.22	33.33	5.28	17.56	0.27	0.88	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	1060.87
9	1,500	2,000	1,750	1	16	2.22	35.56	12.29	29.85	0.62	1.50	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	624.06
10	2,000	2,500	2,250	1	17	2.22	37.78	16.23	46.08	0.82	2.32	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	404.26
11	2,500	3,000	2,750	1	18	2.22	40.00	2.91	48.99	0.15	2.46	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	380.23
12	3,000	4,000	3,500	1	19	2.22	42.22	2.91	51.90	0.15	2.61	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	358.89
13	4,000	5,000	4,500	1	20	2.22	44.44	1.46	53.36	0.07	2.68	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	349.07
14	5,000	7,500	6,250	1	21	2.22	46.67	0.39	53.76	0.02	2.70	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	346.52
15	7,500	10,000	8,750	1	22	2.22	48.89	1.10	54.85	0.06	2.76	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	339.59
16	10,000	20,000	15,000	2	24	4.44	53.33	1.85	56.70	0.09	2.85	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	328.51
17	20,000	50,000	35,000	7	31	15.56	68.89	15.26	71.96	0.77	3.62	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	258.86
18	50,000	100,000	75,000	7	38	15.56	84.44	26.39	98.35	1.33	4.94	0	1	0.00	33.33	0.00	186.27	0.00	92.08	0.00	189.40
19	100,000	500,000	300,000	2	40	4.44	88.89	1.24	99.58	0.06	5.01	1	2	33.33	66.67	6.02	192.29	2.98	95.06	487.44	193.10
20	500,000	UP		5	45	11.11	100.00	1,889.36	1,988.94	94.99	100.00	1	3	33.33	100.00	10.00	202.29	4.94	100.00	0.53	10.17
				45				1,988.94				3				202.29				10.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.02	0.02	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.83	0.86	10.39	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	25.00	50.00	1.67	2.52	20.77	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	37.50	87.50	3.29	5.81	41.00	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	12.50	100.00	2.21	8.02	27.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				8.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	2.20	2.20	13.68	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.53	2.73	3.28	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.74	4.47	10.85	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.43	4.90	2.70	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.00	4.90	0.00	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	11.16	16.06	69.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				16.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	4.73	4.73	8.42	8.42	0.21	0.21	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	81	1.76	6.49	13.90	5.47	0.34	0.13	0	1	0.00	4.55	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	99	1.44	7.93	5.49	10.96	0.14	0.27	0	1	0.00	4.55	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	120	1.68	9.62	7.57	18.53	0.19	0.46	0	1	0.00	4.55	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	141	1.68	11.30	9.35	27.88	0.23	0.69	0	1	0.00	4.55	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	172	2.48	13.78	5.53	33.41	0.14	0.82	0	1	0.00	4.55	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	202	2.40	16.19	22.56	55.97	0.56	1.38	0	1	0.00	4.55	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	232	2.40	18.59	40.30	96.28	0.99	2.37	1	2	4.55	9.09	30.00	30.00	0.05	0.05	74.43	31.16
9	1,500	2,000	1,750	23	255	1.84	20.43	51.92	148.20	1.28	3.65	0	2	0.00	9.09	0.00	30.00	0.00	0.05	0.00	20.24
10	2,000	2,500	2,250	16	271	1.28	21.71	32.45	180.65	0.80	4.45	0	2	0.00	9.09	0.00	30.00	0.00	0.05	0.00	16.61
11	2,500	3,000	2,750	20	291	1.60	23.32	41.64	222.29	1.03	5.47	0	2	0.00	9.09	0.00	30.00	0.00	0.05	0.00	13.50
12	3,000	4,000	3,500	42	333	3.37	26.68	74.66	296.95	1.84	7.31	0	2	0.00	9.09	0.00	30.00	0.00	0.05	0.00	10.10
13	4,000	5,000	4,500	42	375	3.37	30.05	100.39	397.34	2.47	9.78	1	3	4.55	13.64	2.76	32.76	0.00	0.05	2.75	8.24
14	5,000	7,500	6,250	58	433	4.65	34.70	204.60	601.94	5.04	14.82	0	3	0.00	13.64	0.00	32.76	0.00	0.05	0.00	5.44
15	7,500	10,000	8,750	48	481	3.85	38.54	143.82	745.76	3.54	18.36	0	3	0.00	13.64	0.00	32.76	0.00	0.05	0.00	4.39
16	10,000	20,000	15,000	126	607	10.10	48.64	684.29	1,430.06	16.85	35.21	3	6	13.64	27.27	132.34	165.10	0.22	0.27	19.34	11.55
17	20,000	50,000	35,000	120	727	9.62	58.25	414.30	1,844.35	10.20	45.41	0	6	0.00	27.27	0.00	165.10	0.00	0.27	0.00	8.95
18	50,000	100,000	75,000	79	806	6.33	64.58	561.76	2,406.11	13.83	59.24	0	6	0.00	27.27	0.00	165.10	0.00	0.27	0.00	6.86
19	100,000	500,000	300,000	274	1,080	21.96	86.54	1,050.63	3,456.74	25.87	85.11	6	12	27.27	54.55	60.88	225.99	0.10	0.37	5.79	6.54
20	500,000	UP		168	1,248	13.46	100.00	604.87	4,061.61	14.89	100.00	10	22	45.45	100.00	60,237.99	60,463.98	99.63	100.00	9958.80	1488.67
				1,248				4,061.61				22				60,463.98				1488.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.84	4.84	1.00	1.00	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	6.45	11.29	5.91	6.91	0.85	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	3.23	14.52	2.58	9.49	0.37	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.61	16.13	3.23	12.72	0.46	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	3.23	19.35	2.46	15.18	0.35	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	6.45	25.81	8.76	23.94	1.25	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	18	3.23	29.03	2.45	26.39	0.35	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	20	3.23	32.26	4.29	22.10	0.61	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.61	33.87	6.01	28.11	0.86	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.61	35.48	6.16	34.27	0.88	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.61	37.10	8.46	42.73	1.21	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	28	8.06	45.16	23.28	66.01	3.33	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	30	3.23	48.39	25.33	91.34	3.62	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	34	6.45	54.84	29.44	120.78	4.21	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	36	3.23	58.06	56.83	177.62	8.13	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	42	9.68	67.74	120.09	297.70	17.18	42.59	1	1	100.00	100.00	12.33	12.33	100.00	100.00	10.26	4.14
17	20,000	50,000	35,000	9	51	14.52	82.26	312.19	609.89	44.66	87.26	0	1	0.00	100.00	0.00	12.33	0.00	100.00	0.00	2.02
18	50,000	100,000	75,000	4	55	6.45	88.71	40.38	650.27	5.78	93.03	0	1	0.00	100.00	0.00	12.33	0.00	100.00	0.00	1.90
19	100,000	500,000	300,000	6	61	9.68	98.39	41.07	691.34	5.88	98.91	0	1	0.00	100.00	0.00	12.33	0.00	100.00	0.00	1.78
20	500,000	UP		1	62	1.61	100.00	7.63	698.97	1.09	100.00	0	1	0.00	100.00	0.00	12.33	0.00	100.00	0.00	1.76
				62				698.97				1				12.33				1.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.74	0.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	1.62	2.35	0.56	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	4.84	7.19	1.68	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	5.36	12.55	1.86	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	1.64	14.19	0.57	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	5.68	19.87	1.97	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	11.96	31.84	4.15	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	10.27	42.11	3.56	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	2.28	44.39	0.79	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	6.01	50.40	2.09	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	10.87	61.27	3.77	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	80.77	142.05	28.03	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	1.59	143.64	0.55	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	11.95	155.59	4.15	53.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	13.13	168.72	4.56	58.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	24	37.50	100.00	119.48	288.20	41.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				288.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	5.35	5.35	32.47	32.47	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	28	0.89	6.24	6.14	38.61	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	33	1.11	7.35	19.38	57.99	0.40	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	37	0.89	8.24	4.00	61.99	0.08	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	51	3.12	11.36	19.45	81.45	0.40	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	57	1.34	12.69	1.63	79.81	0.03	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	66	2.00	14.70	24.00	103.81	0.49	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	97	6.90	21.60	90.90	194.71	1.87	4.00	5	5	33.33	33.33	304.82	304.82	21.22	21.22	335.33	156.55
9	1,500	2,000	1,750	11	108	2.45	24.05	45.81	240.53	0.94	4.94	0	5	0.00	33.33	0.00	304.82	0.00	21.22	0.00	126.73
10	2,000	2,500	2,250	12	120	2.67	26.73	85.36	325.88	1.75	6.69	1	6	6.67	40.00	1,080.00	1,384.82	75.20	96.42	1265.27	424.94
11	2,500	3,000	2,750	17	137	3.79	30.51	156.60	482.48	3.22	9.91	0	6	0.00	40.00	0.00	1,384.82	0.00	96.42	0.00	287.02
12	3,000	4,000	3,500	27	164	6.01	36.53	199.12	681.61	4.09	13.99	0	6	0.00	40.00	0.00	1,384.82	0.00	96.42	0.00	203.17
13	4,000	5,000	4,500	14	178	3.12	39.64	109.62	791.23	2.25	16.24	0	6	0.00	40.00	0.00	1,384.82	0.00	96.42	0.00	175.02
14	5,000	7,500	6,250	15	193	3.34	42.98	53.83	845.06	1.11	17.35	0	6	0.00	40.00	0.00	1,384.82	0.00	96.42	0.00	163.87
15	7,500	10,000	8,750	14	207	3.12	46.10	160.34	1,005.40	3.29	20.64	0	6	0.00	40.00	0.00	1,384.82	0.00	96.42	0.00	137.74
16	10,000	20,000	15,000	41	248	9.13	55.23	621.50	1,626.89	12.76	33.40	4	10	26.67	66.67	20.76	1,405.58	1.45	97.87	3.34	86.40
17	20,000	50,000	35,000	47	295	10.47	65.70	814.07	2,440.97	16.71	50.12	0	10	0.00	66.67	0.00	1,405.58	0.00	97.87	0.00	57.58
18	50,000	100,000	75,000	71	366	15.81	81.51	1,419.76	3,860.73	29.15	79.26	5	15	33.33	100.00	30.65	1,436.23	2.13	100.00	2.16	37.20
19	100,000	500,000	300,000	45	411	10.02	91.54	630.98	4,491.71	12.95	92.22	0	15	0.00	100.00	0.00	1,436.23	0.00	100.00	0.00	31.98
20	500,000	UP		38	449	8.46	100.00	378.97	4,870.68	7.78	100.00	0	15	0.00	100.00	0.00	1,436.23	0.00	100.00	0.00	29.49
				449				4,870.68				15				1,436.23				29.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	100	100	4.83	4.83	165.27	165.27	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	112	0.58	5.41	4.14	169.40	0.03	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	137	1.21	6.61	13.94	183.34	0.11	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	155	0.87	7.48	11.40	194.74	0.09	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	196	1.98	9.46	52.92	247.66	0.41	1.90	1	1	4.76	4.76	6.06	6.06	0.04	0.04	11.44	2.45
6	500	750	625	42	238	2.03	11.49	120.01	367.68	0.92	2.82	0	1	0.00	4.76	0.00	6.06	0.00	0.04	0.00	1.65
7	750	1,000	875	76	314	3.67	15.15	133.95	501.63	1.03	3.85	0	1	0.00	4.76	0.00	6.06	0.00	0.04	0.00	1.21
8	1,000	1,500	1,250	74	388	3.57	18.73	286.23	787.86	2.20	6.05	0	1	0.00	4.76	0.00	6.06	0.00	0.04	0.00	0.77
9	1,500	2,000	1,750	81	469	3.91	22.64	292.34	1,080.20	2.25	8.30	1	2	4.76	9.52	3.55	9.61	0.02	0.06	1.22	0.89
10	2,000	2,500	2,250	52	521	2.51	25.14	273.26	1,353.46	2.10	10.40	2	4	9.52	19.05	69.95	79.56	0.46	0.53	25.60	5.88
11	2,500	3,000	2,750	55	576	2.65	27.80	308.08	1,661.54	2.37	12.76	2	6	9.52	28.57	154.52	234.08	1.02	1.55	50.16	14.09
12	3,000	4,000	3,500	72	648	3.47	31.27	453.04	2,114.58	3.48	16.24	0	6	0.00	28.57	0.00	234.08	0.00	1.55	0.00	11.07
13	4,000	5,000	4,500	59	707	2.85	34.12	359.97	2,474.55	2.77	19.01	1	7	4.76	33.33	3.55	237.63	0.02	1.58	0.99	9.60
14	5,000	7,500	6,250	125	832	6.03	40.15	906.89	3,381.44	6.97	25.97	0	7	0.00	33.33	0.00	237.63	0.00	1.58	0.00	7.03
15	7,500	10,000	8,750	98	930	4.73	44.88	712.75	4,094.18	5.47	31.45	0	7	0.00	33.33	0.00	237.63	0.00	1.58	0.00	5.80
16	10,000	20,000	15,000	217	1,147	10.47	55.36	1,990.34	6,084.52	15.29	46.74	4	11	19.05	52.38	553.95	791.59	3.67	5.25	27.83	13.01
17	20,000	50,000	35,000	331	1,478	15.97	71.33	2,852.45	8,936.97	21.91	68.65	6	17	28.57	80.95	143.52	935.11	0.95	6.20	5.03	10.46
18	50,000	100,000	75,000	239	1,717	11.53	82.87	1,702.87	10,639.84	13.08	81.73	1	18	4.76	85.71	13,908.56	14,843.67	92.20	98.40	816.77	139.51
19	100,000	500,000	300,000	260	1,977	12.55	95.42	1,436.71	12,076.55	11.04	92.77	2	20	9.52	95.24	219.46	15,063.13	1.45	99.85	15.28	124.73
20	500,000	UP		95	2,072	4.58	100.00	941.88	13,018.43	7.23	100.00	1	21	4.76	100.00	21.95	15,085.08	0.15	100.00	2.33	115.87
				2,072				13,018.43				21				15,085.08				115.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	2.65	2.65	15.19	15.19	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	0.53	3.17	4.92	20.11	0.27	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	16	1.06	4.23	1.81	21.91	0.10	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	21	1.32	5.56	3.35	25.26	0.18	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	35	3.70	9.26	11.93	37.19	0.65	2.02	1	1	25.00	25.00	3.91	3.91	3.97	3.97	32.80	10.53
6	500	750	625	15	50	3.97	13.23	8.37	45.56	0.45	2.47	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	8.59
7	750	1,000	875	4	54	1.06	14.29	9.25	54.81	0.50	2.97	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	7.14
8	1,000	1,500	1,250	19	73	5.03	19.31	39.69	94.51	2.15	5.12	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	4.14
9	1,500	2,000	1,750	13	86	3.44	22.75	4.50	99.01	0.24	5.37	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	3.95
10	2,000	2,500	2,250	16	102	4.23	26.98	51.08	150.09	2.77	8.14	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	2.61
11	2,500	3,000	2,750	5	107	1.32	28.31	13.01	163.10	0.71	8.84	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	2.40
12	3,000	4,000	3,500	26	133	6.88	35.19	92.05	255.15	4.99	13.84	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	1.53
13	4,000	5,000	4,500	16	149	4.23	39.42	59.64	314.79	3.23	17.07	0	1	0.00	25.00	0.00	3.91	0.00	3.97	0.00	1.24
14	5,000	7,500	6,250	81	230	21.43	60.85	265.91	580.70	14.42	31.49	1	2	25.00	50.00	71.25	75.17	72.33	76.30	26.80	12.94
15	7,500	10,000	8,750	30	260	7.94	68.78	143.05	723.75	7.76	39.25	0	2	0.00	50.00	0.00	75.17	0.00	76.30	0.00	10.39
16	10,000	20,000	15,000	43	303	11.38	80.16	326.12	1,049.87	17.68	56.93	0	2	0.00	50.00	0.00	75.17	0.00	76.30	0.00	7.16
17	20,000	50,000	35,000	48	351	12.70	92.86	498.77	1,548.64	27.05	83.97	2	4	50.00	100.00	23.34	98.51	23.70	100.00	4.68	6.36
18	50,000	100,000	75,000	18	369	4.76	97.62	174.95	1,723.59	9.49	93.46	0	4	0.00	100.00	0.00	98.51	0.00	100.00	0.00	5.72
19	100,000	500,000	300,000	9	378	2.38	100.00	120.59	1,844.18	6.54	100.00	0	4	0.00	100.00	0.00	98.51	0.00	100.00	0.00	5.34
20	500,000	UP		0	378	0.00	100.00	0.00	1,844.18	0.00	100.00	0	4	0.00	100.00	0.00	98.51	0.00	100.00	0.00	5.34
				378				1,844.18				4				98.51				5.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	13.64	13.64	0.85	0.85	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.55	18.18	2.09	2.94	0.53	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.55	22.73	3.48	6.43	0.88	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.55	27.27	5.10	11.52	1.29	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	4.87	16.40	1.23	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	8.03	24.43	2.02	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	0.00	24.43	0.00	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	20.05	44.48	5.05	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	0.00	44.48	0.00	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	29.41	73.89	7.41	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	0.00	73.89	0.00	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	45.42	119.31	11.45	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	89.68	208.98	22.60	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	89.62	298.60	22.59	75.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.55	77.27	3.84	302.44	0.97	76.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.55	81.82	1.02	303.46	0.26	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.55	86.36	57.67	361.13	14.53	91.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	22	13.64	100.00	35.61	396.74	8.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	396.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				396.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.70	7.41	0.23	0.23	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.70	11.11	0.46	0.69	1.06	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.70	14.81	0.95	1.64	2.17	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.70	18.52	0.15	1.79	0.34	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.70	22.22	1.72	3.51	3.93	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.70	25.93	0.11	3.62	0.25	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.70	29.63	0.11	3.73	0.25	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.70	33.33	1.19	4.92	2.72	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.70	37.04	1.90	6.82	4.35	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.70	40.74	2.70	9.52	6.17	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.70	44.44	0.88	10.40	2.02	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.70	48.15	0.58	10.98	1.33	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	15	7.41	55.56	5.49	16.47	12.56	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.70	59.26	2.06	18.53	4.72	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	19	11.11	70.37	2.88	21.41	6.60	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	21	7.41	77.78	5.77	27.17	13.20	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	23	7.41	85.19	11.37	38.54	26.03	88.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	24	3.70	88.89	3.72	42.27	8.52	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	27	11.11	100.00	1.42	43.68	3.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				43.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	3.77	3.77	29.74	29.74	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	26	0.15	3.92	0.07	29.81	0.00	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	32	0.90	4.82	0.53	29.27	0.03	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	43	1.66	6.48	6.94	36.21	0.45	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	67	3.61	10.09	5.30	41.52	0.34	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	86	2.86	12.95	10.66	30.86	0.69	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	107	3.16	16.11	17.27	48.13	1.12	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	45	152	6.78	22.89	27.90	76.03	1.80	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	191	5.87	28.77	35.22	111.25	2.27	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	208	2.56	31.33	40.82	152.07	2.64	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	216	1.20	32.53	15.21	167.28	0.98	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	94	310	14.16	46.69	160.64	327.91	10.37	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	50	360	7.53	54.22	79.94	407.85	5.16	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	66	426	9.94	64.16	161.59	569.44	10.44	36.77	2	2	33.33	33.33	57.54	57.54	44.20	44.20	35.61	10.11
15	7,500	10,000	8,750	55	481	8.28	72.44	134.41	703.86	8.68	45.46	0	2	0.00	33.33	0.00	57.54	0.00	44.20	0.00	8.18
16	10,000	20,000	15,000	70	551	10.54	82.98	404.09	1,107.95	26.10	71.55	1	3	16.67	50.00	5.00	62.54	3.84	48.04	1.24	5.65
17	20,000	50,000	35,000	63	614	9.49	92.47	247.56	1,355.51	15.99	87.54	0	3	0.00	50.00	0.00	62.54	0.00	48.04	0.00	4.61
18	50,000	100,000	75,000	21	635	3.16	95.63	73.29	1,428.80	4.73	92.27	0	3	0.00	50.00	0.00	62.54	0.00	48.04	0.00	4.38
19	100,000	500,000	300,000	22	657	3.31	98.95	94.98	1,523.78	6.13	98.41	3	6	50.00	100.00	67.65	130.19	51.96	100.00	71.22	8.54
20	500,000	UP		7	664	1.05	100.00	24.67	1,548.46	1.59	100.00	0	6	0.00	100.00	0.00	130.19	0.00	100.00	0.00	8.41
				664				1,548.46				6				130.19				8.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	500	500	5.13	5.13	146.21	146.21	0.50	0.50	4	4	7.02	7.02	147.27	147.27	1.85	1.85	100.73	100.73
2	50	100	75	263	763	2.70	7.82	67.07	213.28	0.23	0.73	0	4	0.00	7.02	0.00	147.27	0.00	1.85	0.00	69.05
3	100	200	150	505	1,268	5.18	13.00	171.15	384.42	0.59	1.32	0	4	0.00	7.02	0.00	147.27	0.00	1.85	0.00	38.31
4	200	300	250	613	1,881	6.29	19.29	311.73	696.16	1.07	2.39	0	4	0.00	7.02	0.00	147.27	0.00	1.85	0.00	21.15
5	300	500	400	829	2,710	8.50	27.79	531.50	1,227.66	1.82	4.21	4	8	7.02	14.04	806.95	954.22	10.12	11.97	151.82	77.73
6	500	750	625	690	3,400	7.07	34.86	670.94	1,898.59	2.30	6.51	0	8	0.00	14.04	0.00	954.22	0.00	11.97	0.00	50.26
7	750	1,000	875	658	4,058	6.75	41.61	849.42	2,748.01	2.91	9.43	0	8	0.00	14.04	0.00	954.22	0.00	11.97	0.00	34.72
8	1,000	1,500	1,250	750	4,808	7.69	49.30	1,241.24	3,989.25	4.26	13.68	4	12	7.02	21.05	196.20	1,150.42	2.46	14.43	15.81	28.84
9	1,500	2,000	1,750	683	5,491	7.00	56.30	1,504.89	5,494.14	5.16	18.85	0	12	0.00	21.05	0.00	1,150.42	0.00	14.43	0.00	20.94
10	2,000	2,500	2,250	401	5,892	4.11	60.41	1,119.67	6,613.82	3.84	22.69	0	12	0.00	21.05	0.00	1,150.42	0.00	14.43	0.00	17.39
11	2,500	3,000	2,750	337	6,229	3.46	63.87	1,151.56	7,765.38	3.95	26.64	0	12	0.00	21.05	0.00	1,150.42	0.00	14.43	0.00	14.81
12	3,000	4,000	3,500	441	6,670	4.52	68.39	1,794.83	9,560.21	6.16	32.79	1	13	1.75	22.81	0.88	1,151.30	0.01	14.44	0.05	12.04
13	4,000	5,000	4,500	365	7,035	3.74	72.13	1,541.79	11,102.00	5.29	38.08	1	14	1.75	24.56	17.51	1,168.81	0.22	14.66	1.14	10.53
14	5,000	7,500	6,250	596	7,631	6.11	78.24	3,141.04	14,243.04	10.77	48.86	4	18	7.02	31.58	90.75	1,259.56	1.14	15.80	2.89	8.84
15	7,500	10,000	8,750	399	8,030	4.09	82.33	2,716.40	16,959.45	9.32	58.17	2	20	3.51	35.09	0.40	1,259.97	0.01	15.80	0.01	7.43
16	10,000	20,000	15,000	638	8,668	6.54	88.88	5,167.77	22,127.22	17.73	75.90	5	25	8.77	43.86	5,556.27	6,816.23	69.68	85.48	107.52	30.80
17	20,000	50,000	35,000	536	9,204	5.50	94.37	3,886.16	26,013.38	13.33	89.23	17	42	29.82	73.68	972.13	7,788.37	12.19	97.67	25.02	29.94
18	50,000	100,000	75,000	264	9,468	2.71	97.08	1,748.17	27,761.56	6.00	95.23	9	51	15.79	89.47	111.68	7,900.05	1.40	99.07	6.39	28.46
19	100,000	500,000	300,000	226	9,694	2.32	99.40	1,010.03	28,771.59	3.46	98.69	4	55	7.02	96.49	55.59	7,955.63	0.70	99.76	5.50	27.65
20	500,000	UP		59	9,753	0.60	100.00	381.73	29,153.32	1.31	100.00	2	57	3.51	100.00	18.76	7,974.39	0.24	100.00	4.91	27.35
				9,753				29,153.32				57				7,974.39				27.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.80	5.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.45	7.25	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.45	8.70	0.40	0.56	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	4.35	13.04	2.02	2.58	0.69	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	16	10.14	23.19	6.39	8.97	2.19	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	22	8.70	31.88	6.84	15.81	2.34	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	31	13.04	44.93	13.37	29.18	4.58	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	44	18.84	63.77	24.53	53.71	8.40	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	46	2.90	66.67	8.37	62.08	2.87	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	49	4.35	71.01	12.23	74.31	4.19	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	1.45	72.46	4.95	79.26	1.70	27.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	56	8.70	81.16	23.68	102.94	8.11	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	57	1.45	82.61	3.92	106.86	1.34	36.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	64	10.14	92.75	85.91	192.77	29.42	66.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	65	1.45	94.20	1.21	193.99	0.42	66.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	66	1.45	95.65	48.04	242.03	16.45	82.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	67	1.45	97.10	1.77	243.80	0.61	83.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	68	1.45	98.55	0.96	244.76	0.33	83.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	69	1.45	100.00	47.23	291.99	16.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	69	0.00	100.00	0.00	291.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				69				291.99				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	9.21	9.21	7.21	7.21	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	29	2.93	12.13	2.34	9.55	0.27	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	36	2.93	15.06	5.26	14.81	0.61	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	42	2.51	17.57	4.50	19.32	0.52	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	62	8.37	25.94	21.91	41.23	2.53	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	76	5.86	31.80	19.80	61.03	2.29	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	88	5.02	36.82	19.27	80.30	2.23	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	104	6.69	43.51	38.48	118.78	4.45	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	116	5.02	48.54	44.41	163.19	5.13	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	120	1.67	50.21	20.73	183.91	2.39	21.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	128	3.35	53.56	51.23	235.14	5.92	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	130	0.84	54.39	23.61	258.76	2.73	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	138	3.35	57.74	30.35	289.10	3.51	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	152	5.86	63.60	95.46	384.56	11.03	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	165	5.44	69.04	32.34	416.90	3.74	48.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	198	13.81	82.85	171.30	588.20	19.79	67.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	220	9.21	92.05	213.79	801.99	24.70	92.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	227	2.93	94.98	38.66	840.65	4.47	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	233	2.51	97.49	19.42	860.07	2.24	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	239	2.51	100.00	5.48	865.55	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				239				865.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	4.33	4.33	2.44	2.44	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	24	1.78	6.11	4.12	6.56	0.28	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	38	3.56	9.67	13.45	20.01	0.90	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	54	4.07	13.74	14.87	34.88	1.00	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	82	7.12	20.87	27.93	62.82	1.88	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	111	7.38	28.24	42.30	105.12	2.85	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	39	150	9.92	38.17	48.25	153.36	3.25	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	168	4.58	42.75	42.62	195.99	2.87	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	203	8.91	51.65	63.96	259.95	4.30	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	232	7.38	59.03	68.67	328.62	4.62	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	243	2.80	61.83	53.42	382.04	3.59	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	250	1.78	63.61	45.72	427.76	3.08	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	266	4.07	67.68	54.12	481.88	3.64	32.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	291	6.36	74.05	127.17	609.04	8.55	40.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	305	3.56	77.61	181.53	790.57	12.21	53.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	341	9.16	86.77	260.87	1,051.44	17.55	70.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	371	7.63	94.40	241.58	1,293.01	16.25	86.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	391	5.09	99.49	161.27	1,454.29	10.85	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	393	0.51	100.00	32.46	1,486.75	2.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	393	0.00	100.00	0.00	1,486.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				393				1,486.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	15.32	15.32	0.63	0.63	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	24	6.31	21.62	2.47	1.84	0.81	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	31	6.31	27.93	3.63	5.47	1.19	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	35	3.60	31.53	3.29	8.76	1.08	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	41	5.41	36.94	4.66	13.42	1.53	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	48	6.31	43.24	8.88	22.30	2.91	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	50	1.80	45.05	5.71	28.01	1.87	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	56	5.41	50.45	9.61	37.62	3.15	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	61	4.50	54.95	26.66	64.28	8.75	21.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	65	3.60	58.56	13.51	77.79	4.43	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	68	2.70	61.26	22.11	99.90	7.26	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	73	4.50	65.77	25.00	124.90	8.20	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	76	2.70	68.47	34.34	159.24	11.27	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	81	4.50	72.97	45.40	204.64	14.90	67.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	82	0.90	73.87	20.67	225.31	6.78	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	85	2.70	76.58	29.23	254.54	9.59	83.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	92	6.31	82.88	28.20	282.74	9.25	92.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	100	7.21	90.09	8.76	291.49	2.87	95.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	105	4.50	94.59	1.75	293.24	0.57	96.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	111	5.41	100.00	11.49	304.74	3.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				111				304.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.90	1.90	32.60	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.92	5.82	67.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				5.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.79	1.79	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	11	2.15	3.94	0.95	0.85	0.08	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	15	1.43	5.38	1.41	2.25	0.12	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	1.79	7.17	1.69	3.94	0.15	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	31	3.94	11.11	2.66	1.29	0.23	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	50	6.81	17.92	13.55	14.84	1.19	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	59	3.23	21.15	11.47	26.31	1.01	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	75	5.73	26.88	31.07	57.38	2.73	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	86	3.94	30.82	14.97	72.35	1.32	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	99	4.66	35.48	21.11	93.46	1.86	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	106	2.51	37.99	17.77	111.23	1.56	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	121	5.38	43.37	67.23	178.46	5.91	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	136	5.38	48.75	74.14	252.60	6.51	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	146	3.58	52.33	29.69	282.29	2.61	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	174	10.04	62.37	98.32	380.61	8.64	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	215	14.70	77.06	263.38	643.99	23.15	56.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	46	261	16.49	93.55	423.92	1,067.91	37.25	93.85	5	5	83.33	83.33	5.69	5.69	1.78	1.78	1.34	0.53
18	50,000	100,000	75,000	7	268	2.51	96.06	63.73	1,131.64	5.60	99.45	1	6	16.67	100.00	313.34	319.02	98.22	100.00	491.64	28.19
19	100,000	500,000	300,000	11	279	3.94	100.00	6.29	1,137.94	0.55	100.00	0	6	0.00	100.00	0.00	319.02	0.00	100.00	0.00	28.04
20	500,000	UP		0	279	0.00	100.00	0.00	1,137.94	0.00	100.00	0	6	0.00	100.00	0.00	319.02	0.00	100.00	0.00	28.04
				279				1,137.94				6				319.02				28.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.57	3.57	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.19	4.76	0.13	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.19	5.95	2.17	2.12	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.19	7.14	0.00	2.12	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	3.57	10.71	6.90	9.02	0.67	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.19	11.90	1.47	10.49	0.14	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	16	7.14	19.05	25.80	36.29	2.52	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	1.19	20.24	4.15	40.43	0.41	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	21	4.76	25.00	18.79	59.23	1.84	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	23	2.38	27.38	8.36	67.59	0.82	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	29	7.14	34.52	26.85	94.44	2.63	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	33	4.76	39.29	45.91	140.35	4.49	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	38	5.95	45.24	86.77	227.12	8.48	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	49	13.10	58.33	148.30	375.41	14.50	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	55	7.14	65.48	24.62	400.03	2.41	39.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	59	4.76	70.24	104.11	504.14	10.18	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	72	15.48	85.71	350.05	854.19	34.23	83.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	77	5.95	91.67	97.49	951.68	9.53	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	80	3.57	95.24	54.39	1,006.07	5.32	98.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	84	4.76	100.00	16.67	1,022.74	1.63	100.00	2	2	100.00	100.00	67.76	67.76	100.00	100.00	406.44	6.63
				84				1,022.74				2				67.76				6.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	4.55	4.55	2.43	2.43	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	26	2.41	6.95	10.52	12.96	0.23	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	38	3.21	10.16	14.02	26.98	0.31	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	49	2.94	13.10	15.06	42.04	0.33	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	74	6.68	19.79	58.00	100.04	1.26	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	99	6.68	26.47	72.87	172.91	1.59	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	124	6.68	33.16	145.54	318.46	3.17	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	146	5.88	39.04	123.86	442.32	2.69	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	166	5.35	44.39	131.44	573.75	2.86	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	177	2.94	47.33	95.59	669.34	2.08	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	186	2.41	49.73	81.45	750.80	1.77	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	208	5.88	55.61	159.24	910.03	3.46	19.80	2	2	66.67	66.67	8.34	8.34	16.60	16.60	5.23	0.92
13	4,000	5,000	4,500	19	227	5.08	60.70	224.97	1,135.00	4.89	24.69	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.73
14	5,000	7,500	6,250	31	258	8.29	68.98	390.23	1,525.23	8.49	33.18	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.55
15	7,500	10,000	8,750	14	272	3.74	72.73	390.55	1,915.78	8.50	41.68	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.44
16	10,000	20,000	15,000	26	298	6.95	79.68	572.24	2,488.02	12.45	54.13	1	3	33.33	100.00	41.87	50.20	83.40	100.00	7.32	2.02
17	20,000	50,000	35,000	37	335	9.89	89.57	1,112.17	3,600.19	24.20	78.33	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.39
18	50,000	100,000	75,000	21	356	5.61	95.19	562.36	4,162.55	12.24	90.56	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.21
19	100,000	500,000	300,000	16	372	4.28	99.47	425.85	4,588.40	9.26	99.83	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.09
20	500,000	UP		2	374	0.53	100.00	7.94	4,596.35	0.17	100.00	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.09
				374				4,596.35				3				50.20				1.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	6.49	6.49	4.25	4.25	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	84	1.08	7.57	3.37	7.63	0.03	0.07	1	1	2.04	2.04	13.50	13.50	0.31	0.31	400.03	176.95
3	100	200	150	17	101	1.53	9.10	11.60	19.23	0.10	0.17	1	2	2.04	4.08	27.00	40.50	0.61	0.92	232.79	210.64
4	200	300	250	8	109	0.72	9.82	8.10	27.32	0.07	0.25	0	2	0.00	4.08	0.00	40.50	0.00	0.92	0.00	148.22
5	300	500	400	40	149	3.60	13.42	51.56	78.88	0.46	0.71	0	2	0.00	4.08	0.00	40.50	0.00	0.92	0.00	51.34
6	500	750	625	43	192	3.87	17.30	61.36	140.25	0.55	1.26	2	4	4.08	8.16	19.00	59.50	0.43	1.35	30.96	42.42
7	750	1,000	875	24	216	2.16	19.46	59.37	199.62	0.53	1.80	0	4	0.00	8.16	0.00	59.50	0.00	1.35	0.00	29.81
8	1,000	1,500	1,250	43	259	3.87	23.33	127.80	327.42	1.15	2.95	1	5	2.04	10.20	5.00	64.50	0.11	1.47	3.91	19.70
9	1,500	2,000	1,750	22	281	1.98	25.32	97.05	424.47	0.87	3.82	1	6	2.04	12.24	15.00	79.50	0.34	1.81	15.46	18.73
10	2,000	2,500	2,250	24	305	2.16	27.48	110.56	535.03	1.00	4.82	0	6	0.00	12.24	0.00	79.50	0.00	1.81	0.00	14.86
11	2,500	3,000	2,750	39	344	3.51	30.99	92.63	627.66	0.83	5.66	2	8	4.08	16.33	115.50	195.00	2.62	4.43	124.69	31.07
12	3,000	4,000	3,500	65	409	5.86	36.85	395.81	1,023.47	3.57	9.22	3	11	6.12	22.45	42.59	237.59	0.97	5.40	10.76	23.21
13	4,000	5,000	4,500	35	444	3.15	40.00	340.43	1,363.90	3.07	12.29	1	12	2.04	24.49	9.91	247.50	0.23	5.62	2.91	18.15
14	5,000	7,500	6,250	92	536	8.29	48.29	712.39	2,076.29	6.42	18.71	6	18	12.24	36.73	374.50	622.00	8.51	14.13	52.57	29.96
15	7,500	10,000	8,750	45	581	4.05	52.34	457.06	2,533.34	4.12	22.83	1	19	2.04	38.78	0.53	622.53	0.01	14.14	0.12	24.57
16	10,000	20,000	15,000	114	695	10.27	62.61	1,583.86	4,117.20	14.27	37.10	8	27	16.33	55.10	769.70	1,392.23	17.48	31.62	48.60	33.81
17	20,000	50,000	35,000	160	855	14.41	77.03	2,306.73	6,423.93	20.78	57.88	6	33	12.24	67.35	1,444.88	2,837.11	32.82	64.45	62.64	44.16
18	50,000	100,000	75,000	76	931	6.85	83.87	1,226.10	7,650.04	11.05	68.93	1	34	2.04	69.39	78.20	2,915.31	1.78	66.22	6.38	38.11
19	100,000	500,000	300,000	138	1,069	12.43	96.31	3,016.23	10,666.26	27.18	96.10	9	43	18.37	87.76	879.62	3,794.93	19.98	86.20	29.16	35.58
20	500,000	UP		41	1,110	3.69	100.00	432.64	11,098.90	3.90	100.00	6	49	12.24	100.00	607.41	4,402.34	13.80	100.00	140.40	39.66
				1,110				11,098.90				49				4,402.34				39.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2578 OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	3.09	3.09	3.16	3.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	29	1.89	4.97	4.62	1.45	0.06	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	42	2.23	7.20	12.77	14.22	0.18	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	58	2.74	9.95	22.95	37.18	0.32	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	81	3.95	13.89	42.94	80.11	0.60	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	103	3.77	17.67	61.79	141.90	0.86	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	120	2.92	20.58	50.25	192.15	0.70	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	54	174	9.26	29.85	141.43	333.58	1.96	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	196	3.77	33.62	114.50	448.09	1.59	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	215	3.26	36.88	182.36	630.45	2.53	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	234	3.26	40.14	72.25	702.69	1.00	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	251	2.92	43.05	194.96	897.65	2.71	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	265	2.40	45.45	100.30	997.96	1.39	13.85	1	1	16.67	16.67	64.10	64.10	17.29	17.29	63.91	6.42
14	5,000	7,500	6,250	38	303	6.52	51.97	300.71	1,298.66	4.17	18.03	0	1	0.00	16.67	0.00	64.10	0.00	17.29	0.00	4.94
15	7,500	10,000	8,750	31	334	5.32	57.29	347.81	1,646.47	4.83	22.85	1	2	16.67	33.33	162.50	226.60	43.82	61.11	46.72	13.76
16	10,000	20,000	15,000	73	407	12.52	69.81	1,018.34	2,664.81	14.14	36.99	0	2	0.00	33.33	0.00	226.60	0.00	61.11	0.00	8.50
17	20,000	50,000	35,000	101	508	17.32	87.14	2,466.31	5,131.12	34.23	71.22	4	6	66.67	100.00	144.23	370.84	38.89	100.00	5.85	7.23
18	50,000	100,000	75,000	37	545	6.35	93.48	571.27	5,702.39	7.93	79.15	0	6	0.00	100.00	0.00	370.84	0.00	100.00	0.00	6.50
19	100,000	500,000	300,000	16	561	2.74	96.23	424.44	6,126.83	5.89	85.04	0	6	0.00	100.00	0.00	370.84	0.00	100.00	0.00	6.05
20	500,000	UP		22	583	3.77	100.00	1,077.48	7,204.31	14.96	100.00	0	6	0.00	100.00	0.00	370.84	0.00	100.00	0.00	5.15
				583				7,204.31				6				370.84				5.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	18.79	18.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				18.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.13	2.13	7.03	7.03	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	3.55	5.67	1.19	8.22	0.18	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	15	4.96	10.64	0.18	8.40	0.03	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	22	4.96	15.60	2.48	10.88	0.38	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	30	5.67	21.28	3.35	14.23	0.52	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	44	9.93	31.21	7.98	22.21	1.23	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	49	3.55	34.75	9.97	32.18	1.54	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	59	7.09	41.84	14.29	46.48	2.20	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	71	8.51	50.35	28.99	75.46	4.47	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	73	1.42	51.77	4.80	80.26	0.74	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	83	7.09	58.87	17.76	98.02	2.74	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	90	4.96	63.83	17.27	115.29	2.66	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	96	4.26	68.09	50.56	165.84	7.80	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	102	4.26	72.34	32.82	198.66	5.06	30.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	112	7.09	79.43	23.90	222.56	3.68	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	125	9.22	88.65	102.77	325.33	15.85	50.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	131	4.26	92.91	152.28	477.61	23.48	73.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	140	6.38	99.29	152.09	629.70	23.45	97.10	1	1	100.00	100.00	616.56	616.56	100.00	100.00	405.39	97.91
19	100,000	500,000	300,000	1	141	0.71	100.00	18.84	648.53	2.90	100.00	0	1	0.00	100.00	0.00	616.56	0.00	100.00	0.00	95.07
20	500,000	UP		0	141	0.00	100.00	0.00	648.53	0.00	100.00	0	1	0.00	100.00	0.00	616.56	0.00	100.00	0.00	95.07
				141				648.53				1				616.56				95.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.39	4.39	10.43	10.43	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	19	4.88	9.27	2.87	13.30	0.27	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	32	6.34	15.61	5.02	18.31	0.47	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	46	6.83	22.44	11.10	29.41	1.03	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	62	7.80	30.24	22.16	51.57	2.06	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	77	7.32	37.56	31.71	83.28	2.95	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	95	8.78	46.34	37.40	120.68	3.47	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	104	4.39	50.73	15.15	135.83	1.41	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	113	4.39	55.12	52.54	188.38	4.88	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	139	12.68	67.80	44.43	232.81	4.13	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	141	0.98	68.78	11.99	244.80	1.11	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	149	3.90	72.68	45.31	290.10	4.21	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	153	1.95	74.63	2.95	293.05	0.27	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	159	2.93	77.56	83.72	376.78	7.78	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	163	1.95	79.51	43.88	420.66	4.08	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	184	10.24	89.76	239.08	659.74	22.20	61.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	201	8.29	98.05	310.43	970.17	28.83	90.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	202	0.49	98.54	25.14	995.32	2.34	92.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	205	1.46	100.00	81.45	1,076.76	7.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	205	0.00	100.00	0.00	1,076.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				205				1,076.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.69	4.69	0.58	0.58	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.56	6.25	0.65	1.23	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	4.69	10.94	3.08	4.31	0.24	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	18	3.13	14.06	9.21	13.52	0.72	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	4.69	18.75	8.92	22.44	0.70	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	7.81	26.56	10.78	33.22	0.84	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	37	2.34	28.91	8.46	41.68	0.66	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	46	7.03	35.94	19.23	60.90	1.50	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	53	5.47	41.41	9.81	70.71	0.77	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	55	1.56	42.97	10.34	81.05	0.81	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	63	6.25	49.22	48.26	129.31	3.77	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	65	1.56	50.78	23.27	152.58	1.82	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	78	10.16	60.94	81.40	233.98	6.37	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	91	10.16	71.09	131.86	365.85	10.31	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	98	5.47	76.56	89.05	454.89	6.96	35.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	120	17.19	93.75	516.31	971.20	40.38	75.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	125	3.91	97.66	251.53	1,222.73	19.67	95.62	1	1	100.00	100.00	89.90	89.90	100.00	100.00	35.74	7.35
18	50,000	100,000	75,000	1	126	0.78	98.44	4.15	1,226.88	0.32	95.94	0	1	0.00	100.00	0.00	89.90	0.00	100.00	0.00	7.33
19	100,000	500,000	300,000	1	127	0.78	99.22	49.04	1,275.92	3.83	99.78	0	1	0.00	100.00	0.00	89.90	0.00	100.00	0.00	7.05
20	500,000	UP		1	128	0.78	100.00	2.84	1,278.75	0.22	100.00	0	1	0.00	100.00	0.00	89.90	0.00	100.00	0.00	7.03
				128				1,278.75				1				89.90				7.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	12.00	12.00	0.64	0.64	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.00	16.00	0.02	0.62	0.02	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.00	20.00	0.03	0.59	0.03	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.00	24.00	0.10	0.49	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.00	28.00	1.74	1.25	1.70	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.00	32.00	1.74	2.99	1.70	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.00	36.00	0.19	3.17	0.18	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.00	40.00	2.99	6.16	2.92	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.00	44.00	5.43	11.58	5.31	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.00	48.00	0.44	12.03	0.43	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.00	52.00	1.33	13.36	1.31	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.00	56.00	1.77	15.13	1.73	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.00	60.00	1.75	16.89	1.71	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.00	64.00	1.77	18.66	1.73	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.00	68.00	35.39	54.05	34.63	52.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.00	72.00	21.36	75.41	20.90	73.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	21	12.00	84.00	12.99	88.39	12.71	86.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	4.00	88.00	8.00	96.39	7.82	94.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	24	8.00	96.00	4.60	100.99	4.50	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	25	4.00	100.00	1.22	102.21	1.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				102.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	304	304	15.91	15.91	127.06	127.06	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	53	357	2.77	18.68	2.43	129.49	0.03	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	84	441	4.40	23.08	1.90	131.39	0.02	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	63	504	3.30	26.37	5.94	137.33	0.06	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	68	572	3.56	29.93	26.15	163.49	0.28	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	628	2.93	32.86	31.48	194.96	0.33	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	50	678	2.62	35.48	79.94	274.90	0.84	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	65	743	3.40	38.88	95.00	369.90	1.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	66	809	3.45	42.33	148.20	518.10	1.56	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	40	849	2.09	44.43	97.29	615.39	1.02	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	40	889	2.09	46.52	152.34	767.73	1.60	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	73	962	3.82	50.34	277.80	1,045.53	2.92	11.00	1	1	7.14	7.14	12.63	12.63	4.53	4.53	4.55	1.21
13	4,000	5,000	4,500	60	1,022	3.14	53.48	329.00	1,374.53	3.46	14.46	1	2	7.14	14.29	70.31	82.94	25.22	29.75	21.37	6.03
14	5,000	7,500	6,250	107	1,129	5.60	59.08	747.98	2,122.51	7.87	22.33	0	2	0.00	14.29	0.00	82.94	0.00	29.75	0.00	3.91
15	7,500	10,000	8,750	73	1,202	3.82	62.90	588.49	2,711.00	6.19	28.52	1	3	7.14	21.43	85.00	167.94	30.49	60.23	14.44	6.19
16	10,000	20,000	15,000	187	1,389	9.79	72.68	1,501.30	4,212.30	15.79	44.31	0	3	0.00	21.43	0.00	167.94	0.00	60.23	0.00	3.99
17	20,000	50,000	35,000	186	1,575	9.73	82.42	2,212.18	6,424.48	23.27	67.58	0	3	0.00	21.43	0.00	167.94	0.00	60.23	0.00	2.61
18	50,000	100,000	75,000	98	1,673	5.13	87.55	1,063.19	7,487.67	11.18	78.77	1	4	7.14	28.57	23.16	191.10	8.30	68.54	2.18	2.55
19	100,000	500,000	300,000	189	1,862	9.89	97.44	1,688.93	9,176.60	17.77	96.53	6	10	42.86	71.43	58.82	249.92	21.10	89.63	3.48	2.72
20	500,000	UP		49	1,911	2.56	100.00	329.73	9,506.33	3.47	100.00	4	14	28.57	100.00	28.90	278.82	10.37	100.00	8.76	2.93
				1,911				9,506.33				14				278.82				2.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	3.61	3.61	0.09	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	1.20	4.82	3.71	3.80	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	19	0.90	5.72	1.52	5.32	0.05	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.30	6.02	4.06	9.38	0.14	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	38	5.42	11.45	17.73	27.11	0.62	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	56	5.42	16.87	27.27	54.38	0.95	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	62	1.81	18.67	36.29	90.67	1.26	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	80	5.42	24.10	97.29	187.96	3.39	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	97	5.12	29.22	122.66	310.63	4.28	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	119	6.63	35.84	119.50	430.13	4.16	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	132	3.92	39.76	51.52	481.64	1.80	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	161	8.73	48.49	188.98	670.62	6.59	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	183	6.63	55.12	56.86	727.49	1.98	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	224	12.35	67.47	444.41	1,171.90	15.49	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	247	6.93	74.40	465.98	1,637.88	16.24	57.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	279	9.64	84.04	364.17	2,002.05	12.69	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	305	7.83	91.87	378.49	2,380.54	13.19	82.97	4	4	66.67	66.67	287.98	287.98	26.06	26.06	76.09	12.10
18	50,000	100,000	75,000	9	314	2.71	94.58	234.37	2,614.91	8.17	91.14	1	5	16.67	83.33	790.00	1,077.98	71.48	97.53	337.08	41.22
19	100,000	500,000	300,000	18	332	5.42	100.00	254.32	2,869.23	8.86	100.00	1	6	16.67	100.00	27.28	1,105.26	2.47	100.00	10.73	38.52
20	500,000	UP		0	332	0.00	100.00	0.00	2,869.23	0.00	100.00	0	6	0.00	100.00	0.00	1,105.26	0.00	100.00	0.00	38.52
				332				2,869.23				6				1,105.26				38.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	6.41	6.41	2.55	2.55	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	39	1.17	7.57	2.54	0.01	0.14	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	56	3.30	10.87	3.32	3.31	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	65	1.75	12.62	5.17	8.48	0.28	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	93	5.44	18.06	10.63	19.10	0.57	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	116	4.47	22.52	11.99	31.09	0.65	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	129	2.52	25.05	13.51	44.61	0.73	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	143	2.72	27.77	22.41	67.02	1.21	3.62	1	1	100.00	100.00	233.86	233.86	100.00	100.00	1043.61	348.95
9	1,500	2,000	1,750	22	165	4.27	32.04	19.16	86.17	1.03	4.65	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	271.38
10	2,000	2,500	2,250	14	179	2.72	34.76	22.14	108.31	1.19	5.84	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	215.91
11	2,500	3,000	2,750	10	189	1.94	36.70	26.96	135.28	1.46	7.30	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	172.87
12	3,000	4,000	3,500	27	216	5.24	41.94	96.63	231.91	5.21	12.51	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	100.84
13	4,000	5,000	4,500	27	243	5.24	47.18	140.36	372.27	7.57	20.09	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	62.82
14	5,000	7,500	6,250	19	262	3.69	50.87	101.44	473.71	5.47	25.56	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	49.37
15	7,500	10,000	8,750	13	275	2.52	53.40	52.32	526.03	2.82	28.39	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	44.46
16	10,000	20,000	15,000	51	326	9.90	63.30	414.90	940.93	22.39	50.78	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	24.85
17	20,000	50,000	35,000	45	371	8.74	72.04	362.88	1,303.80	19.58	70.36	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	17.94
18	50,000	100,000	75,000	17	388	3.30	75.34	210.19	1,513.99	11.34	81.70	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	15.45
19	100,000	500,000	300,000	43	431	8.35	83.69	162.46	1,676.45	8.77	90.47	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	13.95
20	500,000	UP		84	515	16.31	100.00	176.66	1,853.10	9.53	100.00	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	12.62
				515				1,853.10				1				233.86				12.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.08	2.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.08	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.08	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.08	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.08	10.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.08	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.08	14.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.08	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.08	18.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.08	20.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.08	22.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.08	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.08	27.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.08	29.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.08	31.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.08	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.08	35.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	2.08	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		30	48	62.50	100.00	93.29	93.29	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				93.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	23.81	23.81	0.71	0.71	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	1.59	25.40	1.42	0.71	0.49	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	1.59	26.98	1.13	1.84	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	1.59	28.57	0.85	2.69	0.30	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	1.59	30.16	1.47	4.16	0.51	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	1.59	31.75	2.11	6.27	0.74	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.59	33.33	0.39	6.66	0.14	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.59	34.92	0.00	6.66	0.00	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	24	3.17	38.10	12.93	6.27	4.51	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	27	4.76	42.86	10.88	17.15	3.80	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	29	3.17	46.03	2.10	19.25	0.73	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	44	23.81	69.84	10.90	30.15	3.80	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	1.59	71.43	18.44	11.71	6.43	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	46	1.59	73.02	44.63	32.92	15.57	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	47	1.59	74.60	13.14	46.06	4.59	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	54	11.11	85.71	181.74	227.80	63.42	79.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	63	14.29	100.00	58.77	286.57	20.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	63	0.00	100.00	0.00	286.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	286.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	63	0.00	100.00	0.00	286.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				63				286.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.59	0.59	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.81	1.39	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.01	1.40	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.09	1.49	0.04	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	0.09	1.58	0.04	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	30.00	80.00	0.11	1.70	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	60.74	62.43	29.41	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	144.10	206.54	69.77	100.00	2	2	100.00	100.00	630.71	630.71	100.00	100.00	437.67	305.37
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
20	500,000	UP		0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37
				10				206.54				2				630.71				305.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	94	94	6.37	6.37	120.27	120.27	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	111	1.15	7.53	10.15	130.42	0.11	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	120	0.61	8.14	0.59	131.01	0.01	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	144	1.63	9.76	2.47	133.48	0.03	1.43	1	1	2.27	2.27	12.38	12.38	0.34	0.34	501.63	9.28
5	300	500	400	42	186	2.85	12.61	11.87	145.35	0.13	1.56	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	8.52
6	500	750	625	32	218	2.17	14.78	17.97	163.33	0.19	1.75	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	7.58
7	750	1,000	875	43	261	2.92	17.69	15.90	179.23	0.17	1.93	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	6.91
8	1,000	1,500	1,250	67	328	4.54	22.24	50.19	229.42	0.54	2.46	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	5.40
9	1,500	2,000	1,750	12	340	0.81	23.05	25.03	254.45	0.27	2.73	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	4.87
10	2,000	2,500	2,250	9	349	0.61	23.66	20.53	274.97	0.22	2.95	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	4.50
11	2,500	3,000	2,750	24	373	1.63	25.29	59.49	334.46	0.64	3.59	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	3.70
12	3,000	4,000	3,500	24	397	1.63	26.92	94.20	428.67	1.01	4.60	0	1	0.00	2.27	0.00	12.38	0.00	0.34	0.00	2.89
13	4,000	5,000	4,500	17	414	1.15	28.07	22.22	450.88	0.24	4.84	1	2	2.27	4.55	14.80	27.18	0.40	0.74	66.61	6.03
14	5,000	7,500	6,250	34	448	2.31	30.37	268.18	719.06	2.88	7.72	0	2	0.00	4.55	0.00	27.18	0.00	0.74	0.00	3.78
15	7,500	10,000	8,750	39	487	2.64	33.02	220.60	939.66	2.37	10.09	4	6	9.09	13.64	14.61	41.79	0.40	1.13	6.62	4.45
16	10,000	20,000	15,000	132	619	8.95	41.97	947.69	1,887.35	10.18	20.27	2	8	4.55	18.18	0.00	41.79	0.00	1.13	0.00	2.21
17	20,000	50,000	35,000	310	929	21.02	62.98	2,942.37	4,829.72	31.61	51.88	1	9	2.27	20.45	1.68	43.47	0.05	1.18	0.06	0.90
18	50,000	100,000	75,000	220	1,149	14.92	77.90	2,106.86	6,936.58	22.63	74.51	4	13	9.09	29.55	380.51	423.99	10.31	11.49	18.06	6.11
19	100,000	500,000	300,000	184	1,333	12.47	90.37	2,046.79	8,983.38	21.99	96.50	20	33	45.45	75.00	1,223.86	1,647.85	33.16	44.64	59.79	18.34
20	500,000	UP		142	1,475	9.63	100.00	325.88	9,309.26	3.50	100.00	11	44	25.00	100.00	2,043.32	3,691.17	55.36	100.00	627.02	39.65
				1,475				9,309.26				44				3,691.17				39.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	9.15	9.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	19	4.23	13.38	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.70	14.08	0.66	0.75	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	33	9.15	23.24	0.61	1.36	0.13	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	42	6.34	29.58	6.35	7.71	1.40	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	43	0.70	30.28	0.03	7.74	0.01	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	50	4.93	35.21	1.59	9.32	0.35	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	59	6.34	41.55	22.86	32.19	5.06	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	66	4.93	46.48	3.03	35.21	0.67	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	67	0.70	47.18	12.60	22.61	2.79	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	73	4.23	51.41	5.05	27.67	1.12	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	74	0.70	52.11	3.22	30.89	0.71	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	75	0.70	52.82	0.03	30.92	0.01	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	86	7.75	60.56	12.02	42.94	2.66	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	104	12.68	73.24	44.66	87.60	9.88	19.38	2	2	100.00	100.00	36.00	36.00	100.00	100.00	80.61	41.10
16	10,000	20,000	15,000	7	111	4.93	78.17	107.34	194.94	23.75	43.13	0	2	0.00	100.00	0.00	36.00	0.00	100.00	0.00	18.47
17	20,000	50,000	35,000	29	140	20.42	98.59	241.86	436.80	53.51	96.63	0	2	0.00	100.00	0.00	36.00	0.00	100.00	0.00	8.24
18	50,000	100,000	75,000	1	141	0.70	99.30	13.82	450.62	3.06	99.69	0	2	0.00	100.00	0.00	36.00	0.00	100.00	0.00	7.99
19	100,000	500,000	300,000	1	142	0.70	100.00	1.40	452.02	0.31	100.00	0	2	0.00	100.00	0.00	36.00	0.00	100.00	0.00	7.96
20	500,000	UP		0	142	0.00	100.00	0.00	452.02	0.00	100.00	0	2	0.00	100.00	0.00	36.00	0.00	100.00	0.00	7.96
				142				452.02				2				36.00				7.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.13	3.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.63	3.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.63	4.38	0.39	0.39	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.63	5.00	2.70	3.09	0.13	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.63	5.63	1.78	1.31	0.09	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	2.50	8.13	8.50	9.81	0.41	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.25	9.38	7.98	17.78	0.39	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	33	11.25	20.63	86.62	104.41	4.21	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	47	8.75	29.38	44.14	148.55	2.15	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	52	3.13	32.50	50.73	199.28	2.47	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	61	5.63	38.13	85.17	284.45	4.14	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	68	4.38	42.50	45.26	329.71	2.20	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	79	6.88	49.38	110.84	440.55	5.39	21.43	1	1	16.67	16.67	0.15	0.15	0.03	0.03	0.14	0.03
14	5,000	7,500	6,250	9	88	5.63	55.00	78.49	519.04	3.82	25.25	0	1	0.00	16.67	0.00	0.15	0.00	0.03	0.00	0.03
15	7,500	10,000	8,750	14	102	8.75	63.75	217.65	736.69	10.59	35.83	1	2	16.67	33.33	561.39	561.54	99.79	99.82	257.93	76.22
16	10,000	20,000	15,000	19	121	11.88	75.63	576.86	1,313.55	28.06	63.89	2	4	33.33	66.67	1.00	562.54	0.18	100.00	0.17	42.83
17	20,000	50,000	35,000	23	144	14.38	90.00	488.05	1,801.61	23.74	87.63	2	6	33.33	100.00	0.00	562.55	0.00	100.00	0.00	31.22
18	50,000	100,000	75,000	15	159	9.38	99.38	254.36	2,055.97	12.37	100.00	0	6	0.00	100.00	0.00	562.55	0.00	100.00	0.00	27.36
19	100,000	500,000	300,000	1	160	0.63	100.00	0.00	2,055.97	0.00	100.00	0	6	0.00	100.00	0.00	562.55	0.00	100.00	0.00	27.36
20	500,000	UP		0	160	0.00	100.00	0.00	2,055.97	0.00	100.00	0	6	0.00	100.00	0.00	562.55	0.00	100.00	0.00	27.36
				160				2,055.97				6				562.55				27.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.43	0.43	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	1.76	2.19	1.09	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.23	12.90	0.40	2.59	0.25	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.23	16.13	1.31	3.90	0.82	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.23	19.35	1.31	5.21	0.82	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.23	22.58	7.01	12.23	4.36	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.23	25.81	0.81	13.04	0.50	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.23	29.03	0.81	13.84	0.50	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.23	32.26	0.95	14.79	0.59	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.23	35.48	1.62	16.41	1.00	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.23	38.71	1.62	18.03	1.00	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	15	9.68	48.39	9.59	27.61	5.96	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	6.45	54.84	23.46	51.07	14.57	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	20	9.68	64.52	54.05	105.12	33.58	65.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	23	9.68	74.19	11.15	116.27	6.93	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	30	22.58	96.77	42.16	158.43	26.19	98.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	3.23	100.00	2.54	160.97	1.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	160.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	160.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				160.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	188	188	13.61	13.61	81.42	81.42	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	140	328	10.14	23.75	134.00	215.42	1.35	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	139	467	10.07	33.82	201.67	417.10	2.03	4.21	2	2	18.18	18.18	161.08	161.08	3.53	3.53	79.87	38.62
4	200	300	250	82	549	5.94	39.75	127.75	544.85	1.29	5.50	0	2	0.00	18.18	0.00	161.08	0.00	3.53	0.00	29.56
5	300	500	400	91	640	6.59	46.34	179.77	724.62	1.81	7.31	0	2	0.00	18.18	0.00	161.08	0.00	3.53	0.00	22.23
6	500	750	625	57	697	4.13	50.47	266.49	991.12	2.69	10.00	0	2	0.00	18.18	0.00	161.08	0.00	3.53	0.00	16.25
7	750	1,000	875	58	755	4.20	54.67	260.28	1,251.40	2.63	12.62	1	3	9.09	27.27	157.79	318.88	3.46	6.99	60.62	25.48
8	1,000	1,500	1,250	69	824	5.00	59.67	281.66	1,533.06	2.84	15.46	0	3	0.00	27.27	0.00	318.88	0.00	6.99	0.00	20.80
9	1,500	2,000	1,750	59	883	4.27	63.94	408.25	1,941.31	4.12	19.58	0	3	0.00	27.27	0.00	318.88	0.00	6.99	0.00	16.43
10	2,000	2,500	2,250	54	937	3.91	67.85	372.94	2,314.25	3.76	23.34	0	3	0.00	27.27	0.00	318.88	0.00	6.99	0.00	13.78
11	2,500	3,000	2,750	17	954	1.23	69.08	232.51	2,546.76	2.35	25.69	1	4	9.09	36.36	512.48	831.35	11.23	18.21	220.41	32.64
12	3,000	4,000	3,500	43	997	3.11	72.19	409.43	2,956.19	4.13	29.82	0	4	0.00	36.36	0.00	831.35	0.00	18.21	0.00	28.12
13	4,000	5,000	4,500	23	1,020	1.67	73.86	344.65	3,300.83	3.48	33.29	0	4	0.00	36.36	0.00	831.35	0.00	18.21	0.00	25.19
14	5,000	7,500	6,250	70	1,090	5.07	78.93	779.19	4,080.02	7.86	41.15	1	5	9.09	45.45	5.06	836.41	0.11	18.33	0.65	20.50
15	7,500	10,000	8,750	51	1,141	3.69	82.62	481.12	4,561.14	4.85	46.00	1	6	9.09	54.55	1,712.98	2,549.39	37.53	55.86	356.04	55.89
16	10,000	20,000	15,000	78	1,219	5.65	88.27	2,087.51	6,648.65	21.05	67.06	1	7	9.09	63.64	203.94	2,753.32	4.47	60.32	9.77	41.41
17	20,000	50,000	35,000	126	1,345	9.12	97.39	2,219.50	8,868.15	22.39	89.44	4	11	36.36	100.00	1,810.93	4,564.26	39.68	100.00	81.59	51.47
18	50,000	100,000	75,000	23	1,368	1.67	99.06	558.91	9,427.06	5.64	95.08	0	11	0.00	100.00	0.00	4,564.26	0.00	100.00	0.00	48.42
19	100,000	500,000	300,000	10	1,378	0.72	99.78	192.12	9,619.18	1.94	97.02	0	11	0.00	100.00	0.00	4,564.26	0.00	100.00	0.00	47.45
20	500,000	UP		3	1,381	0.22	100.00	295.54	9,914.72	2.98	100.00	0	11	0.00	100.00	0.00	4,564.26	0.00	100.00	0.00	46.04
				1,381				9,914.72				11				4,564.26				46.04	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	8.57	8.57	11.09	11.09	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	86	2.60	11.17	14.79	25.88	0.28	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	113	3.51	14.68	15.34	41.22	0.29	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	132	2.47	17.14	17.76	58.98	0.33	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	169	4.81	21.95	67.39	126.37	1.26	2.37	1	1	6.67	6.67	179.61	179.61	8.59	8.59	266.50	142.12
6	500	750	625	15	184	1.95	23.90	48.56	174.93	0.91	3.28	0	1	0.00	6.67	0.00	179.61	0.00	8.59	0.00	102.67
7	750	1,000	875	20	204	2.60	26.49	52.28	227.21	0.98	4.26	0	1	0.00	6.67	0.00	179.61	0.00	8.59	0.00	79.05
8	1,000	1,500	1,250	34	238	4.42	30.91	114.30	341.50	2.15	6.41	0	1	0.00	6.67	0.00	179.61	0.00	8.59	0.00	52.59
9	1,500	2,000	1,750	42	280	5.45	36.36	126.36	467.86	2.37	8.78	0	1	0.00	6.67	0.00	179.61	0.00	8.59	0.00	38.39
10	2,000	2,500	2,250	39	319	5.06	41.43	162.07	629.94	3.04	11.82	1	2	6.67	13.33	1,219.16	1,398.76	58.29	66.88	752.22	222.05
11	2,500	3,000	2,750	14	333	1.82	43.25	63.01	692.94	1.18	13.01	0	2	0.00	13.33	0.00	1,398.76	0.00	66.88	0.00	201.86
12	3,000	4,000	3,500	31	364	4.03	47.27	134.52	827.47	2.52	15.53	1	3	6.67	20.00	83.61	1,482.37	4.00	70.87	62.15	179.15
13	4,000	5,000	4,500	25	389	3.25	50.52	154.36	981.83	2.90	18.43	3	6	20.00	40.00	0.30	1,482.67	0.01	70.89	0.19	151.01
14	5,000	7,500	6,250	67	456	8.70	59.22	576.40	1,558.23	10.82	29.25	0	6	0.00	40.00	0.00	1,482.67	0.00	70.89	0.00	95.15
15	7,500	10,000	8,750	34	490	4.42	63.64	367.89	1,926.12	6.91	36.15	0	6	0.00	40.00	0.00	1,482.67	0.00	70.89	0.00	76.98
16	10,000	20,000	15,000	97	587	12.60	76.23	1,399.14	3,325.26	26.26	62.41	3	9	20.00	60.00	205.29	1,687.96	9.81	80.70	14.67	50.76
17	20,000	50,000	35,000	70	657	9.09	85.32	882.19	4,207.45	16.56	78.97	0	9	0.00	60.00	0.00	1,687.96	0.00	80.70	0.00	40.12
18	50,000	100,000	75,000	67	724	8.70	94.03	609.68	4,817.14	11.44	90.42	6	15	40.00	100.00	403.62	2,091.58	19.30	100.00	66.20	43.42
19	100,000	500,000	300,000	32	756	4.16	98.18	249.90	5,067.03	4.69	95.11	0	15	0.00	100.00	0.00	2,091.58	0.00	100.00	0.00	41.28
20	500,000	UP		14	770	1.82	100.00	260.69	5,327.72	4.89	100.00	0	15	0.00	100.00	0.00	2,091.58	0.00	100.00	0.00	39.26
				770				5,327.72				15				2,091.58				39.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.82	0.82	11.11	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.07	1.89	14.40	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.17	3.06	15.78	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	40.00	70.00	0.00	3.06	0.00	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	2.04	5.10	27.51	68.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	1.24	6.34	16.80	85.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	1.07	7.41	14.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				7.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.08	3.08	0.96	0.96	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.31	5.38	1.81	2.77	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.77	6.15	2.24	5.01	0.19	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.77	6.92	1.79	6.80	0.15	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.77	7.69	3.50	10.30	0.29	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.77	8.46	2.47	12.76	0.20	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	1.54	10.00	4.14	16.90	0.34	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	15	1.54	11.54	4.69	21.60	0.39	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	1.54	13.08	5.99	27.59	0.50	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	25	6.15	19.23	22.45	50.03	1.86	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	30	3.85	23.08	5.41	55.45	0.45	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	47	13.08	36.15	77.34	132.79	6.42	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	64	13.08	49.23	37.33	170.12	3.10	14.13	1	1	25.00	25.00	2,313.00	2,313.00	78.41	78.41	6196.41	1359.65
14	5,000	7,500	6,250	11	75	8.46	57.69	148.23	318.34	12.31	26.44	0	1	0.00	25.00	0.00	2,313.00	0.00	78.41	0.00	726.58
15	7,500	10,000	8,750	13	88	10.00	67.69	244.28	562.62	20.29	46.73	1	2	25.00	50.00	541.08	2,854.08	18.34	96.75	221.50	507.28
16	10,000	20,000	15,000	12	100	9.23	76.92	235.12	797.74	19.53	66.26	0	2	0.00	50.00	0.00	2,854.08	0.00	96.75	0.00	357.77
17	20,000	50,000	35,000	21	121	16.15	93.08	222.02	1,019.76	18.44	84.70	0	2	0.00	50.00	0.00	2,854.08	0.00	96.75	0.00	279.88
18	50,000	100,000	75,000	1	122	0.77	93.85	20.61	1,040.37	1.71	86.41	0	2	0.00	50.00	0.00	2,854.08	0.00	96.75	0.00	274.33
19	100,000	500,000	300,000	7	129	5.38	99.23	151.45	1,191.82	12.58	98.99	2	4	50.00	100.00	95.85	2,949.94	3.25	100.00	63.29	247.52
20	500,000	UP		1	130	0.77	100.00	12.16	1,203.97	1.01	100.00	0	4	0.00	100.00	0.00	2,949.94	0.00	100.00	0.00	245.02
				130				1,203.97				4				2,949.94				245.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	13.33	13.33	0.59	0.59	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	20.00	33.33	2.37	2.96	2.60	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	13.33	46.67	2.18	5.14	2.40	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	6.67	53.33	1.90	7.05	2.09	7.74	1	1	100.00	100.00	12.42	12.42	100.00	100.00	653.16	176.33
5	300	500	400	1	9	6.67	60.00	3.90	10.95	4.28	12.02	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	113.48
6	500	750	625	1	10	6.67	66.67	12.80	23.74	14.05	26.07	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	52.32
7	750	1,000	875	1	11	6.67	73.33	11.31	35.06	12.42	38.50	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	35.44
8	1,000	1,500	1,250	1	12	6.67	80.00	32.71	67.77	35.92	74.42	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	18.33
9	1,500	2,000	1,750	1	13	6.67	86.67	6.75	74.52	7.41	81.83	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	16.67
10	2,000	2,500	2,250	1	14	6.67	93.33	8.27	82.79	9.08	90.92	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	15.01
11	2,500	3,000	2,750	1	15	6.67	100.00	8.27	91.06	9.08	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
20	500,000	UP		0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64
				15				91.06				1				12.42				13.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.50	2.50	2.80	2.80	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.50	5.00	0.88	3.68	0.47	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.50	7.50	0.00	3.68	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	7.50	15.00	3.67	7.35	1.97	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	10.00	25.00	6.61	13.96	3.55	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.50	27.50	0.00	13.96	0.00	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	20	22.50	50.00	11.36	25.32	6.10	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	24	10.00	60.00	1.92	27.24	1.03	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	27	7.50	67.50	12.97	40.21	6.96	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	2.50	70.00	1.11	41.32	0.60	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	30	5.00	75.00	20.23	61.55	10.86	33.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	2.50	77.50	1.24	62.79	0.67	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	2.50	80.00	19.00	81.79	10.20	43.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	38	15.00	95.00	86.60	168.39	46.49	90.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.50	97.50	11.19	179.58	6.01	96.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	40	2.50	100.00	6.69	186.28	3.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	186.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				186.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	569	569	7.95	7.95	194.67	194.67	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	310	879	4.33	12.28	180.38	375.04	0.41	0.85	1	1	1.08	1.08	13.52	13.52	0.02	0.02	7.49	3.60
3	100	200	150	450	1,329	6.29	18.57	488.45	863.49	1.10	1.95	0	1	0.00	1.08	0.00	13.52	0.00	0.02	0.00	1.57
4	200	300	250	313	1,642	4.37	22.95	364.87	1,228.36	0.82	2.78	0	1	0.00	1.08	0.00	13.52	0.00	0.02	0.00	1.10
5	300	500	400	393	2,035	5.49	28.44	571.66	1,800.02	1.29	4.07	2	3	2.15	3.23	2,037.35	2,050.87	3.13	3.15	356.39	113.94
6	500	750	625	349	2,384	4.88	33.31	782.76	2,582.79	1.77	5.84	0	3	0.00	3.23	0.00	2,050.87	0.00	3.15	0.00	79.41
7	750	1,000	875	334	2,718	4.67	37.98	838.60	3,421.39	1.90	7.74	0	3	0.00	3.23	0.00	2,050.87	0.00	3.15	0.00	59.94
8	1,000	1,500	1,250	439	3,157	6.13	44.12	1,353.01	4,774.39	3.06	10.79	0	3	0.00	3.23	0.00	2,050.87	0.00	3.15	0.00	42.96
9	1,500	2,000	1,750	341	3,498	4.77	48.88	1,404.69	6,179.08	3.18	13.97	3	6	3.23	6.45	52.76	2,103.63	0.08	3.24	3.76	34.04
10	2,000	2,500	2,250	227	3,725	3.17	52.05	1,291.52	7,470.60	2.92	16.89	0	6	0.00	6.45	0.00	2,103.63	0.00	3.24	0.00	28.16
11	2,500	3,000	2,750	256	3,981	3.58	55.63	1,635.02	9,105.62	3.70	20.59	1	7	1.08	7.53	0.00	2,103.63	0.00	3.24	0.00	23.10
12	3,000	4,000	3,500	352	4,333	4.92	60.55	2,307.14	11,412.76	5.22	25.80	3	10	3.23	10.75	1,432.81	3,536.44	2.20	5.44	62.10	30.99
13	4,000	5,000	4,500	293	4,626	4.09	64.65	2,119.31	13,532.07	4.79	30.59	3	13	3.23	13.98	1,339.04	4,875.49	2.06	7.50	63.18	36.03
14	5,000	7,500	6,250	439	5,065	6.13	70.78	3,808.61	17,340.68	8.61	39.21	2	15	2.15	16.13	650.48	5,525.97	1.00	8.50	17.08	31.87
15	7,500	10,000	8,750	325	5,390	4.54	75.32	2,678.35	20,019.02	6.06	45.26	10	25	10.75	26.88	133.39	5,659.36	0.21	8.70	4.98	28.27
16	10,000	20,000	15,000	684	6,074	9.56	84.88	10,025.54	30,044.56	22.67	67.93	28	53	30.11	56.99	15,874.76	21,534.12	24.41	33.12	158.34	71.67
17	20,000	50,000	35,000	566	6,640	7.91	92.79	8,335.29	38,379.85	18.85	86.77	18	71	19.35	76.34	34,532.27	56,066.39	53.11	86.23	414.29	146.08
18	50,000	100,000	75,000	291	6,931	4.07	96.86	3,282.76	41,662.62	7.42	94.20	17	88	18.28	94.62	7,237.41	63,303.81	11.13	97.36	220.47	151.94
19	100,000	500,000	300,000	181	7,112	2.53	99.39	1,681.84	43,344.45	3.80	98.00	5	93	5.38	100.00	1,717.39	65,021.19	2.64	100.00	102.11	150.01
20	500,000	UP		44	7,156	0.61	100.00	885.43	44,229.88	2.00	100.00	0	93	0.00	100.00	0.00	65,021.19	0.00	100.00	0.00	147.01
				7,156				44,229.88				93				65,021.19				147.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.44	2.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.81	3.25	0.75	0.75	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.81	4.07	0.02	0.74	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.81	4.88	0.30	1.04	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.81	5.69	0.74	1.78	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	2.44	8.13	4.42	6.20	0.39	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	0.81	8.94	1.18	7.38	0.10	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	16	4.07	13.01	23.21	30.59	2.03	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	25	7.32	20.33	25.59	56.18	2.24	4.91	1	1	50.00	50.00	12.95	12.95	5.18	5.18	50.58	23.04
10	2,000	2,500	2,250	1	26	0.81	21.14	1.86	58.04	0.16	5.08	1	2	50.00	100.00	236.93	249.88	94.82	100.00	12753.03	430.52
11	2,500	3,000	2,750	8	34	6.50	27.64	11.33	69.37	0.99	6.07	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	360.21
12	3,000	4,000	3,500	3	37	2.44	30.08	22.56	91.93	1.97	8.04	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	271.82
13	4,000	5,000	4,500	9	46	7.32	37.40	48.04	139.97	4.20	12.24	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	178.53
14	5,000	7,500	6,250	16	62	13.01	50.41	64.98	204.94	5.68	17.92	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	121.93
15	7,500	10,000	8,750	6	68	4.88	55.28	57.08	262.02	4.99	22.91	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	95.37
16	10,000	20,000	15,000	22	90	17.89	73.17	312.89	574.91	27.36	50.27	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	43.46
17	20,000	50,000	35,000	24	114	19.51	92.68	475.94	1,050.86	41.62	91.90	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	23.78
18	50,000	100,000	75,000	6	120	4.88	97.56	81.85	1,132.71	7.16	99.05	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	22.06
19	100,000	500,000	300,000	1	121	0.81	98.37	8.93	1,141.64	0.78	99.83	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	21.89
20	500,000	UP		2	123	1.63	100.00	1.89	1,143.54	0.17	100.00	0	2	0.00	100.00	0.00	249.88	0.00	100.00	0.00	21.85
				123				1,143.54				2				249.88				21.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	17.67	17.67	11.78	11.78	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	42	0.43	18.10	0.04	11.74	0.01	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	44	0.86	18.97	0.14	11.88	0.02	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	46	0.86	19.83	0.20	11.68	0.02	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	50	1.72	21.55	1.44	10.24	0.16	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	53	1.29	22.84	3.59	13.83	0.41	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	56	1.29	24.14	5.33	19.16	0.61	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	60	1.72	25.86	6.75	25.91	0.77	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	68	3.45	29.31	12.73	38.64	1.45	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	81	5.60	34.91	18.53	57.17	2.11	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	89	3.45	38.36	7.39	64.56	0.84	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	93	1.72	40.09	19.37	83.94	2.20	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	98	2.16	42.24	30.94	114.88	3.52	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	101	1.29	43.53	32.76	147.64	3.73	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	107	2.59	46.12	13.75	161.38	1.56	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	131	10.34	56.47	186.00	347.39	21.17	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	158	11.64	68.10	147.90	495.28	16.83	56.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	167	3.88	71.98	75.02	570.31	8.54	64.90	1	1	25.00	25.00	501.11	501.11	26.78	26.78	667.94	87.87
19	100,000	500,000	300,000	57	224	24.57	96.55	291.04	861.35	33.12	98.02	3	4	75.00	100.00	1,369.82	1,870.93	73.22	100.00	470.66	217.21
20	500,000	UP		8	232	3.45	100.00	17.39	878.73	1.98	100.00	0	4	0.00	100.00	0.00	1,870.93	0.00	100.00	0.00	212.91
				232				878.73				4				1,870.93				212.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	4.46	4.46	0.54	0.54	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	28	0.97	5.43	2.65	3.19	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	30	0.39	5.81	1.67	4.86	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	1.16	6.98	8.39	13.25	0.25	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	44	1.55	8.53	13.94	27.18	0.42	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	55	2.13	10.66	21.68	48.86	0.65	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	70	2.91	13.57	14.07	62.93	0.42	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	84	2.71	16.28	34.93	97.87	1.05	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	96	2.33	18.60	35.20	133.06	1.05	3.99	2	2	12.50	12.50	715.76	715.76	21.63	21.63	2033.50	537.91
10	2,000	2,500	2,250	11	107	2.13	20.74	17.76	150.82	0.53	4.52	0	2	0.00	12.50	0.00	715.76	0.00	21.63	0.00	474.58
11	2,500	3,000	2,750	16	123	3.10	23.84	58.83	209.65	1.76	6.28	3	5	18.75	31.25	966.16	1,681.93	29.20	50.83	1642.21	802.24
12	3,000	4,000	3,500	14	137	2.71	26.55	71.39	281.05	2.14	8.42	0	5	0.00	31.25	0.00	1,681.93	0.00	50.83	0.00	598.45
13	4,000	5,000	4,500	12	149	2.33	28.88	65.23	346.28	1.95	10.38	0	5	0.00	31.25	0.00	1,681.93	0.00	50.83	0.00	485.72
14	5,000	7,500	6,250	38	187	7.36	36.24	318.03	664.30	9.53	19.91	0	5	0.00	31.25	0.00	1,681.93	0.00	50.83	0.00	253.19
15	7,500	10,000	8,750	28	215	5.43	41.67	285.78	950.09	8.56	28.47	2	7	12.50	43.75	28.39	1,710.32	0.86	51.69	9.93	180.02
16	10,000	20,000	15,000	122	337	23.64	65.31	688.05	1,638.13	20.62	49.09	3	10	18.75	62.50	1,458.96	3,169.28	44.09	95.78	212.04	193.47
17	20,000	50,000	35,000	104	441	20.16	85.47	1,162.55	2,800.68	34.84	83.93	5	15	31.25	93.75	131.01	3,300.29	3.96	99.74	11.27	117.84
18	50,000	100,000	75,000	25	466	4.84	90.31	309.79	3,110.47	9.28	93.22	0	15	0.00	93.75	0.00	3,300.29	0.00	99.74	0.00	106.10
19	100,000	500,000	300,000	32	498	6.20	96.51	128.41	3,238.88	3.85	97.06	1	16	6.25	100.00	8.58	3,308.87	0.26	100.00	6.68	102.16
20	500,000	UP		18	516	3.49	100.00	97.98	3,336.86	2.94	100.00	0	16	0.00	100.00	0.00	3,308.87	0.00	100.00	0.00	99.16
				516				3,336.86				16				3,308.87				99.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.62	2.62	10.13	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	11.01	13.64	42.54	52.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	10.28	23.92	39.71	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.36	24.27	1.38	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.62	25.89	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				25.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	5.19	5.37	5.62	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	19.45	24.81	21.08	26.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	67.43	92.25	73.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				92.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	146	146	6.34	6.34	131.05	131.05	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	159	0.56	6.91	5.96	137.01	0.03	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	192	1.43	8.34	36.04	173.05	0.16	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	221	1.26	9.60	29.94	202.99	0.13	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	47	268	2.04	11.64	85.46	288.45	0.38	1.29	1	1	1.92	1.92	250.68	250.68	0.86	0.86	293.33	86.90
6	500	750	625	55	323	2.39	14.03	156.37	444.83	0.70	1.99	1	2	1.92	3.85	431.75	682.43	1.48	2.33	276.10	153.41
7	750	1,000	875	32	355	1.39	15.42	84.32	529.14	0.38	2.37	0	2	0.00	3.85	0.00	682.43	0.00	2.33	0.00	128.97
8	1,000	1,500	1,250	65	420	2.82	18.25	259.29	788.44	1.16	3.53	4	6	7.69	11.54	1,745.64	2,428.06	5.97	8.30	673.23	307.96
9	1,500	2,000	1,750	55	475	2.39	20.63	262.94	1,051.38	1.18	4.71	1	7	1.92	13.46	571.76	2,999.82	1.95	10.25	217.45	285.32
10	2,000	2,500	2,250	65	540	2.82	23.46	294.03	1,345.41	1.32	6.02	0	7	0.00	13.46	0.00	2,999.82	0.00	10.25	0.00	222.97
11	2,500	3,000	2,750	35	575	1.52	24.98	234.76	1,580.17	1.05	7.07	0	7	0.00	13.46	0.00	2,999.82	0.00	10.25	0.00	189.84
12	3,000	4,000	3,500	75	650	3.26	28.24	456.19	2,036.36	2.04	9.11	2	9	3.85	17.31	395.61	3,395.43	1.35	11.60	86.72	166.74
13	4,000	5,000	4,500	73	723	3.17	31.41	516.87	2,553.24	2.31	11.43	2	11	3.85	21.15	322.33	3,717.76	1.10	12.71	62.36	145.61
14	5,000	7,500	6,250	142	865	6.17	37.58	1,138.83	3,692.07	5.10	16.52	0	11	0.00	21.15	0.00	3,717.76	0.00	12.71	0.00	100.70
15	7,500	10,000	8,750	139	1,004	6.04	43.61	1,425.20	5,117.27	6.38	22.90	3	14	5.77	26.92	1,533.59	5,251.34	5.24	17.95	107.60	102.62
16	10,000	20,000	15,000	317	1,321	13.77	57.38	4,664.55	9,781.82	20.88	43.78	7	21	13.46	40.38	8,777.44	14,028.78	30.00	47.94	188.17	143.42
17	20,000	50,000	35,000	357	1,678	15.51	72.89	6,278.71	16,060.53	28.10	71.88	13	34	25.00	65.38	4,293.68	18,322.46	14.67	62.62	68.38	114.08
18	50,000	100,000	75,000	246	1,924	10.69	83.58	2,884.30	18,944.82	12.91	84.78	0	34	0.00	65.38	0.00	18,322.46	0.00	62.62	0.00	96.71
19	100,000	500,000	300,000	323	2,247	14.03	97.61	2,547.33	21,492.16	11.40	96.18	16	50	30.77	96.15	10,935.88	29,258.34	37.37	99.99	429.31	136.13
20	500,000	UP		55	2,302	2.39	100.00	852.53	22,344.68	3.82	100.00	2	52	3.85	100.00	2.27	29,260.61	0.01	100.00	0.27	130.95
				2,302				22,344.68				52				29,260.61				130.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	15.85	15.85	89.89	89.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.78	17.63	10.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				17.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	14.07	14.07	10.60	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	1.89	12.18	1.42	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	1.74	10.44	1.31	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	3.20	7.24	2.41	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	3.54	3.70	2.67	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	7.49	3.78	5.64	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	8.74	12.52	6.59	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	11.46	23.99	8.64	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	2.87	26.85	2.16	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	13.29	40.14	10.01	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	7.97	48.11	6.01	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	27.22	75.33	20.51	56.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	2.36	77.69	1.78	58.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	17.65	95.34	13.30	71.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	37.35	132.69	28.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				132.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	4.80	4.80	87.02	87.02	6.70	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	41	1.76	6.56	2.56	89.58	0.20	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	65	3.84	10.40	9.07	98.64	0.70	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	77	1.92	12.32	13.23	111.87	1.02	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	103	4.16	16.48	11.24	123.11	0.87	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	120	2.72	19.20	5.27	128.38	0.41	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	140	3.20	22.40	30.13	158.51	2.32	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	157	2.72	25.12	22.60	181.12	1.74	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	182	4.00	29.12	35.26	216.38	2.72	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	202	3.20	32.32	7.01	223.40	0.54	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	229	4.32	36.64	26.65	250.05	2.05	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	49	278	7.84	44.48	52.47	302.52	4.04	23.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	304	4.16	48.64	35.73	338.25	2.75	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	342	6.08	54.72	152.54	490.80	11.75	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	359	2.72	57.44	6.48	497.27	0.50	38.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	65	424	10.40	67.84	200.30	697.58	15.43	53.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	105	529	16.80	84.64	166.70	864.27	12.84	66.56	1	1	100.00	100.00	208.30	208.30	100.00	100.00	124.96	24.10
18	50,000	100,000	75,000	32	561	5.12	89.76	95.11	959.38	7.33	73.89	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	21.71
19	100,000	500,000	300,000	34	595	5.44	95.20	322.71	1,282.09	24.85	98.74	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	16.25
20	500,000	UP		30	625	4.80	100.00	16.30	1,298.39	1.26	100.00	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	16.04
				625				1,298.39				1				208.30				16.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.51	0.51	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	2.20	2.72	7.72	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	4.11	6.82	14.40	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	21.69	28.51	76.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				28.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.55	13.64	1.32	1.32	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.55	18.18	2.38	3.70	2.53	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.55	22.73	7.14	10.84	7.58	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	9.09	31.82	4.30	6.55	4.56	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	12	22.73	54.55	13.21	19.76	14.02	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	9.09	63.64	11.76	31.52	12.48	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	4.55	68.18	2.38	33.90	2.53	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	9.09	77.27	2.38	36.29	2.53	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	4.55	81.82	16.08	52.37	17.07	55.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	4.55	86.36	11.71	64.08	12.43	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	4.55	90.91	11.71	75.80	12.43	80.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	4.55	95.45	14.84	90.64	15.75	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	4.55	100.00	3.59	94.23	3.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				94.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.90	1.90	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	2.53	4.43	1.04	1.15	0.21	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	1.90	6.33	1.17	2.32	0.24	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	20	6.33	12.66	2.06	4.38	0.42	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	29	5.70	18.35	1.93	6.31	0.40	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	32	1.90	20.25	4.39	10.69	0.91	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	40	5.06	25.32	7.51	18.20	1.55	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	52	7.59	32.91	11.11	29.31	2.30	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	61	5.70	38.61	21.47	50.78	4.43	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	63	1.27	39.87	3.54	54.32	0.73	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	65	1.27	41.14	9.85	64.17	2.04	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	75	6.33	47.47	27.53	91.70	5.69	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	89	8.86	56.33	23.70	115.41	4.90	23.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	107	11.39	67.72	46.47	161.88	9.60	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	122	9.49	77.22	48.07	209.94	9.93	43.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	137	9.49	86.71	177.66	387.60	36.69	80.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	145	5.06	91.77	35.36	422.96	7.30	87.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	158	8.23	100.00	61.20	484.16	12.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	484.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	158	0.00	100.00	0.00	484.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				158				484.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	1.09	1.09	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	0.00	1.09	0.00	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	0.94	2.03	3.48	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	9	45.45	81.82	4.16	6.19	15.47	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	9.09	90.91	7.67	13.86	28.52	51.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	9.09	100.00	13.04	26.90	48.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				26.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	9.59	9.59	0.88	0.88	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	25	7.53	17.12	2.83	3.71	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	28	2.05	19.18	1.73	5.44	0.10	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	32	2.74	21.92	3.89	9.33	0.22	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	35	2.05	23.97	1.18	10.51	0.07	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	36	0.68	24.66	1.13	11.64	0.06	0.67	1	1	25.00	25.00	336.64	336.64	5.68	5.68	29923.95	2892.54
7	750	1,000	875	7	43	4.79	29.45	7.90	19.54	0.45	1.12	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	1722.99
8	1,000	1,500	1,250	2	45	1.37	30.82	4.64	24.18	0.27	1.39	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	1392.35
9	1,500	2,000	1,750	1	46	0.68	31.51	6.41	30.59	0.37	1.76	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	1100.48
10	2,000	2,500	2,250	2	48	1.37	32.88	25.63	56.22	1.48	3.24	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	598.78
11	2,500	3,000	2,750	2	50	1.37	34.25	16.57	72.79	0.95	4.19	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	462.46
12	3,000	4,000	3,500	1	51	0.68	34.93	8.65	81.45	0.50	4.69	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	413.33
13	4,000	5,000	4,500	1	52	0.68	35.62	21.50	102.95	1.24	5.92	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	327.01
14	5,000	7,500	6,250	8	60	5.48	41.10	90.74	193.68	5.22	11.15	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	173.81
15	7,500	10,000	8,750	2	62	1.37	42.47	10.31	204.00	0.59	11.74	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	165.03
16	10,000	20,000	15,000	15	77	10.27	52.74	349.91	553.91	20.14	31.88	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	60.78
17	20,000	50,000	35,000	12	89	8.22	60.96	173.13	727.04	9.96	41.84	0	1	0.00	25.00	0.00	336.64	0.00	5.68	0.00	46.30
18	50,000	100,000	75,000	22	111	15.07	76.03	391.16	1,118.20	22.51	64.36	2	3	50.00	75.00	5,550.90	5,887.54	93.60	99.28	1419.08	526.52
19	100,000	500,000	300,000	27	138	18.49	94.52	422.82	1,541.03	24.34	88.69	0	3	0.00	75.00	0.00	5,887.54	0.00	99.28	0.00	382.05
20	500,000	UP		8	146	5.48	100.00	196.47	1,737.50	11.31	100.00	1	4	25.00	100.00	42.70	5,930.24	0.72	100.00	21.73	341.31
				146				1,737.50				4				5,930.24				341.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.63	2.63	0.50	0.50	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	9	3.29	5.92	1.91	2.40	0.18	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	2.63	8.55	2.46	4.87	0.23	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	1.97	10.53	1.11	5.98	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	22	3.95	14.47	10.01	15.98	0.95	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	27	3.29	17.76	9.86	25.84	0.94	2.46	1	1	14.29	14.29	49.41	49.41	5.66	5.66	501.18	191.21
7	750	1,000	875	4	31	2.63	20.39	6.67	32.51	0.64	3.10	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	151.97
8	1,000	1,500	1,250	5	36	3.29	23.68	21.89	54.41	2.09	5.18	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	90.82
9	1,500	2,000	1,750	3	39	1.97	25.66	7.16	61.57	0.68	5.86	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	80.26
10	2,000	2,500	2,250	7	46	4.61	30.26	29.91	91.48	2.85	8.71	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	54.01
11	2,500	3,000	2,750	3	49	1.97	32.24	28.26	119.73	2.69	11.41	0	1	0.00	14.29	0.00	49.41	0.00	5.66	0.00	41.27
12	3,000	4,000	3,500	14	63	9.21	41.45	62.88	182.62	5.99	17.40	1	2	14.29	28.57	0.69	50.10	0.08	5.74	1.09	27.43
13	4,000	5,000	4,500	10	73	6.58	48.03	81.15	263.77	7.73	25.13	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	18.99
14	5,000	7,500	6,250	8	81	5.26	53.29	188.72	452.49	17.98	43.10	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	11.07
15	7,500	10,000	8,750	2	83	1.32	54.61	46.18	498.67	4.40	47.50	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	10.05
16	10,000	20,000	15,000	16	99	10.53	65.13	236.85	735.52	22.56	70.07	0	2	0.00	28.57	0.00	50.10	0.00	5.74	0.00	6.81
17	20,000	50,000	35,000	19	118	12.50	77.63	174.54	910.05	16.63	86.69	3	5	42.86	71.43	9.95	60.05	1.14	6.88	5.70	6.60
18	50,000	100,000	75,000	12	130	7.89	85.53	115.87	1,025.92	11.04	97.73	0	5	0.00	71.43	0.00	60.05	0.00	6.88	0.00	5.85
19	100,000	500,000	300,000	12	142	7.89	93.42	3.85	1,029.77	0.37	98.10	0	5	0.00	71.43	0.00	60.05	0.00	6.88	0.00	5.83
20	500,000	UP		10	152	6.58	100.00	19.98	1,049.75	1.90	100.00	2	7	28.57	100.00	812.94	872.99	93.12	100.00	4069.23	83.16
				152				1,049.75				7				872.99				83.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	13.82	13.82	9.95	9.95	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.81	14.63	1.57	11.52	0.18	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	0.81	15.45	3.21	14.73	0.36	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.81	16.26	3.32	18.05	0.37	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.81	17.07	0.00	18.05	0.00	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.81	17.89	1.06	19.11	0.12	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	25	2.44	20.33	2.25	21.36	0.25	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	28	2.44	22.76	9.12	30.47	1.02	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	0.81	23.58	0.79	31.26	0.09	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	34	4.07	27.64	22.54	53.81	2.51	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	37	2.44	30.08	29.78	83.58	3.32	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	46	7.32	37.40	23.59	107.17	2.63	11.93	1	1	50.00	50.00	1,386.29	1,386.29	68.74	68.74	5877.46	1293.54
13	4,000	5,000	4,500	3	49	2.44	39.84	52.74	159.91	5.87	17.81	0	1	0.00	50.00	0.00	1,386.29	0.00	68.74	0.00	866.94
14	5,000	7,500	6,250	8	57	6.50	46.34	82.55	242.46	9.19	27.00	0	1	0.00	50.00	0.00	1,386.29	0.00	68.74	0.00	571.76
15	7,500	10,000	8,750	6	63	4.88	51.22	74.03	316.48	8.24	35.24	0	1	0.00	50.00	0.00	1,386.29	0.00	68.74	0.00	438.03
16	10,000	20,000	15,000	24	87	19.51	70.73	241.74	558.22	26.92	62.17	1	2	50.00	100.00	630.41	2,016.69	31.26	100.00	260.78	361.27
17	20,000	50,000	35,000	22	109	17.89	88.62	191.75	749.98	21.35	83.52	0	2	0.00	100.00	0.00	2,016.69	0.00	100.00	0.00	268.90
18	50,000	100,000	75,000	6	115	4.88	93.50	152.45	902.43	16.98	100.50	0	2	0.00	100.00	0.00	2,016.69	0.00	100.00	0.00	223.47
19	100,000	500,000	300,000	8	123	6.50	100.00	4.46	897.96	0.50	100.00	0	2	0.00	100.00	0.00	2,016.69	0.00	100.00	0.00	224.59
20	500,000	UP		0	123	0.00	100.00	0.00	897.96	0.00	100.00	0	2	0.00	100.00	0.00	2,016.69	0.00	100.00	0.00	224.59
					123				897.96				2				2,016.69				224.59

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.09	4.09	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.45	4.55	0.03	0.09	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	0.91	5.45	0.72	0.82	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.45	5.91	0.14	0.95	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	24	5.00	10.91	2.62	3.58	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	4.55	15.45	5.02	8.60	0.40	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	50	7.27	22.73	13.91	22.51	1.11	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	61	5.00	27.73	21.33	43.83	1.71	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	75	6.36	34.09	22.52	66.36	1.80	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	82	3.18	37.27	17.73	84.08	1.42	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	91	4.09	41.36	24.24	108.33	1.94	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	108	7.73	49.09	66.14	174.47	5.30	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	114	2.73	51.82	12.19	186.66	0.98	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	127	5.91	57.73	105.40	292.06	8.44	23.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	139	5.45	63.18	110.33	402.39	8.84	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	173	15.45	78.64	461.24	863.64	36.95	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	201	12.73	91.36	265.68	1,129.31	21.28	90.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	220	8.64	100.00	119.13	1,248.45	9.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	220	0.00	100.00	0.00	1,248.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	220	0.00	100.00	0.00	1,248.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				220				1,248.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	0.43	0.43	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.00	10.00	1.38	1.81	0.74	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.00	15.00	0.99	2.80	0.53	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.00	20.00	0.74	3.55	0.40	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.00	25.00	0.32	3.87	0.17	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.00	30.00	4.67	8.54	2.50	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.00	35.00	5.78	14.32	3.10	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.00	40.00	4.09	18.41	2.19	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.00	45.00	5.43	23.84	2.91	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.00	50.00	4.03	27.88	2.16	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.00	55.00	4.33	32.20	2.32	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.00	60.00	21.16	53.36	11.33	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.00	65.00	3.16	56.52	1.69	30.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.00	70.00	2.38	58.89	1.27	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.00	75.00	47.26	106.15	25.31	56.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.00	80.00	47.84	153.99	25.62	82.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.00	85.00	4.16	158.15	2.23	84.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	19	10.00	95.00	21.47	179.61	11.50	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	20	5.00	100.00	7.12	186.74	3.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	186.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					20				186.74				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	5.16	5.16	4.09	4.09	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	30	1.29	6.45	0.04	4.14	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	38	1.72	8.17	0.75	4.89	0.07	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	56	3.87	12.04	3.35	8.23	0.33	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	60	0.86	12.90	1.10	9.33	0.11	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	67	1.51	14.41	4.42	13.75	0.43	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	76	1.94	16.34	9.23	22.98	0.91	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	93	3.66	20.00	15.04	38.02	1.48	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	102	1.94	21.94	20.87	58.89	2.05	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	121	4.09	26.02	7.23	66.11	0.71	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	137	3.44	29.46	37.09	103.20	3.64	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	165	6.02	35.48	47.53	150.73	4.67	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	181	3.44	38.92	16.32	167.05	1.60	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	47	228	10.11	49.03	103.95	271.00	10.21	26.61	1	1	25.00	25.00	77.47	77.47	35.56	35.56	74.53	28.59
15	7,500	10,000	8,750	17	245	3.66	52.69	56.23	327.23	5.52	32.13	0	1	0.00	25.00	0.00	77.47	0.00	35.56	0.00	23.67
16	10,000	20,000	15,000	57	302	12.26	64.95	173.59	500.83	17.04	49.18	0	1	0.00	25.00	0.00	77.47	0.00	35.56	0.00	15.47
17	20,000	50,000	35,000	105	407	22.58	87.53	283.70	784.53	27.86	77.03	1	2	25.00	50.00	126.50	203.97	58.06	93.61	44.59	26.00
18	50,000	100,000	75,000	33	440	7.10	94.62	167.59	952.12	16.46	93.49	0	2	0.00	50.00	0.00	203.97	0.00	93.61	0.00	21.42
19	100,000	500,000	300,000	11	451	2.37	96.99	33.85	985.97	3.32	96.81	2	4	50.00	100.00	13.91	217.88	6.39	100.00	41.10	22.10
20	500,000	UP		14	465	3.01	100.00	32.48	1,018.45	3.19	100.00	0	4	0.00	100.00	0.00	217.88	0.00	100.00	0.00	21.39
				465				1,018.45				4				217.88				21.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	101	101	5.89	5.89	17.88	17.88	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	107	0.35	6.24	0.50	17.38	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	126	1.11	7.35	2.04	15.34	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	143	0.99	8.34	1.31	14.03	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	185	2.45	10.79	10.32	3.71	0.23	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	215	1.75	12.54	6.48	2.77	0.14	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	238	1.34	13.89	17.51	20.28	0.38	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	274	2.10	15.99	56.98	77.26	1.24	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	296	1.28	17.27	38.45	115.71	0.84	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	332	2.10	19.37	10.02	125.73	0.22	2.74	1	1	2.44	2.44	140.43	140.43	1.60	1.60	1402.09	111.69
11	2,500	3,000	2,750	28	360	1.63	21.00	20.82	146.55	0.45	3.20	0	1	0.00	2.44	0.00	140.43	0.00	1.60	0.00	95.82
12	3,000	4,000	3,500	39	399	2.28	23.28	108.51	255.06	2.37	5.57	2	3	4.88	7.32	0.94	141.37	0.01	1.61	0.87	55.43
13	4,000	5,000	4,500	39	438	2.28	25.55	69.10	324.16	1.51	7.07	0	3	0.00	7.32	0.00	141.37	0.00	1.61	0.00	43.61
14	5,000	7,500	6,250	47	485	2.74	28.30	180.59	504.75	3.94	11.02	0	3	0.00	7.32	0.00	141.37	0.00	1.61	0.00	28.01
15	7,500	10,000	8,750	72	557	4.20	32.50	180.18	684.93	3.93	14.95	1	4	2.44	9.76	3.70	145.07	0.04	1.65	2.05	21.18
16	10,000	20,000	15,000	150	707	8.75	41.25	519.89	1,204.82	11.35	26.29	3	7	7.32	17.07	369.77	514.84	4.21	5.86	71.12	42.73
17	20,000	50,000	35,000	216	923	12.60	53.85	986.79	2,191.61	21.54	47.83	4	11	9.76	26.83	47.47	562.30	0.54	6.40	4.81	25.66
18	50,000	100,000	75,000	161	1,084	9.39	63.24	565.63	2,757.24	12.34	60.17	5	16	12.20	39.02	128.75	691.06	1.47	7.87	22.76	25.06
19	100,000	500,000	300,000	483	1,567	28.18	91.42	1,548.04	4,305.28	33.78	93.96	18	34	43.90	82.93	7,128.79	7,819.85	81.19	89.06	460.50	181.63
20	500,000	UP		147	1,714	8.58	100.00	276.96	4,582.24	6.04	100.00	7	41	17.07	100.00	960.56	8,780.41	10.94	100.00	346.83	191.62
				1,714				4,582.24				41				8,780.41				191.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	7.39	7.39	4.86	4.86	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	30	7.39	14.78	1.10	5.96	0.18	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	48	8.87	23.65	2.65	8.61	0.44	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	71	11.33	34.98	4.18	12.79	0.69	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	86	7.39	42.36	5.02	17.81	0.83	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	93	3.45	45.81	3.71	21.52	0.61	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	97	1.97	47.78	2.61	24.13	0.43	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	106	4.43	52.22	9.42	33.55	1.56	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	115	4.43	56.65	17.97	51.52	2.97	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	120	2.46	59.11	9.41	60.93	1.56	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	123	1.48	60.59	6.59	67.52	1.09	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	131	3.94	64.53	17.32	84.84	2.87	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	145	6.90	71.43	52.73	137.57	8.73	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	159	6.90	78.33	35.25	172.82	5.83	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	164	2.46	80.79	51.64	224.46	8.55	37.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	174	4.93	85.71	61.78	286.24	10.23	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	193	9.36	95.07	139.99	426.23	23.17	70.55	2	2	50.00	50.00	1,043.13	1,043.13	76.30	76.30	745.12	244.73
18	50,000	100,000	75,000	4	197	1.97	97.04	58.58	484.81	9.70	80.24	2	4	50.00	100.00	324.05	1,367.18	23.70	100.00	553.19	282.00
19	100,000	500,000	300,000	6	203	2.96	100.00	119.35	604.16	19.76	100.00	0	4	0.00	100.00	0.00	1,367.18	0.00	100.00	0.00	226.29
20	500,000	UP		0	203	0.00	100.00	0.00	604.16	0.00	100.00	0	4	0.00	100.00	0.00	1,367.18	0.00	100.00	0.00	226.29
				203				604.16				4				1,367.18				226.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.29	2.29	6.55	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	4.51	6.79	12.92	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	10.81	4.02	30.99	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	28.10	24.08	80.53	69.01	1	1	100.00	100.00	15.50	15.50	100.00	100.00	55.16	64.36
6	500	750	625	1	6	16.67	100.00	10.81	34.90	30.99	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
7	750	1,000	875	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
20	500,000	UP		0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
				6				34.90				1				15.50				44.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	9.55	9.55	6.66	6.66	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	86	1.86	11.41	0.92	7.59	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	103	2.25	13.66	3.49	11.07	0.13	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	113	1.33	14.99	1.88	12.95	0.07	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	126	1.72	16.71	3.32	16.27	0.12	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	134	1.06	17.77	3.92	20.19	0.14	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	144	1.33	19.10	8.75	28.94	0.32	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	175	4.11	23.21	28.85	57.79	1.05	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	194	2.52	25.73	15.55	73.34	0.57	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	207	1.72	27.45	19.08	92.43	0.69	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	216	1.19	28.65	3.98	88.45	0.14	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	231	1.99	30.64	42.29	130.75	1.54	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	35	266	4.64	35.28	74.45	205.20	2.71	7.47	1	1	10.00	10.00	0.97	0.97	0.14	0.14	1.30	0.47
14	5,000	7,500	6,250	45	311	5.97	41.25	161.01	366.20	5.86	13.33	1	2	10.00	20.00	0.00	0.97	0.00	0.14	0.00	0.26
15	7,500	10,000	8,750	21	332	2.79	44.03	86.64	452.85	3.15	16.48	0	2	0.00	20.00	0.00	0.97	0.00	0.14	0.00	0.21
16	10,000	20,000	15,000	86	418	11.41	55.44	563.79	1,016.63	20.52	37.00	1	3	10.00	30.00	315.24	314.27	46.17	46.03	55.91	30.91
17	20,000	50,000	35,000	85	503	11.27	66.71	469.20	1,485.84	17.08	54.08	2	5	20.00	50.00	27.05	341.32	3.96	49.99	5.77	22.97
18	50,000	100,000	75,000	65	568	8.62	75.33	392.05	1,877.89	14.27	68.35	3	8	30.00	80.00	153.18	494.51	22.44	72.43	39.07	26.33
19	100,000	500,000	300,000	120	688	15.92	91.25	591.15	2,469.04	21.52	89.87	0	8	0.00	80.00	0.00	494.51	0.00	72.43	0.00	20.03
20	500,000	UP		66	754	8.75	100.00	278.28	2,747.32	10.13	100.00	2	10	20.00	100.00	188.23	682.74	27.57	100.00	67.64	24.85
				754				2,747.32				10				682.74				24.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	9.02	9.02	4.31	4.31	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	4.10	13.11	0.12	4.43	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	19	2.46	15.57	1.91	6.34	0.24	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.82	16.39	0.00	6.34	0.00	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	24	3.28	19.67	3.04	9.38	0.38	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	28	3.28	22.95	1.26	10.64	0.16	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	30	1.64	24.59	10.19	20.83	1.28	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	36	4.92	29.51	17.60	38.44	2.21	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	38	1.64	31.15	5.95	44.39	0.75	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	42	3.28	34.43	22.77	67.16	2.86	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	48	4.92	39.34	19.65	86.82	2.47	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	55	5.74	45.08	35.12	121.94	4.41	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	58	2.46	47.54	24.85	146.79	3.12	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	67	7.38	54.92	62.04	208.83	7.79	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	74	5.74	60.66	95.93	304.76	12.04	38.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	83	7.38	68.03	183.11	487.87	22.98	61.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	91	6.56	74.59	148.25	636.12	18.60	79.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	96	4.10	78.69	41.29	677.41	5.18	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	115	15.57	94.26	113.66	791.07	14.26	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	122	5.74	100.00	5.79	796.86	0.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				122				796.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	666	666	12.61	12.61	38.93	38.93	0.46	0.46	1	1	5.00	5.00	33.25	33.25	1.32	1.32	85.42	85.42
2	50	100	75	639	1,305	12.10	24.71	103.46	142.39	1.23	1.69	0	1	0.00	5.00	0.00	33.25	0.00	1.32	0.00	23.35
3	100	200	150	891	2,196	16.87	41.58	224.60	366.99	2.66	4.35	4	5	20.00	25.00	282.70	315.95	11.20	12.52	125.87	86.09
4	200	300	250	500	2,696	9.47	51.04	187.98	554.97	2.23	6.58	0	5	0.00	25.00	0.00	315.95	0.00	12.52	0.00	56.93
5	300	500	400	571	3,267	10.81	61.85	314.56	869.53	3.73	10.31	1	6	5.00	30.00	37.20	353.15	1.47	13.99	11.83	40.61
6	500	750	625	350	3,617	6.63	68.48	288.54	1,158.06	3.42	13.73	1	7	5.00	35.00	208.05	561.20	8.24	22.23	72.11	48.46
7	750	1,000	875	215	3,832	4.07	72.55	220.16	1,378.23	2.61	16.34	0	7	0.00	35.00	0.00	561.20	0.00	22.23	0.00	40.72
8	1,000	1,500	1,250	231	4,063	4.37	76.92	378.98	1,757.21	4.49	20.83	0	7	0.00	35.00	0.00	561.20	0.00	22.23	0.00	31.94
9	1,500	2,000	1,750	201	4,264	3.81	80.73	331.51	2,088.71	3.93	24.76	1	8	5.00	40.00	22.43	583.63	0.89	23.12	6.77	27.94
10	2,000	2,500	2,250	116	4,380	2.20	82.92	297.60	2,386.31	3.53	28.29	0	8	0.00	40.00	0.00	583.63	0.00	23.12	0.00	24.46
11	2,500	3,000	2,750	121	4,501	2.29	85.21	363.93	2,750.24	4.31	32.61	1	9	5.00	45.00	1.25	584.88	0.05	23.17	0.34	21.27
12	3,000	4,000	3,500	145	4,646	2.75	87.96	500.16	3,250.41	5.93	38.54	2	11	10.00	55.00	9.66	594.53	0.38	23.55	1.93	18.29
13	4,000	5,000	4,500	115	4,761	2.18	90.14	503.43	3,753.84	5.97	44.51	2	13	10.00	65.00	5.40	599.93	0.21	23.76	1.07	15.98
14	5,000	7,500	6,250	145	4,906	2.75	92.88	896.18	4,650.02	10.63	55.13	0	13	0.00	65.00	0.00	599.93	0.00	23.76	0.00	12.90
15	7,500	10,000	8,750	91	4,997	1.72	94.60	658.01	5,308.03	7.80	62.93	0	13	0.00	65.00	0.00	599.93	0.00	23.76	0.00	11.30
16	10,000	20,000	15,000	121	5,118	2.29	96.90	1,180.18	6,488.21	13.99	76.93	2	15	10.00	75.00	119.19	719.13	4.72	28.49	10.10	11.08
17	20,000	50,000	35,000	82	5,200	1.55	98.45	1,094.66	7,582.87	12.98	89.90	2	17	10.00	85.00	45.69	764.82	1.81	30.30	4.17	10.09
18	50,000	100,000	75,000	57	5,257	1.08	99.53	536.18	8,119.05	6.36	96.26	1	18	5.00	90.00	88.88	853.70	3.52	33.82	16.58	10.51
19	100,000	500,000	300,000	23	5,280	0.44	99.96	304.70	8,423.75	3.61	99.87	2	20	10.00	100.00	1,670.80	2,524.50	66.18	100.00	548.35	29.97
20	500,000	UP		2	5,282	0.04	100.00	10.70	8,434.45	0.13	100.00	0	20	0.00	100.00	0.00	2,524.50	0.00	100.00	0.00	29.93
				5,282				8,434.45				20				2,524.50				29.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	6.79	6.79	0.44	0.44	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	27	1.54	8.33	0.13	0.57	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	30	0.93	9.26	0.25	0.82	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	1.85	11.11	0.57	1.40	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	43	2.16	13.27	1.25	2.65	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	47	1.23	14.51	0.90	3.55	0.10	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	48	0.31	14.81	0.00	3.55	0.00	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	55	2.16	16.98	3.06	6.61	0.34	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	61	1.85	18.83	3.38	9.99	0.37	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	65	1.23	20.06	4.06	14.05	0.45	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	75	3.09	23.15	31.31	45.35	3.45	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	82	2.16	25.31	30.78	76.14	3.39	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	94	3.70	29.01	48.64	124.78	5.35	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	97	0.93	29.94	27.27	152.05	3.00	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	108	3.40	33.33	88.32	240.37	9.72	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	122	4.32	37.65	135.33	375.71	14.89	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	151	8.95	46.60	50.76	426.46	5.59	46.93	12	12	48.00	48.00	106.74	106.74	3.67	3.67	210.28	25.03
18	50,000	100,000	75,000	37	188	11.42	58.02	86.47	512.93	9.52	56.45	5	17	20.00	68.00	14.71	121.44	0.51	4.18	17.01	23.68
19	100,000	500,000	300,000	56	244	17.28	75.31	195.25	708.18	21.49	77.93	1	18	4.00	72.00	0.00	121.44	0.00	4.18	0.00	17.15
20	500,000	UP		80	324	24.69	100.00	200.53	908.71	22.07	100.00	7	25	28.00	100.00	2,784.94	2,906.38	95.82	100.00	1388.80	319.84
				324				908.71				25				2,906.38				319.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	7.16	7.16	38.99	38.99	3.91	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	38	1.91	9.07	0.94	39.93	0.09	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	42	0.95	10.02	0.34	40.27	0.03	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	51	2.15	12.17	0.96	41.23	0.10	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	62	2.63	14.80	3.80	45.03	0.38	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	69	1.67	16.47	2.56	47.59	0.26	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	76	1.67	18.14	8.57	56.16	0.86	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	79	0.72	18.85	0.02	56.18	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	83	0.95	19.81	1.63	57.81	0.16	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	89	1.43	21.24	14.88	72.69	1.49	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	94	1.19	22.43	23.62	96.31	2.37	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	99	1.19	23.63	20.86	117.17	2.09	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	100	0.24	23.87	9.00	126.17	0.90	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	106	1.43	25.30	18.25	144.42	1.83	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	114	1.91	27.21	40.04	184.46	4.02	18.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	131	4.06	31.26	23.55	208.02	2.36	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	170	9.31	40.57	215.17	423.19	21.60	42.49	2	2	8.00	8.00	65.58	65.58	0.93	0.93	30.48	15.50
18	50,000	100,000	75,000	35	205	8.35	48.93	232.62	190.57	23.36	19.13	0	2	0.00	8.00	0.00	65.58	0.00	0.93	0.00	34.41
19	100,000	500,000	300,000	75	280	17.90	66.83	0.27	190.30	0.03	19.11	5	7	20.00	28.00	5,491.79	5,557.37	77.64	78.57	2040825.53	2920.29
20	500,000	UP		139	419	33.17	100.00	805.68	995.98	80.89	100.00	18	25	72.00	100.00	1,516.01	7,073.38	21.43	100.00	188.17	710.19
				419				995.98				25				7,073.38				710.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.74	3.74	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.87	5.61	0.48	0.59	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	2.80	8.41	0.40	1.00	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	1.87	10.28	0.58	1.57	0.10	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.93	11.21	0.53	2.11	0.10	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.93	12.15	1.32	3.43	0.24	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.93	13.08	1.11	4.54	0.20	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	17	2.80	15.89	0.93	5.48	0.17	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	0.93	16.82	3.05	8.52	0.54	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	0.93	17.76	4.48	13.01	0.80	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	0.93	18.69	4.43	17.44	0.79	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	0.93	19.63	9.02	26.46	1.61	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	0.93	20.56	8.58	35.04	1.53	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	0.93	21.50	3.24	38.29	0.58	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	0.93	22.43	2.44	35.85	0.44	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	26	1.87	24.30	9.28	45.13	1.66	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	43	15.89	40.19	112.28	157.41	20.07	28.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	53	9.35	49.53	94.83	62.58	16.95	11.18	4	4	25.00	25.00	294.12	294.12	12.05	12.05	310.16	470.03
19	100,000	500,000	300,000	20	73	18.69	68.22	140.69	203.27	25.15	36.33	4	8	25.00	50.00	95.56	389.68	3.91	15.96	67.92	191.71
20	500,000	UP		34	107	31.78	100.00	356.21	559.48	63.67	100.00	8	16	50.00	100.00	2,051.79	2,441.47	84.04	100.00	576.00	436.38
				107				559.48				16				2,441.47				436.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	3.78	3.78	0.07	0.07	0.01	0.01	1	1	3.57	3.57	18.48	18.48	1.64	1.64	25656.48	25656.48
2	50	100	75	8	27	1.59	5.38	0.05	0.12	0.00	0.01	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	15437.53
3	100	200	150	17	44	3.39	8.76	0.89	1.01	0.06	0.07	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	1825.55
4	200	300	250	17	61	3.39	12.15	1.56	2.58	0.11	0.18	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	717.37
5	300	500	400	39	100	7.77	19.92	5.61	8.18	0.40	0.58	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	225.77
6	500	750	625	14	114	2.79	22.71	3.40	11.58	0.24	0.82	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	159.51
7	750	1,000	875	13	127	2.59	25.30	6.35	17.94	0.45	1.27	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	103.02
8	1,000	1,500	1,250	22	149	4.38	29.68	10.69	28.62	0.76	2.03	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	64.56
9	1,500	2,000	1,750	14	163	2.79	32.47	19.95	48.58	1.42	3.45	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	38.04
10	2,000	2,500	2,250	18	181	3.59	36.06	29.22	77.80	2.07	5.52	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	23.75
11	2,500	3,000	2,750	7	188	1.39	37.45	9.15	86.95	0.65	6.17	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	21.25
12	3,000	4,000	3,500	11	199	2.19	39.64	15.83	102.77	1.12	7.29	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	17.98
13	4,000	5,000	4,500	11	210	2.19	41.83	22.02	124.79	1.56	8.86	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	14.81
14	5,000	7,500	6,250	30	240	5.98	47.81	124.84	249.63	8.86	17.71	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	7.40
15	7,500	10,000	8,750	25	265	4.98	52.79	91.24	340.88	6.47	24.19	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	5.42
16	10,000	20,000	15,000	41	306	8.17	60.96	353.34	694.21	25.07	49.26	0	1	0.00	3.57	0.00	18.48	0.00	1.64	0.00	2.66
17	20,000	50,000	35,000	50	356	9.96	70.92	152.29	846.50	10.81	60.07	2	3	7.14	10.71	13.48	31.96	1.20	2.84	8.85	3.78
18	50,000	100,000	75,000	37	393	7.37	78.29	145.80	992.30	10.35	70.42	16	19	57.14	67.86	360.17	392.13	31.97	34.80	247.03	39.52
19	100,000	500,000	300,000	53	446	10.56	88.84	286.67	1,278.97	20.34	90.76	3	22	10.71	78.57	550.82	942.94	48.89	83.69	192.15	73.73
20	500,000	UP		56	502	11.16	100.00	130.25	1,409.21	9.24	100.00	6	28	21.43	100.00	183.74	1,126.68	16.31	100.00	141.07	79.95
				502				1,409.21				28				1,126.68				79.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	33.33	33.33	0.91	0.91	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	16.67	50.00	0.73	0.18	2.49	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	16.67	66.67	7.58	7.40	25.96	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	16.67	83.33	14.99	22.39	51.30	76.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	16.67	100.00	6.82	29.21	23.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				29.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.61	5.61	0.58	0.58	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	13	6.54	12.15	1.41	1.99	0.34	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	27	13.08	25.23	4.54	6.52	1.10	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	34	6.54	31.78	1.30	7.82	0.32	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	42	7.48	39.25	5.80	13.62	1.41	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	52	9.35	48.60	7.94	21.56	1.93	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	54	1.87	50.47	2.23	23.79	0.54	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	60	5.61	56.07	5.12	28.91	1.25	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	63	2.80	58.88	12.99	41.90	3.16	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	68	4.67	63.55	5.47	47.37	1.33	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	70	1.87	65.42	10.25	57.62	2.50	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	74	3.74	69.16	12.03	69.65	2.93	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	82	7.48	76.64	29.36	99.00	7.15	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	85	2.80	79.44	31.18	130.18	7.59	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	87	1.87	81.31	14.89	145.07	3.62	35.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	93	5.61	86.92	39.03	184.10	9.50	44.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	97	3.74	90.65	70.16	254.26	17.08	61.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	104	6.54	97.20	78.57	332.83	19.13	81.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	107	2.80	100.00	77.88	410.71	18.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	107	0.00	100.00	0.00	410.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					107				410.71				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,766	3,766	36.97	36.97	217.86	217.86	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	502	4,268	4.93	41.89	103.36	321.22	1.11	3.46	1	1	2.00	2.00	55.77	55.77	0.86	0.86	53.96	17.36
3	100	200	150	245	4,513	2.40	44.30	66.28	387.50	0.71	4.18	0	1	0.00	2.00	0.00	55.77	0.00	0.86	0.00	14.39
4	200	300	250	436	4,949	4.28	48.58	94.69	482.18	1.02	5.20	0	1	0.00	2.00	0.00	55.77	0.00	0.86	0.00	11.57
5	300	500	400	725	5,674	7.12	55.69	247.30	729.48	2.67	7.87	1	2	2.00	4.00	1.69	57.46	0.03	0.89	0.68	7.88
6	500	750	625	996	6,670	9.78	65.47	304.05	1,033.54	3.28	11.15	2	4	4.00	8.00	358.15	415.60	5.55	6.44	117.79	40.21
7	750	1,000	875	287	6,957	2.82	68.29	295.12	1,328.65	3.18	14.33	0	4	0.00	8.00	0.00	415.60	0.00	6.44	0.00	31.28
8	1,000	1,500	1,250	583	7,540	5.72	74.01	590.41	1,919.07	6.37	20.70	2	6	4.00	12.00	14.02	429.62	0.22	6.66	2.37	22.39
9	1,500	2,000	1,750	792	8,332	7.77	81.78	123.22	2,042.29	1.33	22.03	7	13	14.00	26.00	139.31	568.93	2.16	8.82	113.06	27.86
10	2,000	2,500	2,250	536	8,868	5.26	87.04	948.11	2,990.40	10.23	32.26	10	23	20.00	46.00	116.19	685.12	1.80	10.62	12.25	22.91
11	2,500	3,000	2,750	188	9,056	1.85	88.89	333.89	3,324.29	3.60	35.86	2	25	4.00	50.00	54.27	739.39	0.84	11.46	16.25	22.24
12	3,000	4,000	3,500	121	9,177	1.19	90.08	363.80	3,688.10	3.92	39.78	0	25	0.00	50.00	0.00	739.39	0.00	11.46	0.00	20.05
13	4,000	5,000	4,500	175	9,352	1.72	91.79	75.71	3,612.39	0.82	38.96	1	26	2.00	52.00	1,682.49	2,421.88	26.08	37.55	2222.25	67.04
14	5,000	7,500	6,250	175	9,527	1.72	93.51	806.81	4,419.19	8.70	47.67	2	28	4.00	56.00	3,366.79	5,788.67	52.19	89.74	417.30	130.99
15	7,500	10,000	8,750	73	9,600	0.72	94.23	533.17	4,952.36	5.75	53.42	1	29	2.00	58.00	21.88	5,810.55	0.34	90.08	4.10	117.33
16	10,000	20,000	15,000	168	9,768	1.65	95.88	1,681.42	6,633.78	18.14	71.55	1	30	2.00	60.00	57.67	5,868.22	0.89	90.97	3.43	88.46
17	20,000	50,000	35,000	143	9,911	1.40	97.28	1,351.90	7,985.68	14.58	86.14	4	34	8.00	68.00	243.75	6,111.98	3.78	94.75	18.03	76.54
18	50,000	100,000	75,000	98	10,009	0.96	98.24	584.84	8,570.51	6.31	92.44	2	36	4.00	72.00	48.36	6,160.34	0.75	95.50	8.27	71.88
19	100,000	500,000	300,000	117	10,126	1.15	99.39	509.05	9,079.57	5.49	97.93	14	50	28.00	100.00	290.19	6,450.53	4.50	100.00	57.01	71.04
20	500,000	UP		62	10,188	0.61	100.00	191.52	9,271.09	2.07	100.00	0	50	0.00	100.00	0.00	6,450.53	0.00	100.00	0.00	69.58
				10,188				9,271.09				50				6,450.53				69.58	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	244	244	10.46	10.46	19.90	19.90	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	141	385	6.05	16.51	32.68	52.58	0.42	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	224	609	9.61	26.11	86.97	139.55	1.13	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	162	771	6.95	33.06	109.26	248.81	1.42	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	188	959	8.06	41.12	125.16	373.97	1.63	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	129	1,088	5.53	46.66	147.42	521.38	1.91	6.77	2	2	13.33	13.33	97.71	97.71	6.59	6.59	66.28	18.74
7	750	1,000	875	109	1,197	4.67	51.33	200.67	722.05	2.61	9.38	0	2	0.00	13.33	0.00	97.71	0.00	6.59	0.00	13.53
8	1,000	1,500	1,250	116	1,313	4.97	56.30	248.51	970.56	3.23	12.60	1	3	6.67	20.00	7.50	105.21	0.51	7.10	3.02	10.84
9	1,500	2,000	1,750	101	1,414	4.33	60.63	265.91	1,236.47	3.45	16.06	0	3	0.00	20.00	0.00	105.21	0.00	7.10	0.00	8.51
10	2,000	2,500	2,250	84	1,498	3.60	64.24	248.00	1,484.47	3.22	19.28	0	3	0.00	20.00	0.00	105.21	0.00	7.10	0.00	7.09
11	2,500	3,000	2,750	58	1,556	2.49	66.72	197.94	1,682.41	2.57	21.85	1	4	6.67	26.67	310.00	415.21	20.91	28.01	156.61	24.68
12	3,000	4,000	3,500	70	1,626	3.00	69.73	353.28	2,035.69	4.59	26.43	0	4	0.00	26.67	0.00	415.21	0.00	28.01	0.00	20.40
13	4,000	5,000	4,500	74	1,700	3.17	72.90	518.15	2,553.83	6.73	33.16	0	4	0.00	26.67	0.00	415.21	0.00	28.01	0.00	16.26
14	5,000	7,500	6,250	111	1,811	4.76	77.66	783.80	3,337.63	10.18	43.34	0	4	0.00	26.67	0.00	415.21	0.00	28.01	0.00	12.44
15	7,500	10,000	8,750	84	1,895	3.60	81.26	921.55	4,259.19	11.97	55.31	0	4	0.00	26.67	0.00	415.21	0.00	28.01	0.00	9.75
16	10,000	20,000	15,000	119	2,014	5.10	86.36	1,544.73	5,803.92	20.06	75.37	5	9	33.33	60.00	341.01	756.22	23.00	51.01	22.08	13.03
17	20,000	50,000	35,000	92	2,106	3.95	90.31	1,144.92	6,948.83	14.87	90.24	1	10	6.67	66.67	83.31	839.53	5.62	56.63	7.28	12.08
18	50,000	100,000	75,000	86	2,192	3.69	94.00	320.91	7,269.74	4.17	94.40	1	11	6.67	73.33	321.27	1,160.80	21.67	78.30	100.11	15.97
19	100,000	500,000	300,000	120	2,312	5.15	99.14	366.36	7,636.10	4.76	99.16	4	15	26.67	100.00	321.65	1,482.45	21.70	100.00	87.80	19.41
20	500,000	UP		20	2,332	0.86	100.00	64.71	7,700.81	0.84	100.00	0	15	0.00	100.00	0.00	1,482.45	0.00	100.00	0.00	19.25
				2,332				7,700.81				15				1,482.45				19.25	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	14.18	14.18	3.67	3.67	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	104	5.48	19.66	4.89	8.57	0.29	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	37	141	6.99	26.65	14.39	22.96	0.85	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	180	7.37	34.03	20.63	43.59	1.22	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	219	7.37	41.40	32.27	75.86	1.92	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	243	4.54	45.94	30.99	106.85	1.84	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	270	5.10	51.04	42.36	149.20	2.51	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	299	5.48	56.52	47.05	196.26	2.79	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	317	3.40	59.92	61.96	258.21	3.68	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	331	2.65	62.57	43.49	301.70	2.58	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	339	1.51	64.08	29.46	331.16	1.75	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	356	3.21	67.30	66.99	398.15	3.98	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	370	2.65	69.94	69.37	467.52	4.12	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	393	4.35	74.29	172.76	640.28	10.25	38.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	401	1.51	75.80	82.89	723.16	4.92	42.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	440	7.37	83.18	483.66	1,206.82	28.71	71.64	1	1	50.00	50.00	57.64	57.64	7.50	7.50	11.92	4.78
17	20,000	50,000	35,000	17	457	3.21	86.39	189.76	1,396.59	11.26	82.90	1	2	50.00	100.00	710.64	768.28	92.50	100.00	374.48	55.01
18	50,000	100,000	75,000	30	487	5.67	92.06	138.97	1,535.56	8.25	91.15	0	2	0.00	100.00	0.00	768.28	0.00	100.00	0.00	50.03
19	100,000	500,000	300,000	28	515	5.29	97.35	100.48	1,636.04	5.96	97.11	0	2	0.00	100.00	0.00	768.28	0.00	100.00	0.00	46.96
20	500,000	UP		14	529	2.65	100.00	48.64	1,684.68	2.89	100.00	0	2	0.00	100.00	0.00	768.28	0.00	100.00	0.00	45.60
				529				1,684.68				2				768.28				45.60	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.17	0.17	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.29	0.46	1.49	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	20.00	40.00	0.65	1.11	3.35	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	0.62	1.73	3.18	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	2.14	3.87	10.96	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	0.01	3.88	0.03	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	0.01	3.89	0.06	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	10.33	14.22	52.88	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	5.31	19.53	27.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				19.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2731 PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	4.55	4.55	1.38	1.38	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	30	1.14	5.69	1.43	2.81	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	36	1.14	6.83	1.08	3.89	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	48	2.28	9.11	4.85	8.74	0.21	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	70	4.17	13.28	10.04	18.77	0.43	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	88	3.42	16.70	16.12	34.89	0.69	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	102	2.66	19.35	13.19	48.08	0.56	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	119	3.23	22.58	25.58	73.66	1.09	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	142	4.36	26.94	45.32	118.98	1.93	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	151	1.71	28.65	25.75	144.72	1.10	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	162	2.09	30.74	25.06	169.79	1.07	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	183	3.98	34.72	79.94	249.73	3.40	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	198	2.85	37.57	69.64	319.37	2.97	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	224	4.93	42.50	121.27	440.64	5.17	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	239	2.85	45.35	106.42	547.05	4.53	23.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	64	303	12.14	57.50	523.92	1,070.98	22.32	45.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	63	366	11.95	69.45	391.41	1,462.39	16.67	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	48	414	9.11	78.56	299.06	1,761.45	12.74	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	58	472	11.01	89.56	281.14	2,042.59	11.97	87.00	3	3	33.33	33.33	617.79	617.79	56.64	56.64	219.74	30.25
20	500,000	UP		55	527	10.44	100.00	305.17	2,347.76	13.00	100.00	6	9	66.67	100.00	472.94	1,090.73	43.36	100.00	154.97	46.46
				527				2,347.76				9				1,090.73				46.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	108	108	5.95	5.95	27.77	27.77	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	133	1.38	7.33	3.36	31.12	0.05	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	155	1.21	8.54	5.19	36.32	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	199	2.42	10.96	1.33	37.65	0.02	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	59	258	3.25	14.21	22.18	59.83	0.34	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	48	306	2.64	16.86	28.60	88.43	0.44	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	54	360	2.98	19.83	25.30	113.73	0.39	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	45	405	2.48	22.31	54.45	168.18	0.84	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	451	2.53	24.85	41.43	209.62	0.64	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	48	499	2.64	27.49	49.99	259.61	0.77	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	39	538	2.15	29.64	73.60	333.21	1.14	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	55	593	3.03	32.67	111.83	445.04	1.73	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	69	662	3.80	36.47	224.49	669.52	3.46	10.33	1	1	3.70	3.70	24.96	24.96	2.22	2.22	11.12	3.73
14	5,000	7,500	6,250	96	758	5.29	41.76	218.78	888.30	3.38	13.71	0	1	0.00	3.70	0.00	24.96	0.00	2.22	0.00	2.81
15	7,500	10,000	8,750	67	825	3.69	45.45	377.94	1,266.24	5.83	19.54	0	1	0.00	3.70	0.00	24.96	0.00	2.22	0.00	1.97
16	10,000	20,000	15,000	140	965	7.71	53.17	996.90	2,263.14	15.39	34.93	1	2	3.70	7.41	52.00	76.96	4.63	6.86	5.22	3.40
17	20,000	50,000	35,000	281	1,246	15.48	68.65	1,926.41	4,189.55	29.73	64.66	13	15	48.15	55.56	757.85	834.80	67.52	74.37	39.34	19.93
18	50,000	100,000	75,000	202	1,448	11.13	79.78	1,144.05	5,333.60	17.66	82.32	3	18	11.11	66.67	45.73	880.53	4.07	78.45	4.00	16.51
19	100,000	500,000	300,000	252	1,700	13.88	93.66	896.70	6,230.31	13.84	96.16	9	27	33.33	100.00	241.93	1,122.46	21.55	100.00	26.98	18.02
20	500,000	UP		115	1,815	6.34	100.00	248.71	6,479.01	3.84	100.00	0	27	0.00	100.00	0.00	1,122.46	0.00	100.00	0.00	17.32
				1,815				6,479.01				27				1,122.46				17.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	8.39	8.39	0.89	0.89	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	89	10.75	19.14	3.66	4.55	0.41	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	122	7.10	26.24	7.56	12.11	0.85	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	149	5.81	32.04	5.53	17.64	0.62	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	188	8.39	40.43	13.02	30.66	1.46	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	216	6.02	46.45	16.65	47.31	1.87	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	233	3.66	50.11	18.80	66.11	2.11	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	259	5.59	55.70	26.03	92.14	2.92	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	280	4.52	60.22	37.98	130.12	4.27	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	293	2.80	63.01	26.23	156.35	2.95	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	302	1.94	64.95	22.84	179.19	2.57	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	26	328	5.59	70.54	98.54	277.73	11.07	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	340	2.58	73.12	42.95	320.68	4.82	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	355	3.23	76.34	55.86	376.54	6.27	42.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	378	4.95	81.29	89.10	465.65	10.01	52.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	397	4.09	85.38	182.68	648.33	20.52	72.81	2	2	33.33	33.33	99.29	99.29	63.65	63.65	54.35	15.31
17	20,000	50,000	35,000	17	414	3.66	89.03	173.27	821.60	19.46	92.27	0	2	0.00	33.33	0.00	99.29	0.00	63.65	0.00	12.08
18	50,000	100,000	75,000	8	422	1.72	90.75	20.87	842.46	2.34	94.62	0	2	0.00	33.33	0.00	99.29	0.00	63.65	0.00	11.79
19	100,000	500,000	300,000	42	464	9.03	99.78	46.89	889.35	5.27	99.88	4	6	66.67	100.00	56.70	155.99	36.35	100.00	120.92	17.54
20	500,000	UP		1	465	0.22	100.00	1.03	890.38	0.12	100.00	0	6	0.00	100.00	0.00	155.99	0.00	100.00	0.00	17.52
				465				890.38				6				155.99				17.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,750	1,750	5.55	5.55	48.32	48.32	0.30	0.30	3	3	1.66	1.66	299.01	299.01	3.07	3.07	618.88	618.88
2	50	100	75	1,444	3,194	4.58	10.12	187.81	139.49	1.18	0.87	0	3	0.00	1.66	0.00	299.01	0.00	3.07	0.00	214.36
3	100	200	150	2,615	5,809	8.29	18.41	559.80	699.29	3.50	4.38	8	11	4.42	6.08	38.95	337.96	0.40	3.47	6.96	48.33
4	200	300	250	1,677	7,486	5.32	23.73	335.35	1,034.64	2.10	6.47	0	11	0.00	6.08	0.00	337.96	0.00	3.47	0.00	32.66
5	300	500	400	2,778	10,264	8.80	32.53	552.64	1,587.28	3.46	9.93	4	15	2.21	8.29	309.70	647.66	3.18	6.64	56.04	40.80
6	500	750	625	2,991	13,255	9.48	42.01	598.89	2,186.17	3.75	13.68	3	18	1.66	9.94	57.15	704.80	0.59	7.23	9.54	32.24
7	750	1,000	875	2,211	15,466	7.01	49.02	435.21	2,621.38	2.72	16.40	6	24	3.31	13.26	544.75	1,249.55	5.59	12.82	125.17	47.67
8	1,000	1,500	1,250	1,980	17,446	6.28	55.29	598.68	3,220.06	3.75	20.15	11	35	6.08	19.34	207.92	1,457.47	2.13	14.95	34.73	45.26
9	1,500	2,000	1,750	1,546	18,992	4.90	60.19	410.91	3,630.97	2.57	22.72	5	40	2.76	22.10	149.59	1,607.07	1.53	16.48	36.40	44.26
10	2,000	2,500	2,250	1,185	20,177	3.76	63.95	526.76	4,157.73	3.30	26.01	4	44	2.21	24.31	804.07	2,411.14	8.25	24.73	152.64	57.99
11	2,500	3,000	2,750	2,299	22,476	7.29	71.24	573.09	4,730.82	3.59	29.60	11	55	6.08	30.39	1,149.26	3,560.40	11.79	36.52	200.54	75.26
12	3,000	4,000	3,500	1,941	24,417	6.15	77.39	762.45	5,493.27	4.77	34.37	3	58	1.66	32.04	24.25	3,584.65	0.25	36.77	3.18	65.26
13	4,000	5,000	4,500	777	25,194	2.46	79.85	469.73	5,963.00	2.94	37.31	11	69	6.08	38.12	162.31	3,746.96	1.66	38.43	34.55	62.84
14	5,000	7,500	6,250	1,312	26,506	4.16	84.01	1,250.75	7,213.75	7.83	45.13	6	75	3.31	41.44	83.11	3,830.07	0.85	39.29	6.64	53.09
15	7,500	10,000	8,750	748	27,254	2.37	86.38	824.93	8,038.68	5.16	50.30	7	82	3.87	45.30	298.43	4,128.50	3.06	42.35	36.18	51.36
16	10,000	20,000	15,000	1,433	28,687	4.54	90.92	2,078.14	10,116.82	13.00	63.30	19	101	10.50	55.80	1,086.60	5,215.10	11.15	53.49	52.29	51.55
17	20,000	50,000	35,000	1,178	29,865	3.73	94.66	3,519.13	13,635.96	22.02	85.32	35	136	19.34	75.14	2,695.83	7,910.92	27.65	81.15	76.60	58.02
18	50,000	100,000	75,000	568	30,433	1.80	96.46	1,646.05	15,282.00	10.30	95.62	33	169	18.23	93.37	843.47	8,754.40	8.65	89.80	51.24	57.29
19	100,000	500,000	300,000	272	30,705	0.86	97.32	267.17	15,549.17	1.67	97.29	5	174	2.76	96.13	275.70	9,030.09	2.83	92.63	103.19	58.07
20	500,000	**UP**		846	31,551	2.68	100.00	433.58	15,982.76	2.71	100.00	7	181	3.87	100.00	718.99	9,749.09	7.37	100.00	165.83	61.00
				31,551				15,982.76				181				9,749.09				61.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	8.55	8.55	51.92	51.92	5.46	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	107	4.91	13.46	6.95	58.86	0.73	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	49	156	6.16	19.62	16.77	75.63	1.76	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	182	3.27	22.89	15.23	90.86	1.60	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	226	5.53	28.43	23.42	114.28	2.46	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	257	3.90	32.33	36.73	151.01	3.86	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	278	2.64	34.97	14.70	165.71	1.54	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	304	3.27	38.24	31.69	197.41	3.33	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	311	0.88	39.12	13.72	211.13	1.44	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	376	687	47.30	86.42	235.35	446.49	24.73	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	693	0.75	87.17	33.31	479.79	3.50	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	698	0.63	87.80	37.87	517.66	3.98	54.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	61	759	7.67	95.47	106.19	623.84	11.16	65.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	769	1.26	96.73	64.50	688.34	6.78	72.34	1	1	33.33	33.33	35.41	35.41	32.45	32.45	54.91	5.14
15	7,500	10,000	8,750	8	777	1.01	97.74	73.33	761.67	7.71	80.05	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.65
16	10,000	20,000	15,000	8	785	1.01	98.74	19.02	780.69	2.00	82.05	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.54
17	20,000	50,000	35,000	8	793	1.01	99.75	93.13	873.82	9.79	91.83	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.05
18	50,000	100,000	75,000	2	795	0.25	100.00	77.71	951.53	8.17	100.00	2	3	66.67	100.00	73.72	109.13	67.55	100.00	94.86	11.47
19	100,000	500,000	300,000	0	795	0.00	100.00	0.00	951.53	0.00	100.00	0	3	0.00	100.00	0.00	109.13	0.00	100.00	0.00	11.47
20	500,000	UP		0	795	0.00	100.00	0.00	951.53	0.00	100.00	0	3	0.00	100.00	0.00	109.13	0.00	100.00	0.00	11.47
				795				951.53				3				109.13				11.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.02	4.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.02				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	433	433	13.33	13.33	39.81	39.81	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	275	708	8.46	21.79	51.08	90.89	1.50	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	424	1,132	13.05	34.84	127.74	218.63	3.75	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	286	1,418	8.80	43.64	133.23	351.85	3.91	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	392	1,810	12.07	55.71	239.74	591.60	7.03	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	318	2,128	9.79	65.50	242.88	834.48	7.13	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	185	2,313	5.69	71.19	197.86	1,032.34	5.80	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	198	2,511	6.09	77.29	230.57	1,262.91	6.76	37.05	2	2	7.69	7.69	132.95	132.95	2.86	2.86	57.66	10.53
9	1,500	2,000	1,750	88	2,599	2.71	79.99	158.05	1,420.96	4.64	41.69	0	2	0.00	7.69	0.00	132.95	0.00	2.86	0.00	9.36
10	2,000	2,500	2,250	77	2,676	2.37	82.36	139.08	1,560.04	4.08	45.77	1	3	3.85	11.54	47.23	180.18	1.02	3.88	33.96	11.55
11	2,500	3,000	2,750	35	2,711	1.08	83.44	88.31	1,648.35	2.59	48.36	0	3	0.00	11.54	0.00	180.18	0.00	3.88	0.00	10.93
12	3,000	4,000	3,500	38	2,749	1.17	84.61	70.71	1,719.05	2.07	50.43	0	3	0.00	11.54	0.00	180.18	0.00	3.88	0.00	10.48
13	4,000	5,000	4,500	20	2,769	0.62	85.23	49.20	1,768.26	1.44	51.87	0	3	0.00	11.54	0.00	180.18	0.00	3.88	0.00	10.19
14	5,000	7,500	6,250	64	2,833	1.97	87.20	147.16	1,915.41	4.32	56.19	1	4	3.85	15.38	422.79	602.97	9.11	12.99	287.30	31.48
15	7,500	10,000	8,750	39	2,872	1.20	88.40	131.45	2,046.86	3.86	60.05	0	4	0.00	15.38	0.00	602.97	0.00	12.99	0.00	29.46
16	10,000	20,000	15,000	72	2,944	2.22	90.61	449.64	2,496.50	13.19	73.24	0	4	0.00	15.38	0.00	602.97	0.00	12.99	0.00	24.15
17	20,000	50,000	35,000	84	3,028	2.59	93.20	536.64	3,033.15	15.74	88.98	6	10	23.08	38.46	3,802.28	4,405.25	81.91	94.90	708.53	145.24
18	50,000	100,000	75,000	60	3,088	1.85	95.04	175.42	3,208.57	5.15	94.13	8	18	30.77	69.23	160.06	4,565.32	3.45	98.35	91.25	142.29
19	100,000	500,000	300,000	139	3,227	4.28	99.32	134.58	3,343.15	3.95	98.08	8	26	30.77	100.00	76.70	4,642.02	1.65	100.00	56.99	138.85
20	500,000	UP		22	3,249	0.68	100.00	65.60	3,408.75	1.92	100.00	0	26	0.00	100.00	0.00	4,642.02	0.00	100.00	0.00	136.18
				3,249				3,408.75				26				4,642.02				136.18	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	149	149	10.45	10.45	39.92	39.92	1.79	1.79	1	1	11.11	11.11	26.25	26.25	0.86	0.86	65.75	65.75
2	50	100	75	22	171	1.54	11.99	0.83	39.09	0.04	1.75	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	67.15
3	100	200	150	28	199	1.96	13.96	3.06	36.03	0.14	1.62	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	72.85
4	200	300	250	36	235	2.52	16.48	5.73	30.30	0.26	1.36	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	86.63
5	300	500	400	49	284	3.44	19.92	15.73	14.57	0.71	0.65	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	180.19
6	500	750	625	18	302	1.26	21.18	8.41	6.16	0.38	0.28	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	426.00
7	750	1,000	875	34	336	2.38	23.56	15.47	9.31	0.69	0.42	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	282.02
8	1,000	1,500	1,250	62	398	4.35	27.91	18.69	28.00	0.84	1.26	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	93.76
9	1,500	2,000	1,750	44	442	3.09	31.00	7.09	35.08	0.32	1.57	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	74.82
10	2,000	2,500	2,250	39	481	2.73	33.73	21.84	56.92	0.98	2.55	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	46.12
11	2,500	3,000	2,750	14	495	0.98	34.71	1.41	58.33	0.06	2.62	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	45.00
12	3,000	4,000	3,500	22	517	1.54	36.26	7.56	65.89	0.34	2.95	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	39.84
13	4,000	5,000	4,500	53	570	3.72	39.97	50.00	115.89	2.24	5.20	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	22.65
14	5,000	7,500	6,250	84	654	5.89	45.86	127.23	243.12	5.71	10.90	0	1	0.00	11.11	0.00	26.25	0.00	0.86	0.00	10.80
15	7,500	10,000	8,750	82	736	5.75	51.61	188.52	431.64	8.45	19.36	3	4	33.33	44.44	2,595.83	2,622.08	85.50	86.36	1376.94	607.47
16	10,000	20,000	15,000	194	930	13.60	65.22	461.09	892.73	20.68	40.03	2	6	22.22	66.67	60.46	2,682.54	1.99	88.35	13.11	300.49
17	20,000	50,000	35,000	268	1,198	18.79	84.01	854.86	1,747.59	38.33	78.36	1	7	11.11	77.78	151.29	2,833.84	4.98	93.34	17.70	162.16
18	50,000	100,000	75,000	97	1,295	6.80	90.81	166.54	1,914.13	7.47	85.83	0	7	0.00	77.78	0.00	2,833.84	0.00	93.34	0.00	148.05
19	100,000	500,000	300,000	62	1,357	4.35	95.16	165.79	2,079.92	7.43	93.27	1	8	11.11	88.89	63.21	2,897.05	2.08	95.42	38.13	139.29
20	500,000	UP		69	1,426	4.84	100.00	150.19	2,230.11	6.73	100.00	1	9	11.11	100.00	139.06	3,036.11	4.58	100.00	92.59	136.14
				1,426				2,230.11				9				3,036.11				136.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	7.07	7.07	0.72	0.72	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	24	5.98	13.04	0.77	1.48	0.73	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	38	7.61	20.65	0.88	2.36	0.84	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	43	2.72	23.37	2.22	4.58	2.11	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	62	10.33	33.70	0.32	4.90	0.30	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	73	5.98	39.67	1.71	6.62	1.63	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	74	0.54	40.22	0.81	7.43	0.77	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	79	2.72	42.93	2.47	9.90	2.35	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	80	0.54	43.48	0.15	10.05	0.14	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	81	0.54	44.02	0.18	10.23	0.17	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	90	4.89	48.91	1.21	11.44	1.15	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	91	0.54	49.46	0.29	11.73	0.28	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	101	5.43	54.89	10.12	21.84	9.60	20.72	3	3	33.33	33.33	12.50	12.50	29.49	29.49	123.56	57.22
14	5,000	7,500	6,250	10	111	5.43	60.33	3.62	25.47	3.44	24.16	0	3	0.00	33.33	0.00	12.50	0.00	29.49	0.00	49.09
15	7,500	10,000	8,750	20	131	10.87	71.20	37.16	62.62	35.25	59.41	0	3	0.00	33.33	0.00	12.50	0.00	29.49	0.00	19.96
16	10,000	20,000	15,000	29	160	15.76	86.96	11.96	74.58	11.34	70.76	2	5	22.22	55.56	17.50	30.00	41.28	70.77	146.36	40.23
17	20,000	50,000	35,000	10	170	5.43	92.39	6.08	80.66	5.77	76.52	1	6	11.11	66.67	0.00	30.00	0.00	70.77	0.00	37.19
18	50,000	100,000	75,000	14	184	7.61	100.00	24.75	105.40	23.48	100.00	3	9	33.33	100.00	12.39	42.39	29.23	100.00	50.07	40.22
19	100,000	500,000	300,000	0	184	0.00	100.00	0.00	105.40	0.00	100.00	0	9	0.00	100.00	0.00	42.39	0.00	100.00	0.00	40.22
20	500,000	UP		0	184	0.00	100.00	0.00	105.40	0.00	100.00	0	9	0.00	100.00	0.00	42.39	0.00	100.00	0.00	40.22
				184				105.40				9				42.39				40.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	21.98	21.98	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				21.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.00	5.00	0.69	0.69	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.50	7.50	25.74	26.43	6.17	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.50	10.00	5.70	32.14	1.37	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.50	12.50	6.02	38.16	1.44	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.50	15.00	18.94	57.10	4.54	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.50	17.50	4.76	61.85	1.14	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.50	20.00	7.33	69.18	1.76	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.50	22.50	5.94	75.12	1.42	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.50	25.00	3.03	78.15	0.73	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.50	27.50	3.95	82.10	0.95	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.50	30.00	4.66	86.76	1.12	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.50	32.50	36.61	123.37	8.77	29.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.50	35.00	6.08	129.45	1.46	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.50	37.50	40.10	169.55	9.61	40.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.50	40.00	28.60	198.15	6.85	47.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	2.50	42.50	10.02	208.17	2.40	49.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	2.50	45.00	2.36	210.53	0.57	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	26	20.00	65.00	94.93	305.46	22.74	73.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	39	32.50	97.50	101.57	407.03	24.33	97.50	1	1	100.00	100.00	770.15	770.15	100.00	100.00	758.27	189.21
20	500,000	UP		1	40	2.50	100.00	10.45	417.48	2.50	100.00	0	1	0.00	100.00	0.00	770.15	0.00	100.00	0.00	184.48
				40				417.48				1				770.15				184.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	282	282	2.97	2.97	119.24	119.24	0.50	0.50	3	3	0.68	0.68	45.15	45.15	0.07	0.07	37.87	37.87
2	50	100	75	78	360	0.82	3.79	10.49	129.74	0.04	0.54	0	3	0.00	0.68	0.00	45.15	0.00	0.07	0.00	34.80
3	100	200	150	115	475	1.21	4.99	3.76	133.50	0.02	0.56	0	3	0.00	0.68	0.00	45.15	0.00	0.07	0.00	33.82
4	200	300	250	96	571	1.01	6.00	8.39	141.89	0.03	0.59	0	3	0.00	0.68	0.00	45.15	0.00	0.07	0.00	31.82
5	300	500	400	95	666	1.00	7.00	10.61	152.49	0.04	0.64	0	3	0.00	0.68	0.00	45.15	0.00	0.07	0.00	29.61
6	500	750	625	175	841	1.84	8.84	24.93	177.43	0.10	0.74	1	4	0.23	0.91	7.67	52.82	0.01	0.08	30.76	29.77
7	750	1,000	875	116	957	1.22	10.06	19.15	196.57	0.08	0.82	0	4	0.00	0.91	0.00	52.82	0.00	0.08	0.00	26.87
8	1,000	1,500	1,250	282	1,239	2.97	13.03	63.60	260.18	0.27	1.09	1	5	0.23	1.14	5.21	58.04	0.01	0.09	8.20	22.31
9	1,500	2,000	1,750	238	1,477	2.50	15.53	60.54	320.72	0.25	1.34	0	5	0.00	1.14	0.00	58.04	0.00	0.09	0.00	18.10
10	2,000	2,500	2,250	195	1,672	2.05	17.58	86.60	407.31	0.36	1.70	0	5	0.00	1.14	0.00	58.04	0.00	0.09	0.00	14.25
11	2,500	3,000	2,750	172	1,844	1.81	19.39	72.78	480.09	0.30	2.00	0	5	0.00	1.14	0.00	58.04	0.00	0.09	0.00	12.09
12	3,000	4,000	3,500	288	2,132	3.03	22.42	126.34	606.44	0.53	2.53	0	5	0.00	1.14	0.00	58.04	0.00	0.09	0.00	9.57
13	4,000	5,000	4,500	237	2,369	2.49	24.91	216.05	822.49	0.90	3.43	0	5	0.00	1.14	0.00	58.04	0.00	0.09	0.00	7.06
14	5,000	7,500	6,250	552	2,921	5.80	30.72	354.34	1,176.83	1.48	4.91	4	9	0.91	2.05	517.86	575.90	0.79	0.87	146.15	48.94
15	7,500	10,000	8,750	341	3,262	3.59	34.30	467.49	1,644.32	1.95	6.86	8	17	1.82	3.86	13,869.15	14,445.05	21.04	21.91	2966.73	878.48
16	10,000	20,000	15,000	873	4,135	9.18	43.48	2,053.02	3,697.34	8.57	15.43	18	35	4.09	7.95	661.15	15,106.19	1.00	22.91	32.20	408.57
17	20,000	50,000	35,000	1,204	5,339	12.66	56.14	3,427.55	7,124.89	14.30	29.73	17	52	3.86	11.82	5,202.26	20,308.45	7.89	30.80	151.78	285.04
18	50,000	100,000	75,000	1,385	6,724	14.56	70.70	6,454.37	13,579.26	26.93	56.66	34	86	7.73	19.55	1,815.01	22,123.46	2.75	33.55	28.12	162.92
19	100,000	500,000	300,000	2,283	9,007	24.01	94.71	9,465.88	23,045.14	39.50	96.16	308	394	70.00	89.55	40,842.28	62,965.74	61.95	95.50	431.47	273.23
20	500,000	UP		503	9,510	5.29	100.00	921.41	23,966.55	3.84	100.00	46	440	10.45	100.00	2,967.15	65,932.89	4.50	100.00	322.02	275.10
				9,510				23,966.55				440				65,932.89				275.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2743 STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	9.11	9.11	1.11	1.11	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	69	1.92	11.02	1.04	2.15	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	79	1.60	12.62	3.73	5.89	0.20	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	84	0.80	13.42	2.23	8.12	0.12	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	112	4.47	17.89	3.38	11.49	0.18	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	128	2.56	20.45	1.87	13.37	0.10	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	140	1.92	22.36	4.87	18.24	0.26	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	178	6.07	28.43	26.55	44.78	1.42	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	182	0.64	29.07	17.71	62.49	0.95	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	188	0.96	30.03	0.10	62.59	0.01	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	30	218	4.79	34.82	24.96	87.55	1.33	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	235	2.72	37.54	10.47	98.02	0.56	5.24	1	1	10.00	10.00	0.33	0.33	0.06	0.06	3.17	0.34
13	4,000	5,000	4,500	23	258	3.67	41.21	24.97	122.98	1.33	6.57	0	1	0.00	10.00	0.00	0.33	0.00	0.06	0.00	0.27
14	5,000	7,500	6,250	17	275	2.72	43.93	13.12	136.10	0.70	7.27	0	1	0.00	10.00	0.00	0.33	0.00	0.06	0.00	0.24
15	7,500	10,000	8,750	46	321	7.35	51.28	71.39	207.49	3.82	11.09	0	1	0.00	10.00	0.00	0.33	0.00	0.06	0.00	0.16
16	10,000	20,000	15,000	100	421	15.97	67.25	412.44	619.93	22.04	33.13	1	2	10.00	20.00	15.49	15.82	2.87	2.93	3.75	2.55
17	20,000	50,000	35,000	93	514	14.86	82.11	584.84	1,204.77	31.26	64.39	3	5	30.00	50.00	41.46	57.28	7.67	10.60	7.09	4.75
18	50,000	100,000	75,000	28	542	4.47	86.58	188.00	1,392.77	10.05	74.44	0	5	0.00	50.00	0.00	57.28	0.00	10.60	0.00	4.11
19	100,000	500,000	300,000	75	617	11.98	98.56	450.35	1,843.12	24.07	98.51	5	10	50.00	100.00	483.24	540.52	89.40	100.00	107.30	29.33
20	500,000	UP		9	626	1.44	100.00	27.91	1,871.03	1.49	100.00	0	10	0.00	100.00	0.00	540.52	0.00	100.00	0.00	28.89
				626				1,871.03				10				540.52				28.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	0.87	0.87	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.07	0.93	0.81	0.95	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.07	1.00	1.06	2.00	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.07	1.07	0.00	2.00	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	19	0.20	1.26	0.03	2.04	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	0.07	1.33	2.71	4.74	0.13	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	25	0.33	1.66	10.77	15.51	0.52	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	29	0.27	1.93	0.82	16.34	0.04	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	43	0.93	2.86	15.17	31.51	0.74	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	48	0.33	3.20	7.51	39.02	0.36	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	56	0.53	3.73	5.37	44.39	0.26	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	85	1.93	5.66	19.08	63.47	0.93	3.08	1	1	4.35	4.35	0.08	0.08	0.00	0.00	0.43	0.13
13	4,000	5,000	4,500	34	119	2.26	7.92	2.79	66.25	0.14	3.22	0	1	0.00	4.35	0.00	0.08	0.00	0.00	0.00	0.12
14	5,000	7,500	6,250	65	184	4.33	12.25	65.23	131.49	3.17	6.39	0	1	0.00	4.35	0.00	0.08	0.00	0.00	0.00	0.06
15	7,500	10,000	8,750	33	217	2.20	14.45	10.48	141.97	0.51	6.90	0	1	0.00	4.35	0.00	0.08	0.00	0.00	0.00	0.06
16	10,000	20,000	15,000	87	304	5.79	20.24	140.95	282.91	6.85	13.74	1	2	4.35	8.70	0.00	0.08	0.00	0.00	0.00	0.03
17	20,000	50,000	35,000	248	552	16.51	36.75	589.18	872.09	28.62	42.36	3	5	13.04	21.74	54.40	54.48	0.64	0.64	9.23	6.25
18	50,000	100,000	75,000	304	856	20.24	56.99	408.28	1,280.37	19.83	62.20	2	7	8.70	30.43	23.63	78.11	0.28	0.92	5.79	6.10
19	100,000	500,000	300,000	518	1,374	34.49	91.48	630.00	1,910.37	30.60	92.80	12	19	52.17	82.61	3,300.38	3,378.49	38.73	39.65	523.87	176.85
20	500,000	UP		128	1,502	8.52	100.00	148.15	2,058.52	7.20	100.00	4	23	17.39	100.00	5,142.55	8,521.04	60.35	100.00	3471.17	413.94
				1,502				2,058.52				23				8,521.04				413.94	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	149	149	36.08	36.08	4.22	4.22	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	40	189	9.69	45.76	0.37	4.59	0.05	0.66	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	199	2.42	48.18	1.09	5.68	0.16	0.82	1	2	14.29	28.57	2.44	2.44	0.41	0.41	224.05	42.90
4	200	300	250	9	208	2.18	50.36	0.65	6.33	0.09	0.91	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	38.52
5	300	500	400	2	210	0.48	50.85	0.95	7.28	0.14	1.05	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	33.49
6	500	750	625	8	218	1.94	52.78	3.11	10.39	0.45	1.50	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	23.46
7	750	1,000	875	3	221	0.73	53.51	1.14	9.25	0.16	1.34	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	26.36
8	1,000	1,500	1,250	6	227	1.45	54.96	6.16	15.41	0.89	2.23	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	15.82
9	1,500	2,000	1,750	2	229	0.48	55.45	1.14	14.27	0.16	2.06	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	17.08
10	2,000	2,500	2,250	4	233	0.97	56.42	2.94	17.21	0.43	2.49	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	14.16
11	2,500	3,000	2,750	1	234	0.24	56.66	1.48	18.69	0.21	2.70	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	13.04
12	3,000	4,000	3,500	1	235	0.24	56.90	3.13	21.82	0.45	3.15	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	11.17
13	4,000	5,000	4,500	1	236	0.24	57.14	5.90	27.72	0.85	4.01	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	8.79
14	5,000	7,500	6,250	8	244	1.94	59.08	3.60	31.32	0.52	4.53	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	7.78
15	7,500	10,000	8,750	2	246	0.48	59.56	0.60	31.92	0.09	4.61	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	7.64
16	10,000	20,000	15,000	22	268	5.33	64.89	39.54	71.46	5.71	10.33	0	2	0.00	28.57	0.00	2.44	0.00	0.41	0.00	3.41
17	20,000	50,000	35,000	27	295	6.54	71.43	85.90	157.36	12.41	22.74	2	4	28.57	57.14	356.81	359.25	60.64	61.05	415.38	228.30
18	50,000	100,000	75,000	29	324	7.02	78.45	212.69	370.05	30.74	53.48	0	4	0.00	57.14	0.00	359.25	0.00	61.05	0.00	97.08
19	100,000	500,000	300,000	60	384	14.53	92.98	155.87	525.92	22.52	76.00	1	5	14.29	71.43	0.58	359.82	0.10	61.15	0.37	68.42
20	500,000	UP		29	413	7.02	100.00	166.07	691.99	24.00	100.00	2	7	28.57	100.00	228.63	588.45	38.85	100.00	137.67	85.04
				413				691.99				7				588.45				85.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.70	1.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	1.14	2.84	0.23	0.23	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.57	3.41	0.00	0.23	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	10	2.27	5.68	0.00	0.23	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	1.14	6.82	1.03	1.27	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.57	7.39	0.50	1.76	0.07	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	1.70	9.09	1.05	2.81	0.16	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	22	3.41	12.50	4.02	6.83	0.61	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	29	3.98	16.48	2.55	9.38	0.38	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	35	3.41	19.89	5.25	14.63	0.79	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	1.14	21.02	4.95	19.59	0.75	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	38	0.57	21.59	1.91	21.50	0.29	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	40	1.14	22.73	3.74	17.75	0.56	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	48	4.55	27.27	28.85	46.60	4.35	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	59	6.25	33.52	53.62	100.22	8.08	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	85	14.77	48.30	127.29	227.51	19.19	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	100	8.52	56.82	64.99	292.50	9.80	44.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	113	7.39	64.20	53.57	346.07	8.08	52.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	146	18.75	82.95	170.32	516.39	25.68	77.85	2	2	100.00	100.00	46.02	46.02	100.00	100.00	27.02	8.91
20	500,000	UP		30	176	17.05	100.00	146.95	663.34	22.15	100.00	0	2	0.00	100.00	0.00	46.02	0.00	100.00	0.00	6.94
				176				663.34				2				46.02				6.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.05	0.05	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.47	0.53	1.91	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	24.26	24.79	97.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				24.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	5.52	5.52	3.67	3.67	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	56	0.79	6.31	0.69	4.36	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	70	1.58	7.89	3.11	7.48	0.10	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	84	1.58	9.47	4.11	11.59	0.13	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	109	2.82	12.29	12.38	23.97	0.39	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	125	1.80	14.09	12.63	36.60	0.39	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	146	2.37	16.46	20.59	57.20	0.64	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	174	3.16	19.62	29.20	86.40	0.91	2.70	1	1	2.33	2.33	90.00	90.00	2.94	2.94	308.19	104.17
9	1,500	2,000	1,750	19	193	2.14	21.76	24.74	111.14	0.77	3.47	0	1	0.00	2.33	0.00	90.00	0.00	2.94	0.00	80.98
10	2,000	2,500	2,250	16	209	1.80	23.56	28.71	139.85	0.90	4.37	0	1	0.00	2.33	0.00	90.00	0.00	2.94	0.00	64.36
11	2,500	3,000	2,750	16	225	1.80	25.37	19.02	158.86	0.59	4.97	0	1	0.00	2.33	0.00	90.00	0.00	2.94	0.00	56.65
12	3,000	4,000	3,500	32	257	3.61	28.97	57.85	216.71	1.81	6.77	0	1	0.00	2.33	0.00	90.00	0.00	2.94	0.00	41.53
13	4,000	5,000	4,500	30	287	3.38	32.36	77.72	294.43	2.43	9.20	0	1	0.00	2.33	0.00	90.00	0.00	2.94	0.00	30.57
14	5,000	7,500	6,250	49	336	5.52	37.88	266.39	560.82	8.33	17.53	1	2	2.33	4.65	246.66	336.66	8.06	11.01	92.59	60.03
15	7,500	10,000	8,750	33	369	3.72	41.60	253.01	813.83	7.91	25.44	0	2	0.00	4.65	0.00	336.66	0.00	11.01	0.00	41.37
16	10,000	20,000	15,000	91	460	10.26	51.86	439.97	1,253.79	13.75	39.19	0	2	0.00	4.65	0.00	336.66	0.00	11.01	0.00	26.85
17	20,000	50,000	35,000	135	595	15.22	67.08	786.06	2,039.85	24.57	63.76	1	3	2.33	6.98	890.00	1,226.66	29.10	40.11	113.22	60.13
18	50,000	100,000	75,000	107	702	12.06	79.14	498.80	2,538.65	15.59	79.35	9	12	20.93	27.91	28.03	1,254.69	0.92	41.02	5.62	49.42
19	100,000	500,000	300,000	119	821	13.42	92.56	484.64	3,023.29	15.15	94.50	11	23	25.58	53.49	23.33	1,278.02	0.76	41.78	4.81	42.27
20	500,000	UP		66	887	7.44	100.00	175.92	3,199.21	5.50	100.00	20	43	46.51	100.00	1,780.59	3,058.61	58.22	100.00	1012.17	95.61
				887				3,199.21				43				3,058.61				95.61	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	25.00	75.00	3.42	3.42	42.91	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	25.00	100.00	4.55	7.97	57.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	10.98	10.98	0.17	0.17	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	56	5.20	16.18	1.16	1.33	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	80	6.94	23.12	3.55	4.87	0.27	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	95	4.34	27.46	1.47	6.35	0.11	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	110	4.34	31.79	1.50	7.85	0.12	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	117	2.02	33.82	8.00	15.85	0.62	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	123	1.73	35.55	8.61	24.45	0.66	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	149	7.51	43.06	24.76	49.22	1.91	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	168	5.49	48.55	44.65	93.86	3.44	7.23	1	1	33.33	33.33	138.77	138.77	21.11	21.11	310.80	147.84
10	2,000	2,500	2,250	14	182	4.05	52.60	24.90	118.76	1.92	9.14	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	116.84
11	2,500	3,000	2,750	8	190	2.31	54.91	13.97	132.73	1.08	10.22	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	104.55
12	3,000	4,000	3,500	18	208	5.20	60.12	106.44	239.17	8.19	18.41	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	58.02
13	4,000	5,000	4,500	7	215	2.02	62.14	35.13	274.30	2.70	21.11	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	50.59
14	5,000	7,500	6,250	42	257	12.14	74.28	244.67	518.97	18.83	39.95	0	1	0.00	33.33	0.00	138.77	0.00	21.11	0.00	26.74
15	7,500	10,000	8,750	22	279	6.36	80.64	106.22	625.18	8.18	48.12	1	2	33.33	66.67	498.61	637.37	75.85	96.96	469.43	101.95
16	10,000	20,000	15,000	24	303	6.94	87.57	259.58	884.76	19.98	68.11	0	2	0.00	66.67	0.00	637.37	0.00	96.96	0.00	72.04
17	20,000	50,000	35,000	31	334	8.96	96.53	356.00	1,240.77	27.40	95.51	1	3	33.33	100.00	20.00	657.37	3.04	100.00	5.62	52.98
18	50,000	100,000	75,000	6	340	1.73	98.27	59.74	1,300.51	4.60	100.11	0	3	0.00	100.00	0.00	657.37	0.00	100.00	0.00	50.55
19	100,000	500,000	300,000	3	343	0.87	99.13	4.40	1,304.90	0.34	100.45	0	3	0.00	100.00	0.00	657.37	0.00	100.00	0.00	50.38
20	500,000	UP		3	346	0.87	100.00	5.80	1,299.10	0.45	100.00	0	3	0.00	100.00	0.00	657.37	0.00	100.00	0.00	50.60
				346				1,299.10				3				657.37				50.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.00	15.00	2.99	2.99	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.00	20.00	5.34	8.33	1.69	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.00	25.00	5.41	13.74	1.72	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.00	30.00	10.02	23.76	3.18	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.00	35.00	11.29	35.05	3.58	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.00	40.00	6.26	41.31	1.99	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.00	45.00	3.73	45.05	1.18	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.00	50.00	36.59	8.45	11.61	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.00	55.00	21.85	13.40	6.93	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.00	60.00	8.97	4.43	2.85	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.00	65.00	23.01	18.58	7.30	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.00	70.00	40.59	59.17	12.88	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.00	75.00	0.91	60.08	0.29	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.00	80.00	79.44	139.52	25.21	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.00	85.00	47.45	186.97	15.06	59.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.00	90.00	15.11	202.08	4.79	64.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	5.00	95.00	24.01	226.09	7.62	71.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	20	5.00	100.00	89.06	315.15	28.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	315.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					20				315.15				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.00	8.00	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.00	12.00	0.35	0.53	0.37	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.00	16.00	0.52	1.05	0.55	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.00	20.00	0.53	1.58	0.56	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.00	24.00	0.83	2.41	0.88	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.00	28.00	0.96	3.37	1.02	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.00	32.00	1.38	4.76	1.47	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.00	36.00	1.48	6.23	1.57	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.00	40.00	3.10	9.34	3.29	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	13	12.00	52.00	8.28	17.62	8.79	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	15	8.00	60.00	5.84	23.46	6.20	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	20	20.00	80.00	32.12	55.58	34.08	58.98	1	1	100.00	100.00	242.82	242.82	100.00	100.00	756.01	436.90
14	5,000	7,500	6,250	3	23	12.00	92.00	25.14	80.72	26.68	85.66	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	300.82
15	7,500	10,000	8,750	1	24	4.00	96.00	8.16	88.88	8.66	94.32	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	273.20
16	10,000	20,000	15,000	1	25	4.00	100.00	5.36	94.24	5.68	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	257.67
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	257.67
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	257.67
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	257.67
20	500,000	UP		0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	257.67
				25				94.24				1				242.82				257.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	4.26	4.26	23.27	23.27	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	121	1.11	5.37	30.43	53.70	0.32	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	55	176	2.44	7.81	10.09	63.78	0.10	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	220	1.95	9.76	21.89	85.67	0.23	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	81	301	3.59	13.35	44.87	130.54	0.47	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	150	451	6.65	20.01	58.13	188.67	0.60	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	137	588	6.08	26.09	150.52	339.19	1.57	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	140	728	6.21	32.30	153.91	493.11	1.60	5.13	2	2	14.29	14.29	1.10	1.10	0.05	0.05	0.71	0.22
9	1,500	2,000	1,750	111	839	4.92	37.22	184.65	677.76	1.92	7.05	0	2	0.00	14.29	0.00	1.10	0.00	0.05	0.00	0.16
10	2,000	2,500	2,250	103	942	4.57	41.79	216.31	894.07	2.25	9.30	0	2	0.00	14.29	0.00	1.10	0.00	0.05	0.00	0.12
11	2,500	3,000	2,750	87	1,029	3.86	45.65	247.15	1,141.22	2.57	11.87	0	2	0.00	14.29	0.00	1.10	0.00	0.05	0.00	0.10
12	3,000	4,000	3,500	124	1,153	5.50	51.15	431.30	1,572.52	4.49	16.36	0	2	0.00	14.29	0.00	1.10	0.00	0.05	0.00	0.07
13	4,000	5,000	4,500	95	1,248	4.21	55.37	423.39	1,995.91	4.40	20.76	3	5	21.43	35.71	2,069.23	2,070.32	90.41	90.46	488.73	103.73
14	5,000	7,500	6,250	211	1,459	9.36	64.73	892.05	2,887.96	9.28	30.04	1	6	7.14	42.86	4.95	2,075.27	0.22	90.68	0.55	71.86
15	7,500	10,000	8,750	115	1,574	5.10	69.83	782.03	3,669.99	8.14	38.18	1	7	7.14	50.00	0.00	2,075.27	0.00	90.68	0.00	56.55
16	10,000	20,000	15,000	192	1,766	8.52	78.35	1,729.16	5,399.16	17.99	56.17	0	7	0.00	50.00	0.00	2,075.27	0.00	90.68	0.00	38.44
17	20,000	50,000	35,000	229	1,995	10.16	88.51	2,238.11	7,637.26	23.28	79.45	2	9	14.29	64.29	179.18	2,254.45	7.83	98.51	8.01	29.52
18	50,000	100,000	75,000	121	2,116	5.37	93.88	1,170.41	8,807.67	12.18	91.63	1	10	7.14	71.43	22.00	2,276.45	0.96	99.47	1.88	25.85
19	100,000	500,000	300,000	124	2,240	5.50	99.38	799.41	9,607.08	8.32	99.94	3	13	21.43	92.86	10.43	2,286.88	0.46	99.93	1.30	23.80
20	500,000	UP		14	2,254	0.62	100.00	5.59	9,612.67	0.06	100.00	1	14	7.14	100.00	1.71	2,288.59	0.07	100.00	30.63	23.81
				2,254				9,612.67				14				2,288.59				23.81	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	8.99	8.99	2.31	2.31	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	67	5.70	14.69	4.19	6.49	0.43	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	87	4.39	19.08	6.81	13.30	0.71	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	114	5.92	25.00	17.03	30.34	1.77	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	145	6.80	31.80	15.00	45.33	1.56	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	159	3.07	34.87	11.78	57.12	1.22	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	175	3.51	38.38	17.33	74.44	1.80	7.73	1	1	25.00	25.00	4.71	4.71	15.38	15.38	27.18	6.33
8	1,000	1,500	1,250	22	197	4.82	43.20	35.91	110.36	3.73	11.45	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	4.27
9	1,500	2,000	1,750	8	205	1.75	44.96	13.41	123.77	1.39	12.84	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	3.81
10	2,000	2,500	2,250	9	214	1.97	46.93	20.65	144.42	2.14	14.99	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	3.26
11	2,500	3,000	2,750	4	218	0.88	47.81	12.91	157.33	1.34	16.33	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	2.99
12	3,000	4,000	3,500	10	228	2.19	50.00	43.16	200.49	4.48	20.81	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	2.35
13	4,000	5,000	4,500	8	236	1.75	51.75	23.75	224.24	2.46	23.27	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	2.10
14	5,000	7,500	6,250	10	246	2.19	53.95	27.29	251.53	2.83	26.10	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	1.87
15	7,500	10,000	8,750	27	273	5.92	59.87	62.32	313.86	6.47	32.57	0	1	0.00	25.00	0.00	4.71	0.00	15.38	0.00	1.50
16	10,000	20,000	15,000	40	313	8.77	68.64	87.52	401.37	9.08	41.65	3	4	75.00	100.00	25.91	30.62	84.62	100.00	29.60	7.63
17	20,000	50,000	35,000	72	385	15.79	84.43	345.41	746.79	35.84	77.50	0	4	0.00	100.00	0.00	30.62	0.00	100.00	0.00	4.10
18	50,000	100,000	75,000	58	443	12.72	97.15	201.22	948.01	20.88	98.38	0	4	0.00	100.00	0.00	30.62	0.00	100.00	0.00	3.23
19	100,000	500,000	300,000	11	454	2.41	99.56	15.34	963.35	1.59	99.97	0	4	0.00	100.00	0.00	30.62	0.00	100.00	0.00	3.18
20	500,000	UP		2	456	0.44	100.00	0.31	963.66	0.03	100.00	0	4	0.00	100.00	0.00	30.62	0.00	100.00	0.00	3.18
				456				963.66				4				30.62				3.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	0.22	0.29	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	3.20	3.50	2.32	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.25	25.00	0.27	3.76	0.19	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.25	31.25	3.84	7.60	2.78	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.25	37.50	6.59	14.19	4.77	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.25	43.75	4.39	18.58	3.18	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.25	50.00	3.29	21.88	2.39	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.25	56.25	27.00	48.87	19.55	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.25	62.50	7.57	56.44	5.48	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.25	68.75	14.83	71.27	10.74	51.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.25	75.00	5.93	77.21	4.30	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.25	81.25	20.86	98.06	15.10	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.25	87.50	11.87	109.94	8.60	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.25	93.75	10.37	120.31	7.51	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	6.25	100.00	17.81	138.12	12.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				138.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	87	87	30.21	30.21	4.58	4.58	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	129	14.58	44.79	9.49	14.07	3.77	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	174	15.63	60.42	18.34	32.41	7.29	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	212	13.19	73.61	20.18	52.58	8.02	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	239	9.38	82.99	21.30	73.88	8.47	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	253	4.86	87.85	15.88	89.76	6.31	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	259	2.08	89.93	0.01	89.75	0.00	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	268	3.13	93.06	1.92	91.67	0.76	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	275	2.43	95.49	10.79	102.46	4.29	40.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	276	0.35	95.83	4.25	106.70	1.69	42.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	277	0.35	96.18	0.00	106.70	0.00	42.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	278	0.35	96.53	8.57	115.27	3.41	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	279	0.35	96.88	11.61	126.88	4.62	50.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	280	0.35	97.22	6.40	133.28	2.54	52.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	281	0.35	97.57	8.96	142.25	3.56	56.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	283	0.69	98.26	40.04	182.29	15.92	72.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	284	0.35	98.61	24.54	206.83	9.76	82.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	288	1.39	100.00	44.70	251.52	17.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	288	0.00	100.00	0.00	251.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	288	0.00	100.00	0.00	251.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				288				251.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.68	0.68	10.99	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.67	1.35	10.89	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.82	6.17	78.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				6.17				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.69	1.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.69	3.39	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.69	5.08	0.05	0.09	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	3.39	8.47	0.02	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.69	10.17	0.78	0.89	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.69	11.86	0.25	1.14	0.08	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	5.08	16.95	0.13	1.27	0.04	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.69	18.64	0.00	1.27	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.69	20.34	0.00	1.27	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.69	22.03	0.25	1.52	0.07	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.69	23.73	0.35	1.87	0.10	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	3.39	27.12	0.61	2.48	0.18	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.69	28.81	0.94	3.42	0.28	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.69	30.51	0.94	4.36	0.28	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.69	32.20	18.83	23.19	5.60	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	1.69	33.90	0.00	23.19	0.00	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	24	6.78	40.68	17.62	40.80	5.24	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	36	20.34	61.02	47.76	88.56	14.21	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	52	27.12	88.14	49.24	137.80	14.65	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	59	11.86	100.00	198.36	336.16	59.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				59				336.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	140	140	6.14	6.14	27.99	27.99	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	92	232	4.04	10.18	9.81	37.80	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	87	319	3.82	13.99	85.18	122.98	1.09	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	74	393	3.25	17.24	50.56	173.54	0.65	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	138	531	6.05	23.29	70.84	244.37	0.91	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	96	627	4.21	27.50	56.63	301.00	0.73	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	80	707	3.51	31.01	67.97	368.97	0.87	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	111	818	4.87	35.88	142.07	511.03	1.82	6.56	1	1	5.26	5.26	14.90	14.90	1.76	1.76	10.49	2.92
9	1,500	2,000	1,750	82	900	3.60	39.47	106.68	617.71	1.37	7.93	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	2.41
10	2,000	2,500	2,250	49	949	2.15	41.62	108.28	725.99	1.39	9.32	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	2.05
11	2,500	3,000	2,750	49	998	2.15	43.77	145.16	871.15	1.86	11.18	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	1.71
12	3,000	4,000	3,500	83	1,081	3.64	47.41	207.47	1,078.62	2.66	13.84	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	1.38
13	4,000	5,000	4,500	42	1,123	1.84	49.25	181.02	1,259.63	2.32	16.17	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	1.18
14	5,000	7,500	6,250	123	1,246	5.39	54.65	482.27	1,741.90	6.19	22.36	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	0.86
15	7,500	10,000	8,750	97	1,343	4.25	58.90	409.03	2,150.93	5.25	27.61	0	1	0.00	5.26	0.00	14.90	0.00	1.76	0.00	0.69
16	10,000	20,000	15,000	250	1,593	10.96	69.87	1,378.89	3,529.82	17.70	45.31	5	6	26.32	31.58	180.15	195.05	21.23	22.98	13.06	5.53
17	20,000	50,000	35,000	254	1,847	11.14	81.01	1,836.88	5,366.70	23.58	68.88	5	11	26.32	57.89	410.28	605.33	48.34	71.32	22.34	11.28
18	50,000	100,000	75,000	179	2,026	7.85	88.86	941.81	6,308.51	12.09	80.97	5	16	26.32	84.21	133.77	739.10	15.76	87.08	14.20	11.72
19	100,000	500,000	300,000	189	2,215	8.29	97.15	1,071.87	7,380.37	13.76	94.73	2	18	10.53	94.74	100.86	839.95	11.88	98.97	9.41	11.38
20	500,000	UP		65	2,280	2.85	100.00	410.82	7,791.19	5.27	100.00	1	19	5.26	100.00	8.77	848.73	1.03	100.00	2.14	10.89
				2,280				7,791.19				19				848.73				10.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.08	2.08	0.33	0.33	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.08	4.17	0.02	0.35	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.08	6.25	0.09	0.45	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.08	8.33	0.02	0.47	0.01	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	4.17	12.50	0.07	0.54	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.08	14.58	1.58	2.11	0.55	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.08	16.67	1.76	3.87	0.62	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	4.17	20.83	0.66	4.53	0.23	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	13	6.25	27.08	8.07	12.60	2.83	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.08	29.17	1.26	13.86	0.44	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.08	31.25	2.07	15.93	0.73	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	17	4.17	35.42	38.51	54.44	13.50	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	4.17	39.58	15.19	69.63	5.32	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	2.08	41.67	0.16	69.79	0.06	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	2.08	43.75	3.51	73.30	1.23	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	32	22.92	66.67	37.14	110.44	13.02	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	34	4.17	70.83	0.57	111.01	0.20	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	40	12.50	83.33	76.31	187.32	26.75	65.67	1	1	100.00	100.00	243.42	243.42	100.00	100.00	319.00	129.95
19	100,000	500,000	300,000	4	44	8.33	91.67	23.84	211.16	8.36	74.03	0	1	0.00	100.00	0.00	243.42	0.00	100.00	0.00	115.28
20	500,000	UP		4	48	8.33	100.00	74.09	285.26	25.97	100.00	0	1	0.00	100.00	0.00	243.42	0.00	100.00	0.00	85.33
				48				285.26				1				243.42				85.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	85.39	85.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	77	1.12	86.52	0.50	0.50	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	78	1.12	87.64	0.66	1.16	1.13	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	79	1.12	88.76	0.00	1.16	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	80	1.12	89.89	0.00	1.16	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	81	1.12	91.01	2.74	3.90	4.64	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	82	1.12	92.13	1.82	5.72	3.08	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	83	1.12	93.26	5.48	11.20	9.27	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	84	1.12	94.38	3.64	14.83	6.16	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	85	1.12	95.51	12.05	26.88	20.40	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	86	1.12	96.63	7.78	34.66	13.17	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	87	1.12	97.75	6.55	41.21	11.08	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	88	1.12	98.88	9.86	51.06	16.69	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	89	1.12	100.00	8.00	59.06	13.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					89				59.06				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.43	9.43	0.42	0.42	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	36	24.53	33.96	2.92	3.34	2.56	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	46	9.43	43.40	2.42	5.76	2.12	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	58	11.32	54.72	4.13	9.90	3.62	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	66	7.55	62.26	4.16	14.06	3.65	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	72	5.66	67.92	5.33	19.39	4.68	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	80	7.55	75.47	10.41	29.80	9.13	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	88	7.55	83.02	12.09	41.89	10.61	36.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	90	1.89	84.91	1.02	42.92	0.90	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	91	0.94	85.85	0.72	43.64	0.63	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	95	3.77	89.62	15.55	59.19	13.64	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	96	0.94	90.57	3.56	62.75	3.12	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	97	0.94	91.51	3.22	65.97	2.83	57.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	98	0.94	92.45	4.98	70.96	4.37	62.24	2	2	20.00	20.00	3.79	3.79	14.82	14.82	76.04	5.34
15	7,500	10,000	8,750	1	99	0.94	93.40	11.00	81.96	9.65	71.89	0	2	0.00	20.00	0.00	3.79	0.00	14.82	0.00	4.62
16	10,000	20,000	15,000	1	100	0.94	94.34	17.01	98.96	14.92	86.81	2	4	20.00	40.00	16.71	20.50	65.37	80.19	98.28	20.72
17	20,000	50,000	35,000	1	101	0.94	95.28	1.56	100.52	1.37	88.18	3	7	30.00	70.00	2.06	22.57	8.07	88.26	132.49	22.45
18	50,000	100,000	75,000	1	102	0.94	96.23	1.01	101.53	0.88	89.06	0	7	0.00	70.00	0.00	22.57	0.00	88.26	0.00	22.23
19	100,000	500,000	300,000	1	103	0.94	97.17	6.18	107.71	5.42	94.49	1	8	10.00	80.00	1.25	23.82	4.90	93.16	20.26	22.11
20	500,000	UP		3	106	2.83	100.00	6.29	114.00	5.51	100.00	2	10	20.00	100.00	1.75	25.57	6.84	100.00	27.84	22.43
				106				114.00				10				25.57				22.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.08	0.08	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.73	0.81	1.41	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	3.57	4.38	6.86	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	2.19	6.57	4.22	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	3.25	9.82	6.26	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	8.38	18.20	16.12	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	13.24	31.45	25.49	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	20.51	51.96	39.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				51.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	1.45	1.45	5.57	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	2.50	3.95	9.62	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.50	5.45	5.77	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	4.12	9.57	15.86	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.03	9.60	0.13	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	0.03	9.63	0.13	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	3.22	12.85	12.37	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	5.79	18.64	22.27	71.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	6.43	25.07	24.74	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	0.46	25.53	1.77	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.46	25.99	1.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				25.99				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	256	256	8.35	8.35	36.15	36.15	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	46	302	1.50	9.85	1.24	37.38	0.03	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	73	375	2.38	12.23	21.52	58.91	0.44	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	67	442	2.19	14.42	2.82	61.73	0.06	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	506	2.09	16.51	7.53	69.25	0.15	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	96	602	3.13	19.64	13.53	82.79	0.28	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	59	661	1.92	21.57	21.84	104.62	0.45	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	130	791	4.24	25.81	47.94	152.56	0.99	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	86	877	2.81	28.61	93.71	246.27	1.93	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	49	926	1.60	30.21	36.47	282.74	0.75	5.82	1	1	7.69	7.69	0.20	0.20	0.04	0.04	0.55	0.07
11	2,500	3,000	2,750	38	964	1.24	31.45	50.13	332.87	1.03	6.85	0	1	0.00	7.69	0.00	0.20	0.00	0.04	0.00	0.06
12	3,000	4,000	3,500	159	1,123	5.19	36.64	152.06	484.93	3.13	9.97	0	1	0.00	7.69	0.00	0.20	0.00	0.04	0.00	0.04
13	4,000	5,000	4,500	109	1,232	3.56	40.20	133.84	618.77	2.75	12.73	0	1	0.00	7.69	0.00	0.20	0.00	0.04	0.00	0.03
14	5,000	7,500	6,250	254	1,486	8.29	48.48	288.69	907.45	5.94	18.66	2	3	15.38	23.08	28.73	28.93	6.08	6.12	9.95	3.19
15	7,500	10,000	8,750	125	1,611	4.08	52.56	253.29	1,160.74	5.21	23.87	1	4	7.69	30.77	18.24	47.17	3.86	9.99	7.20	4.06
16	10,000	20,000	15,000	366	1,977	11.94	64.50	861.06	2,021.80	17.71	41.58	0	4	0.00	30.77	0.00	47.17	0.00	9.99	0.00	2.33
17	20,000	50,000	35,000	373	2,350	12.17	76.67	883.86	2,905.66	18.18	59.76	2	6	15.38	46.15	25.29	72.46	5.35	15.34	2.86	2.49
18	50,000	100,000	75,000	207	2,557	6.75	83.43	702.65	3,608.31	14.45	74.21	2	8	15.38	61.54	18.24	90.70	3.86	19.20	2.60	2.51
19	100,000	500,000	300,000	321	2,878	10.47	93.90	932.93	4,541.24	19.19	93.40	4	12	30.77	92.31	25.40	116.11	5.38	24.58	2.72	2.56
20	500,000	UP		187	3,065	6.10	100.00	320.81	4,862.05	6.60	100.00	1	13	7.69	100.00	356.25	472.36	75.42	100.00	111.05	9.72
				3,065				4,862.05				13				472.36				9.72	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	15.00	15.00	31.04	31.04	5.75	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	45	63	37.50	52.50	208.06	239.10	38.54	44.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	72	7.50	60.00	29.66	268.76	5.49	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	73	0.83	60.83	1.19	269.95	0.22	50.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	79	5.00	65.83	1.64	271.59	0.30	50.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	81	1.67	67.50	1.12	272.71	0.21	50.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	83	1.67	69.17	3.84	276.55	0.71	51.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	86	2.50	71.67	13.73	290.27	2.54	53.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	88	1.67	73.33	2.39	292.66	0.44	54.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	90	1.67	75.00	2.02	294.68	0.37	54.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	91	0.83	75.83	0.86	295.55	0.16	54.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	95	3.33	79.17	3.25	298.80	0.60	55.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	96	0.83	80.00	3.53	302.33	0.65	56.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	99	2.50	82.50	14.67	316.99	2.72	58.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	106	5.83	88.33	22.28	339.27	4.13	62.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	111	4.17	92.50	65.47	404.74	12.13	74.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	115	3.33	95.83	37.81	442.55	7.00	81.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	119	3.33	99.17	78.09	520.64	14.47	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	120	0.83	100.00	19.19	539.82	3.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	120	0.00	100.00	0.00	539.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				120				539.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.14	7.14	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	10.71	17.86	0.51	0.78	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.79	19.64	0.21	0.99	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	5.36	25.00	1.09	2.08	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	3.57	28.57	0.71	2.79	0.13	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	19	5.36	33.93	6.43	9.22	1.16	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.79	35.71	3.21	12.43	0.58	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	28	14.29	50.00	34.52	46.96	6.22	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	1.79	51.79	5.29	52.25	0.95	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	33	7.14	58.93	77.15	129.40	13.90	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	36	5.36	64.29	2.25	131.65	0.41	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	38	3.57	67.86	112.14	243.79	20.21	43.94	15	15	93.75	93.75	126.92	126.92	94.96	94.96	113.18	52.06
13	4,000	5,000	4,500	2	40	3.57	71.43	0.50	244.29	0.09	44.03	0	15	0.00	93.75	0.00	126.92	0.00	94.96	0.00	51.95
14	5,000	7,500	6,250	3	43	5.36	76.79	7.47	251.76	1.35	45.38	0	15	0.00	93.75	0.00	126.92	0.00	94.96	0.00	50.41
15	7,500	10,000	8,750	7	50	12.50	89.29	271.42	523.17	48.92	94.30	1	16	6.25	100.00	6.74	133.66	5.04	100.00	2.48	25.55
16	10,000	20,000	15,000	4	54	7.14	96.43	28.04	551.21	5.05	99.35	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	24.25
17	20,000	50,000	35,000	2	56	3.57	100.00	3.61	554.82	0.65	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	24.09
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	554.82	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	24.09
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	554.82	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	24.09
20	500,000	UP		0	56	0.00	100.00	0.00	554.82	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	24.09
				56				554.82				16				133.66				24.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.44	1.44	0.11	0.11	0.01	0.01	1	1	16.67	16.67	9.90	9.90	16.22	16.22	8971.63	8971.63
2	50	100	75	1	6	0.29	1.73	0.16	0.27	0.01	0.01	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	3629.18
3	100	200	150	10	16	2.88	4.61	2.14	2.41	0.12	0.13	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	410.65
4	200	300	250	13	29	3.75	8.36	3.71	6.12	0.20	0.34	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	161.77
5	300	500	400	10	39	2.88	11.24	3.66	9.78	0.20	0.54	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	101.18
6	500	750	625	28	67	8.07	19.31	17.10	26.88	0.94	1.47	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	36.82
7	750	1,000	875	21	88	6.05	25.36	18.62	45.50	1.02	2.49	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	21.75
8	1,000	1,500	1,250	33	121	9.51	34.87	60.05	105.55	3.29	5.78	1	2	16.67	33.33	25.55	35.45	41.88	58.10	42.54	33.58
9	1,500	2,000	1,750	21	142	6.05	40.92	48.76	154.31	2.67	8.45	0	2	0.00	33.33	0.00	35.45	0.00	58.10	0.00	22.97
10	2,000	2,500	2,250	13	155	3.75	44.67	43.65	197.96	2.39	10.84	1	3	16.67	50.00	4.90	40.35	8.03	66.13	11.22	20.38
11	2,500	3,000	2,750	18	173	5.19	49.86	51.54	249.50	2.82	13.66	1	4	16.67	66.67	0.14	40.49	0.23	66.36	0.28	16.23
12	3,000	4,000	3,500	19	192	5.48	55.33	78.87	328.37	4.32	17.98	0	4	0.00	66.67	0.00	40.49	0.00	66.36	0.00	12.33
13	4,000	5,000	4,500	12	204	3.46	58.79	75.47	403.84	4.13	22.12	1	5	16.67	83.33	16.16	56.64	26.48	92.84	21.41	14.03
14	5,000	7,500	6,250	45	249	12.97	71.76	298.24	702.08	16.33	38.45	1	6	16.67	100.00	4.37	61.01	7.16	100.00	1.46	8.69
15	7,500	10,000	8,750	22	271	6.34	78.10	227.24	929.32	12.45	50.90	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	6.56
16	10,000	20,000	15,000	32	303	9.22	87.32	313.38	1,242.70	17.16	68.06	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	4.91
17	20,000	50,000	35,000	34	337	9.80	97.12	509.59	1,752.30	27.91	95.97	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.48
18	50,000	100,000	75,000	5	342	1.44	98.56	72.62	1,824.92	3.98	99.95	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.34
19	100,000	500,000	300,000	2	344	0.58	99.14	0.03	1,824.95	0.00	99.95	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.34
20	500,000	UP		3	347	0.86	100.00	0.95	1,825.90	0.05	100.00	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.34
				347				1,825.90				6				61.01				3.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	15.96	15.96	1.16	1.16	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	23	8.51	24.47	0.49	1.65	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	30	7.45	31.91	0.89	2.54	0.06	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	31	1.06	32.98	0.06	2.60	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	32	1.06	34.04	0.06	2.66	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	33	1.06	35.11	0.67	3.33	0.04	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	34	1.06	36.17	0.90	4.23	0.06	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	35	1.06	37.23	0.63	4.86	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	36	1.06	38.30	1.18	6.04	0.08	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	1.06	39.36	3.48	9.53	0.23	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	1.06	40.43	4.71	14.24	0.32	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	39	1.06	41.49	2.36	16.60	0.16	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	1.06	42.55	2.33	18.92	0.16	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	41	1.06	43.62	24.52	43.45	1.64	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	42	1.06	44.68	28.60	72.05	1.91	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	50	8.51	53.19	105.43	177.47	7.05	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	59	9.57	62.77	187.48	364.95	12.54	24.41	1	1	33.33	33.33	19.31	19.31	1.44	1.44	10.30	5.29
18	50,000	100,000	75,000	10	69	10.64	73.40	280.90	645.85	18.79	43.20	0	1	0.00	33.33	0.00	19.31	0.00	1.44	0.00	2.99
19	100,000	500,000	300,000	10	79	10.64	84.04	96.27	742.12	6.44	49.64	1	2	33.33	66.67	640.82	660.13	47.87	49.32	665.67	88.95
20	500,000	UP		15	94	15.96	100.00	752.76	1,494.88	50.36	100.00	1	3	33.33	100.00	678.45	1,338.58	50.68	100.00	90.13	89.54
				94				1,494.88				3				1,338.58				89.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	4.62	4.62	29.22	29.22	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.29	4.91	0.50	29.71	0.03	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	20	0.87	5.78	0.50	30.21	0.03	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	0.87	6.65	0.55	30.76	0.04	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	24	0.29	6.94	0.13	30.89	0.01	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	2.89	9.83	1.74	32.63	0.11	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	44	2.89	12.72	3.15	35.77	0.21	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	52	2.31	15.03	4.09	39.86	0.27	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	53	0.29	15.32	2.97	42.83	0.20	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	57	1.16	16.47	2.40	45.24	0.16	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	61	1.16	17.63	8.85	54.09	0.58	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	62	0.29	17.92	1.16	55.25	0.08	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	63	0.29	18.21	7.23	62.48	0.48	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	68	1.45	19.65	25.81	88.29	1.70	5.80	2	2	7.69	7.69	1,415.74	1,415.74	5.42	5.42	5484.80	1603.43
15	7,500	10,000	8,750	8	76	2.31	21.97	29.37	117.67	1.93	7.74	0	2	0.00	7.69	0.00	1,415.74	0.00	5.42	0.00	1203.19
16	10,000	20,000	15,000	13	89	3.76	25.72	94.00	211.67	6.18	13.91	0	2	0.00	7.69	0.00	1,415.74	0.00	5.42	0.00	668.86
17	20,000	50,000	35,000	61	150	17.63	43.35	231.84	443.51	15.24	29.16	1	3	3.85	11.54	54.69	1,470.43	0.21	5.63	23.59	331.55
18	50,000	100,000	75,000	51	201	14.74	58.09	286.17	729.68	18.81	47.97	5	8	19.23	30.77	6,048.23	7,518.66	23.16	28.79	2113.52	1030.41
19	100,000	500,000	300,000	111	312	32.08	90.17	634.16	1,363.83	41.69	89.66	14	22	53.85	84.62	7,682.52	15,201.18	29.42	58.21	1211.45	1114.59
20	500,000	UP		34	346	9.83	100.00	157.30	1,521.13	10.34	100.00	4	26	15.38	100.00	10,914.65	26,115.82	41.79	100.00	6938.70	1716.87
				346				1,521.13				26				26,115.82				1716.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	16.67	16.67	1.41	1.41	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.56	22.22	2.82	4.24	3.53	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.56	27.78	2.82	7.06	3.53	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.56	33.33	2.82	9.88	3.53	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.56	38.89	0.37	10.25	0.46	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.56	44.44	7.33	17.58	9.17	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.56	50.00	0.34	17.92	0.42	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.56	55.56	6.82	24.74	8.53	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.56	61.11	22.40	47.14	28.00	58.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.56	66.67	1.11	48.25	1.39	60.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.56	72.22	24.07	72.32	30.10	90.42	1	1	50.00	50.00	113.00	113.00	62.54	62.54	469.39	156.24
12	3,000	4,000	3,500	1	14	5.56	77.78	1.20	73.52	1.49	91.92	0	1	0.00	50.00	0.00	113.00	0.00	62.54	0.00	153.70
13	4,000	5,000	4,500	1	15	5.56	83.33	0.91	74.43	1.14	93.05	0	1	0.00	50.00	0.00	113.00	0.00	62.54	0.00	151.83
14	5,000	7,500	6,250	1	16	5.56	88.89	0.91	75.34	1.14	94.19	1	2	50.00	100.00	67.68	180.68	37.46	100.00	7451.63	239.83
15	7,500	10,000	8,750	1	17	5.56	94.44	2.41	77.74	3.01	97.20	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	232.41
16	10,000	20,000	15,000	1	18	5.56	100.00	2.24	79.98	2.80	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90
20	500,000	UP		0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	180.68	0.00	100.00	0.00	225.90
				18				79.98				2				180.68				225.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	7.63	7.63	3.56	3.56	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.40	8.03	0.05	3.61	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.40	8.43	0.05	3.66	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.40	8.84	0.07	3.58	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	25	1.20	10.04	0.19	3.77	0.03	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	0.80	10.84	1.65	5.42	0.22	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	0.40	11.24	7.62	13.04	1.03	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	0.40	11.65	12.19	25.23	1.66	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	35	2.41	14.06	12.77	38.00	1.73	5.16	1	1	6.25	6.25	27.00	27.00	0.40	0.40	211.43	71.05
10	2,000	2,500	2,250	1	36	0.40	14.46	2.70	40.70	0.37	5.53	0	1	0.00	6.25	0.00	27.00	0.00	0.40	0.00	66.34
11	2,500	3,000	2,750	1	37	0.40	14.86	6.10	46.80	0.83	6.36	0	1	0.00	6.25	0.00	27.00	0.00	0.40	0.00	57.70
12	3,000	4,000	3,500	1	38	0.40	15.26	3.81	50.61	0.52	6.87	1	2	6.25	12.50	0.00	27.00	0.00	0.40	0.00	53.35
13	4,000	5,000	4,500	3	41	1.20	16.47	16.39	66.99	2.23	9.10	0	2	0.00	12.50	0.00	27.00	0.00	0.40	0.00	40.30
14	5,000	7,500	6,250	1	42	0.40	16.87	4.84	71.84	0.66	9.76	0	2	0.00	12.50	0.00	27.00	0.00	0.40	0.00	37.58
15	7,500	10,000	8,750	1	43	0.40	17.27	2.28	74.12	0.31	10.07	0	2	0.00	12.50	0.00	27.00	0.00	0.40	0.00	36.43
16	10,000	20,000	15,000	8	51	3.21	20.48	1.68	75.80	0.23	10.29	1	3	6.25	18.75	0.00	27.00	0.00	0.40	0.00	35.62
17	20,000	50,000	35,000	66	117	26.51	46.99	284.68	360.48	38.66	48.95	3	6	18.75	37.50	220.00	247.00	3.27	3.67	77.28	68.52
18	50,000	100,000	75,000	38	155	15.26	62.25	107.56	468.03	14.61	63.56	5	11	31.25	68.75	122.21	369.21	1.82	5.49	113.62	78.89
19	100,000	500,000	300,000	88	243	35.34	97.59	255.79	723.82	34.74	98.30	5	16	31.25	100.00	6,355.57	6,724.78	94.51	100.00	2484.73	929.07
20	500,000	UP		6	249	2.41	100.00	12.54	736.35	1.70	100.00	0	16	0.00	100.00	0.00	6,724.78	0.00	100.00	0.00	913.26
				249				736.35				16				6,724.78				913.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	127	127	8.69	8.69	9.63	9.63	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	149	1.51	10.20	58.93	49.31	0.74	0.62	2	2	5.41	5.41	954,817.84	954,817.84	93.77	93.77	1620150.04	1936467.28
3	100	200	150	13	162	0.89	11.09	14.54	63.85	0.18	0.80	0	2	0.00	5.41	0.00	954,817.84	0.00	93.77	0.00	1495372.62
4	200	300	250	27	189	1.85	12.94	3.23	67.08	0.04	0.84	0	2	0.00	5.41	0.00	954,817.84	0.00	93.77	0.00	1423397.07
5	300	500	400	29	218	1.98	14.92	5.45	72.53	0.07	0.91	1	3	2.70	8.11	110.00	954,927.84	0.01	93.78	2017.57	1316554.77
6	500	750	625	18	236	1.23	16.15	11.50	84.04	0.14	1.06	0	3	0.00	8.11	0.00	954,927.84	0.00	93.78	0.00	1136332.51
7	750	1,000	875	32	268	2.19	18.34	25.44	109.48	0.32	1.38	1	4	2.70	10.81	305.97	955,233.81	0.03	93.81	1202.63	872535.31
8	1,000	1,500	1,250	49	317	3.35	21.70	73.69	183.17	0.93	2.30	0	4	0.00	10.81	0.00	955,233.81	0.00	93.81	0.00	521502.65
9	1,500	2,000	1,750	24	341	1.64	23.34	63.35	246.52	0.80	3.10	0	4	0.00	10.81	0.00	955,233.81	0.00	93.81	0.00	387488.03
10	2,000	2,500	2,250	18	359	1.23	24.57	25.01	271.53	0.31	3.41	0	4	0.00	10.81	0.00	955,233.81	0.00	93.81	0.00	351791.99
11	2,500	3,000	2,750	26	385	1.78	26.35	75.83	347.36	0.95	4.37	0	4	0.00	10.81	0.00	955,233.81	0.00	93.81	0.00	274995.33
12	3,000	4,000	3,500	31	416	2.12	28.47	85.45	432.82	1.07	5.44	1	5	2.70	13.51	29.89	955,263.70	0.00	93.82	34.98	220708.88
13	4,000	5,000	4,500	18	434	1.23	29.71	262.33	170.48	3.30	2.14	1	6	2.70	16.22	200.00	955,463.70	0.02	93.84	76.24	560446.79
14	5,000	7,500	6,250	31	465	2.12	31.83	104.98	275.46	1.32	3.46	1	7	2.70	18.92	117.20	955,580.90	0.01	93.85	111.64	346904.72
15	7,500	10,000	8,750	50	515	3.42	35.25	389.75	665.21	4.90	8.36	0	7	0.00	18.92	0.00	955,580.90	0.00	93.85	0.00	143650.14
16	10,000	20,000	15,000	144	659	9.86	45.11	1,164.38	1,829.59	14.64	23.00	5	12	13.51	32.43	5,588.14	961,169.04	0.55	94.40	479.93	52534.68
17	20,000	50,000	35,000	168	827	11.50	56.61	2,044.56	3,874.15	25.70	48.71	3	15	8.11	40.54	9,649.92	970,818.96	0.95	95.34	471.98	25058.91
18	50,000	100,000	75,000	120	947	8.21	64.82	928.13	4,802.27	11.67	60.37	7	22	18.92	59.46	1,330.65	972,149.61	0.13	95.47	143.37	20243.53
19	100,000	500,000	300,000	294	1,241	20.12	84.94	1,953.52	6,755.80	24.56	84.93	9	31	24.32	83.78	38,748.27	1,010,897.88	3.81	99.28	1983.51	14963.41
20	500,000	UP		220	1,461	15.06	100.00	1,198.34	7,954.14	15.07	100.00	6	37	16.22	100.00	7,328.53	1,018,226.41	0.72	100.00	611.56	12801.21
				1,461				7,954.14				37				1,018,226.41				12801.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.45	6.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.61	8.06	9.65	9.65	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.61	9.68	0.00	9.65	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.61	11.29	32.67	42.32	0.69	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.61	12.90	32.97	75.29	0.70	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.61	14.52	0.30	75.59	0.01	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.61	16.13	0.83	76.42	0.02	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.61	17.74	11.48	87.90	0.24	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.61	19.35	0.00	87.90	0.00	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.61	20.97	20.76	108.66	0.44	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.61	22.58	13.42	122.08	0.28	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.61	24.19	0.00	122.08	0.00	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	1.61	25.81	23.65	145.74	0.50	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	1.61	27.42	60.87	206.61	1.29	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	1.61	29.03	60.89	267.50	1.29	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	1.61	30.65	0.00	267.50	0.00	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	1.61	32.26	0.00	267.50	0.00	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	33	20.97	53.23	706.42	973.92	14.94	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	53	32.26	85.48	2,319.32	3,293.24	49.05	69.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	62	14.52	100.00	1,435.27	4,728.51	30.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				62				4,728.51				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.44	4.44	48.70	48.70	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.44	4.89	0.02	48.72	0.00	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	14	1.33	6.22	0.14	48.86	0.01	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.44	6.67	0.15	48.71	0.01	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	18	1.33	8.00	0.27	48.44	0.01	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	0.44	8.44	0.03	48.41	0.00	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	1.33	9.78	0.05	48.46	0.00	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	29	3.11	12.89	0.53	48.99	0.03	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	0.44	13.33	2.76	51.75	0.14	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	0.44	13.78	0.60	52.35	0.03	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	0.44	14.22	9.15	61.50	0.48	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	0.44	14.67	2.46	63.96	0.13	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	0.44	15.11	4.23	68.19	0.22	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	37	1.33	16.44	0.16	68.35	0.01	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	39	0.89	17.33	0.00	68.35	0.00	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	54	6.67	24.00	74.14	142.49	3.89	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	79	11.11	35.11	69.00	211.49	3.62	11.09	2	2	25.00	25.00	60.00	60.00	1.31	1.31	86.95	28.37
18	50,000	100,000	75,000	23	102	10.22	45.33	90.04	301.53	4.72	15.82	0	2	0.00	25.00	0.00	60.00	0.00	1.31	0.00	19.90
19	100,000	500,000	300,000	47	149	20.89	66.22	227.35	528.88	11.93	27.74	1	3	12.50	37.50	13.85	73.85	0.30	1.62	6.09	13.96
20	500,000	UP		76	225	33.78	100.00	1,377.35	1,906.23	72.26	100.00	5	8	62.50	100.00	4,488.99	4,562.83	98.38	100.00	325.91	239.36
				225				1,906.23				8				4,562.83				239.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.88	6.88	14.34	14.34	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.53	7.41	0.18	14.16	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.53	7.94	0.22	14.38	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.53	8.47	1.36	15.74	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.53	8.99	0.78	16.52	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	0.53	9.52	0.01	16.52	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	0.53	10.05	0.48	17.01	0.01	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	0.53	10.58	5.44	22.44	0.13	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	0.53	11.11	1.11	23.55	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	0.53	11.64	0.90	24.45	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	0.53	12.17	15.44	39.89	0.36	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	0.53	12.70	34.54	74.43	0.80	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	0.53	13.23	0.25	74.68	0.01	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	29	2.12	15.34	24.68	99.36	0.57	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	0.53	15.87	25.31	124.67	0.59	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	38	4.23	20.11	301.04	425.71	7.00	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	59	11.11	31.22	396.56	822.27	9.22	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	80	11.11	42.33	2,606.06	3,428.32	60.62	79.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	83	163	43.92	86.24	722.87	4,151.20	16.81	96.56	1	1	100.00	100.00	6.79	6.79	100.00	100.00	0.94	0.16
20	500,000	UP		26	189	13.76	100.00	147.83	4,299.03	3.44	100.00	0	1	0.00	100.00	0.00	6.79	0.00	100.00	0.00	0.16
				189				4,299.03				1				6.79				0.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	18.18	18.18	2.62	2.62	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.27	20.45	17.30	19.92	0.71	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.27	22.73	32.06	51.97	1.32	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	2.27	25.00	0.34	52.32	0.01	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	2.27	27.27	0.38	52.69	0.02	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	2.27	29.55	1.08	53.77	0.04	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.27	31.82	1.19	54.96	0.05	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	2.27	34.09	17.60	72.56	0.73	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	2.27	36.36	15.92	88.49	0.66	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.27	38.64	30.15	118.64	1.24	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	2.27	40.91	23.65	142.29	0.98	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	2.27	43.18	23.65	165.95	0.98	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.27	45.45	4.90	170.85	0.20	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.27	47.73	2.00	172.85	0.08	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.27	50.00	5.79	178.64	0.24	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	2.27	52.27	2.00	180.64	0.08	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	2.27	54.55	27.51	208.15	1.14	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	2.27	56.82	9.50	217.65	0.39	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	32	15.91	72.73	1,661.48	1,879.13	68.60	77.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	44	27.27	100.00	542.75	2,421.89	22.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				2,421.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	10.39	10.39	43.64	43.64	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	56	1.02	11.41	0.61	44.25	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	62	1.22	12.63	1.78	46.03	0.04	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	72	2.04	14.66	4.85	50.87	0.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	86	2.85	17.52	8.24	59.11	0.18	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	91	1.02	18.53	6.43	65.54	0.14	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	95	0.81	19.35	0.05	65.59	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	110	3.05	22.40	32.06	97.65	0.70	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	123	2.65	25.05	29.61	127.27	0.65	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	130	1.43	26.48	25.66	152.93	0.56	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	131	0.20	26.68	0.59	153.52	0.01	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	137	1.22	27.90	16.09	169.62	0.35	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	147	2.04	29.94	31.91	201.52	0.70	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	154	1.43	31.36	47.99	249.51	1.05	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	181	5.50	36.86	108.14	357.66	2.37	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	61	242	12.42	49.29	891.86	1,249.52	19.55	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	91	333	18.53	67.82	1,158.67	2,408.20	25.39	52.78	1	1	16.67	16.67	301.64	301.64	24.52	24.52	26.03	12.53
18	50,000	100,000	75,000	39	372	7.94	75.76	1,441.14	3,849.34	31.58	84.36	1	2	16.67	33.33	49.86	351.50	4.05	28.58	3.46	9.13
19	100,000	500,000	300,000	97	469	19.76	95.52	670.63	4,519.97	14.70	99.06	4	6	66.67	100.00	878.50	1,230.00	71.42	100.00	131.00	27.21
20	500,000	UP		22	491	4.48	100.00	43.00	4,562.97	0.94	100.00	0	6	0.00	100.00	0.00	1,230.00	0.00	100.00	0.00	26.96
				491				4,562.97				6				1,230.00				26.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.27	7.27	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.91	8.18	0.09	0.23	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.91	9.09	0.04	0.26	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.91	10.00	1.80	2.06	0.18	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	34	20.91	30.91	24.37	26.43	2.39	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	35	0.91	31.82	0.79	27.22	0.08	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	40	4.55	36.36	11.18	38.40	1.10	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	44	3.64	40.00	11.58	49.97	1.14	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	45	0.91	40.91	0.00	49.97	0.00	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	46	0.91	41.82	1.46	51.43	0.14	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	47	0.91	42.73	1.46	52.89	0.14	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	48	0.91	43.64	4.54	57.42	0.44	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	0.91	44.55	0.00	57.42	0.00	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	51	1.82	46.36	5.39	62.82	0.53	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	52	0.91	47.27	17.22	80.04	1.69	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	73	19.09	66.36	180.43	260.47	17.70	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	86	11.82	78.18	190.30	450.77	18.67	44.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	96	9.09	87.27	280.88	731.65	27.55	71.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	109	11.82	99.09	286.60	1,018.25	28.11	99.89	2	2	100.00	100.00	196.75	196.75	100.00	100.00	68.65	19.32
20	500,000	UP		1	110	0.91	100.00	1.14	1,019.39	0.11	100.00	0	2	0.00	100.00	0.00	196.75	0.00	100.00	0.00	19.30
				110				1,019.39				2				196.75				19.30	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.93	0.93	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.34	4.27	4.01	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	59.72	63.99	71.70	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	19.30	83.28	23.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				83.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	2.06	2.06	0.51	0.51	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	96	0.94	3.00	0.60	1.11	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	494	590	15.42	18.42	20.55	21.66	2.69	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	362	952	11.30	29.72	21.53	43.19	2.82	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	372	1,324	11.61	41.34	40.07	83.26	5.24	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	551	1,875	17.20	58.54	100.61	183.87	13.16	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	869	2,744	27.13	85.67	204.61	388.48	26.77	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	341	3,085	10.65	96.32	131.70	520.18	17.23	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	3,124	1.22	97.53	4.98	515.21	0.65	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	3,131	0.22	97.75	32.74	547.95	4.28	71.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	3,135	0.12	97.88	14.96	562.91	1.96	73.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	3,138	0.09	97.97	7.65	570.55	1.00	74.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	3,142	0.12	98.10	0.77	571.33	0.10	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	3,146	0.12	98.22	0.00	571.33	0.00	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	3,147	0.03	98.25	22.29	593.62	2.92	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	3,157	0.31	98.56	0.01	593.62	0.00	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	3,176	0.59	99.16	31.77	625.39	4.16	81.82	2	2	22.22	22.22	1.12	1.12	7.53	7.53	3.52	0.18
18	50,000	100,000	75,000	9	3,185	0.28	99.44	63.54	688.93	8.31	90.13	2	4	22.22	44.44	5.32	6.44	35.91	43.44	8.38	0.93
19	100,000	500,000	300,000	14	3,199	0.44	99.88	75.23	764.16	9.84	99.98	4	8	44.44	88.89	6.97	13.41	47.02	90.46	9.27	1.76
20	500,000	UP		4	3,203	0.12	100.00	0.19	764.35	0.02	100.00	1	9	11.11	100.00	1.41	14.83	9.54	100.00	764.30	1.94
				3,203				764.35				9				14.83				1.94	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.92	1.92	1.44	1.44	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	3.85	5.77	1.17	2.61	0.57	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	7.69	13.46	0.62	3.23	0.30	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.92	15.38	0.20	3.44	0.10	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	3.85	19.23	1.07	2.37	0.51	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	19	17.31	36.54	6.11	8.48	2.95	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.92	38.46	0.61	9.09	0.29	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	25	9.62	48.08	6.37	15.46	3.07	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	28	5.77	53.85	1.07	16.53	0.52	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	1.92	55.77	3.36	19.89	1.62	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.92	57.69	7.34	27.22	3.54	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	34	7.69	65.38	7.68	34.90	3.70	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	38	7.69	73.08	43.38	78.28	20.92	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	39	1.92	75.00	16.89	95.17	8.14	45.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	40	1.92	76.92	28.95	124.12	13.96	59.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	43	5.77	82.69	44.10	168.22	21.26	81.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	45	3.85	86.54	1.21	169.43	0.58	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	46	1.92	88.46	4.77	174.20	2.30	83.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	50	7.69	96.15	24.16	198.36	11.65	95.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	52	3.85	100.00	9.04	207.40	4.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				207.40				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.63	13.16	0.65	0.65	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.63	15.79	2.68	2.03	1.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.63	18.42	0.12	2.15	0.06	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.63	21.05	1.71	3.86	0.88	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.63	23.68	2.68	6.54	1.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.63	26.32	2.68	3.86	1.39	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.63	28.95	2.68	1.17	1.39	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.63	31.58	0.65	1.83	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.63	34.21	0.65	2.48	0.34	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.63	36.84	0.65	1.83	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.63	39.47	11.04	12.87	5.72	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.63	42.11	2.21	15.08	1.14	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.63	44.74	1.68	16.76	0.87	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.63	47.37	5.48	22.24	2.84	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.63	50.00	5.37	27.61	2.78	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	31	31.58	81.58	72.09	99.70	37.35	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	35	10.53	92.11	71.28	170.99	36.93	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	37	5.26	97.37	2.22	173.21	1.15	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	38	2.63	100.00	19.82	193.02	10.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				193.02				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	6.96	6.96	12.62	12.62	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	13	1.27	8.23	6.95	19.56	0.68	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	15	1.27	9.49	5.05	24.61	0.49	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	17	1.27	10.76	0.94	25.55	0.09	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.63	11.39	1.52	27.07	0.15	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	20	1.27	12.66	3.56	30.63	0.35	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	22	1.27	13.92	0.53	31.16	0.05	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	27	3.16	17.09	8.53	39.69	0.83	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	0.63	17.72	4.12	43.81	0.40	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	0.63	18.35	6.72	50.53	0.66	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	0.63	18.99	7.73	58.26	0.75	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	33	1.90	20.89	27.12	85.38	2.65	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	0.63	21.52	11.12	96.50	1.09	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	0.63	22.15	0.26	96.76	0.03	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	41	3.80	25.95	45.51	142.27	4.44	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	60	12.03	37.97	176.15	318.42	17.20	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	80	12.66	50.63	152.28	470.71	14.87	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	92	7.59	58.23	16.53	487.23	1.61	47.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	46	138	29.11	87.34	455.08	942.32	44.43	92.00	2	2	100.00	100.00	45.98	45.98	100.00	100.00	10.10	4.88
20	500,000	UP		20	158	12.66	100.00	81.98	1,024.29	8.00	100.00	0	2	0.00	100.00	0.00	45.98	0.00	100.00	0.00	4.49
				158				1,024.29				2				45.98				4.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	45.98	45.98	79.87	79.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.11	49.09	5.41	85.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	8.47	57.57	14.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				57.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.96	1.96	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	14	7.19	9.15	1.26	1.40	0.23	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	56	27.45	36.60	10.07	11.47	1.82	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	66	6.54	43.14	4.28	15.75	0.77	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	111	29.41	72.55	28.90	44.65	5.23	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	125	9.15	81.70	11.60	56.25	2.10	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	128	1.96	83.66	4.18	60.44	0.76	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	129	0.65	84.31	1.72	62.15	0.31	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	130	0.65	84.97	2.55	64.70	0.46	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	131	0.65	85.62	7.01	71.71	1.27	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	132	0.65	86.27	4.18	75.89	0.76	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	133	0.65	86.93	7.01	82.90	1.27	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	136	1.96	88.89	15.37	98.26	2.78	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	142	3.92	92.81	43.07	141.33	7.80	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	143	0.65	93.46	13.36	154.69	2.42	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	144	0.65	94.12	40.93	195.62	7.41	35.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	148	2.61	96.73	110.13	305.75	19.95	55.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	152	2.61	99.35	231.93	537.68	42.01	97.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	153	0.65	100.00	14.39	552.07	2.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	153	0.00	100.00	0.00	552.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				153				552.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.39	1.39	3.92	3.92	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.39	2.78	2.55	6.47	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.39	4.17	2.66	9.13	0.25	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.39	5.56	3.43	12.56	0.33	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.39	6.94	3.43	15.99	0.33	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.39	8.33	2.66	18.65	0.25	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.39	9.72	3.56	22.21	0.34	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.39	11.11	2.76	24.97	0.26	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.39	12.50	3.94	28.91	0.38	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.39	13.89	5.09	34.00	0.49	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.39	15.28	7.25	41.25	0.69	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.39	16.67	10.52	51.78	1.01	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.39	18.06	8.27	60.05	0.79	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.39	19.44	6.40	66.45	0.61	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	24	13.89	33.33	129.83	196.29	12.43	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	46	30.56	63.89	354.36	550.65	33.93	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	56	13.89	77.78	198.10	748.75	18.97	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	66	13.89	91.67	173.29	922.04	16.59	88.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	72	8.33	100.00	122.29	1,044.33	11.71	100.00	1	1	100.00	100.00	1.00	1.00	100.00	100.00	0.82	0.10
				72				1,044.33				1				1.00				0.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	4.61	4.61	22.21	22.21	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	52	1.24	5.84	4.45	26.66	0.13	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	84	3.60	9.44	0.87	27.53	0.02	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	103	2.13	11.57	6.99	34.52	0.20	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	130	3.03	14.61	9.09	43.60	0.26	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	148	2.02	16.63	10.24	53.85	0.29	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	173	2.81	19.44	1.61	52.23	0.05	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	96	269	10.79	30.22	40.03	92.26	1.13	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	38	307	4.27	34.49	30.71	122.97	0.86	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	42	349	4.72	39.21	21.84	144.81	0.61	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	362	1.46	40.67	22.85	167.66	0.64	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	49	411	5.51	46.18	79.58	247.24	2.24	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	435	2.70	48.88	63.90	311.14	1.80	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	52	487	5.84	54.72	82.54	393.68	2.32	11.07	1	1	10.00	10.00	1,310.32	1,310.32	25.30	25.30	1587.53	332.84
15	7,500	10,000	8,750	33	520	3.71	58.43	113.84	507.52	3.20	14.28	0	1	0.00	10.00	0.00	1,310.32	0.00	25.30	0.00	258.18
16	10,000	20,000	15,000	88	608	9.89	68.31	418.58	926.10	11.77	26.05	0	1	0.00	10.00	0.00	1,310.32	0.00	25.30	0.00	141.49
17	20,000	50,000	35,000	99	707	11.12	79.44	724.49	1,650.60	20.38	46.43	5	6	50.00	60.00	3,802.22	5,112.54	73.42	98.72	524.81	309.74
18	50,000	100,000	75,000	49	756	5.51	84.94	165.02	1,815.62	4.64	51.07	0	6	0.00	60.00	0.00	5,112.54	0.00	98.72	0.00	281.59
19	100,000	500,000	300,000	78	834	8.76	93.71	1,551.89	3,367.51	43.65	94.73	0	6	0.00	60.00	0.00	5,112.54	0.00	98.72	0.00	151.82
20	500,000	UP		56	890	6.29	100.00	187.51	3,555.02	5.27	100.00	4	10	40.00	100.00	66.31	5,178.85	1.28	100.00	35.37	145.68
				890				3,555.02				10				5,178.85				145.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	18.75	18.75	0.09	0.09	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.25	25.00	0.07	0.16	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	6.25	31.25	0.32	0.48	0.73	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	6.25	37.50	0.45	0.93	1.05	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	18.75	56.25	1.53	2.46	3.54	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	6.25	62.50	0.78	3.23	1.80	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	6.25	68.75	1.81	5.04	4.21	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	6.25	75.00	9.06	14.10	21.02	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	6.25	81.25	14.30	28.40	33.18	65.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	6.25	87.50	14.30	42.70	33.18	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	6.25	93.75	21.00	21.70	48.72	50.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	6.25	100.00	21.40	43.10	49.65	100.00	2	2	100.00	100.00	94.16	94.16	100.00	100.00	440.01	218.45
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
20	500,000	UP		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	94.16	0.00	100.00	0.00	218.45
				16				43.10				2				94.16				218.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.25	6.25	2.48	2.48	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	3.75	10.00	0.35	2.84	0.21	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	12	5.00	15.00	0.31	3.15	0.18	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	2.50	17.50	1.28	4.43	0.75	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	22	10.00	27.50	4.76	9.19	2.80	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	29	8.75	36.25	5.02	14.21	2.95	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	37	10.00	46.25	14.08	28.29	8.28	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	38	1.25	47.50	1.58	29.87	0.93	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	42	5.00	52.50	8.17	38.04	4.81	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	46	5.00	57.50	9.09	47.13	5.35	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	50	5.00	62.50	12.12	59.25	7.13	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	53	3.75	66.25	7.81	67.06	4.59	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	56	3.75	70.00	21.04	88.10	12.38	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	63	8.75	78.75	69.38	157.49	40.80	92.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	68	6.25	85.00	13.42	144.07	7.89	84.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	70	2.50	87.50	5.84	149.91	3.44	88.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	75	6.25	93.75	17.22	167.13	10.13	98.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	77	2.50	96.25	0.82	167.95	0.48	98.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	79	2.50	98.75	0.26	168.22	0.16	98.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	80	1.25	100.00	1.83	170.04	1.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				80				170.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	22.15	22.15	1.32	1.32	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	45	6.33	28.48	0.72	2.04	0.50	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	58	103	36.71	65.19	9.19	11.23	6.42	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	41	144	25.95	91.14	8.78	20.01	6.13	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	145	0.63	91.77	4.43	24.44	3.09	17.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	146	0.63	92.41	3.69	28.13	2.57	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	147	0.63	93.04	10.08	38.21	7.04	26.68	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	148	0.63	93.67	20.02	58.23	13.98	40.66	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	149	0.63	94.30	4.32	62.55	3.02	43.68	1	2	14.29	28.57	0.42	0.42	0.01	0.01	9.72	0.67
10	2,000	2,500	2,250	1	150	0.63	94.94	8.58	71.13	5.99	49.67	0	2	0.00	28.57	0.00	0.42	0.00	0.01	0.00	0.59
11	2,500	3,000	2,750	1	151	0.63	95.57	20.90	92.03	14.60	64.27	0	2	0.00	28.57	0.00	0.42	0.00	0.01	0.00	0.46
12	3,000	4,000	3,500	1	152	0.63	96.20	1.67	93.70	1.17	65.44	2	4	28.57	57.14	2,091.17	2,091.59	71.09	71.11	124998.14	2232.15
13	4,000	5,000	4,500	1	153	0.63	96.84	3.41	97.11	2.38	67.82	1	5	14.29	71.43	19.03	2,110.61	0.65	71.76	557.92	2173.36
14	5,000	7,500	6,250	1	154	0.63	97.47	1.10	98.21	0.77	68.59	0	5	0.00	71.43	0.00	2,110.61	0.00	71.76	0.00	2148.97
15	7,500	10,000	8,750	1	155	0.63	98.10	21.43	119.65	14.97	83.55	0	5	0.00	71.43	0.00	2,110.61	0.00	71.76	0.00	1764.01
16	10,000	20,000	15,000	1	156	0.63	98.73	3.49	123.14	2.44	86.00	0	5	0.00	71.43	0.00	2,110.61	0.00	71.76	0.00	1713.95
17	20,000	50,000	35,000	1	157	0.63	99.37	12.09	135.23	8.44	94.44	2	7	28.57	100.00	830.76	2,941.37	28.24	100.00	6871.27	2175.03
18	50,000	100,000	75,000	1	158	0.63	100.00	7.96	143.20	5.56	100.00	0	7	0.00	100.00	0.00	2,941.37	0.00	100.00	0.00	2054.06
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	143.20	0.00	100.00	0	7	0.00	100.00	0.00	2,941.37	0.00	100.00	0.00	2054.06
20	500,000	UP		0	158	0.00	100.00	0.00	143.20	0.00	100.00	0	7	0.00	100.00	0.00	2,941.37	0.00	100.00	0.00	2054.06
				158				143.20				7				2,941.37				2054.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	6.42	6.42	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	48	0.58	7.01	0.00	0.09	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	83	5.11	12.12	2.36	2.45	0.52	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	90	1.02	13.14	1.06	3.50	0.23	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	134	6.42	19.56	3.86	7.36	0.85	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	145	1.61	21.17	1.59	8.94	0.35	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	173	4.09	25.26	4.25	13.20	0.93	2.90	1	1	25.00	25.00	22.15	22.15	0.47	0.47	520.84	167.84
8	1,000	1,500	1,250	66	239	9.64	34.89	13.98	27.18	3.07	5.97	0	1	0.00	25.00	0.00	22.15	0.00	0.47	0.00	81.51
9	1,500	2,000	1,750	57	296	8.32	43.21	10.51	37.68	2.31	8.28	0	1	0.00	25.00	0.00	22.15	0.00	0.47	0.00	58.78
10	2,000	2,500	2,250	32	328	4.67	47.88	20.24	57.92	4.45	12.72	2	3	50.00	75.00	69.45	91.60	1.47	1.94	343.22	158.16
11	2,500	3,000	2,750	31	359	4.53	52.41	6.82	64.74	1.50	14.22	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	141.49
12	3,000	4,000	3,500	39	398	5.69	58.10	10.77	75.51	2.37	16.59	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	121.31
13	4,000	5,000	4,500	52	450	7.59	65.69	26.20	101.71	5.76	22.34	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	90.07
14	5,000	7,500	6,250	40	490	5.84	71.53	24.86	126.56	5.46	27.80	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	72.38
15	7,500	10,000	8,750	46	536	6.72	78.25	71.18	197.75	15.64	43.44	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	46.32
16	10,000	20,000	15,000	76	612	11.09	89.34	130.77	328.52	28.73	72.17	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	27.88
17	20,000	50,000	35,000	28	640	4.09	93.43	50.91	379.42	11.18	83.36	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	24.14
18	50,000	100,000	75,000	20	660	2.92	96.35	21.75	401.18	4.78	88.14	0	3	0.00	75.00	0.00	91.60	0.00	1.94	0.00	22.83
19	100,000	500,000	300,000	22	682	3.21	99.56	41.99	443.17	9.22	97.36	1	4	25.00	100.00	4,633.93	4,725.53	98.06	100.00	11036.00	1066.31
20	500,000	UP		3	685	0.44	100.00	12.02	455.18	2.64	100.00	0	4	0.00	100.00	0.00	4,725.53	0.00	100.00	0.00	1038.16
				685				455.18				4				4,725.53				1038.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	8.63	8.63	6.13	6.13	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	58	1.58	10.21	0.32	5.81	0.03	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	72	2.46	12.68	1.04	4.77	0.08	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	86	2.46	15.14	1.74	3.02	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	104	3.17	18.31	8.68	5.65	0.70	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	126	3.87	22.18	12.25	17.90	0.99	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	129	0.53	22.71	1.21	19.11	0.10	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	149	3.52	26.23	8.71	27.81	0.70	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	174	4.40	30.63	23.80	51.61	1.92	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	185	1.94	32.57	6.14	57.75	0.50	4.67	2	2	12.50	12.50	37.89	37.89	4.89	4.89	617.28	65.61
11	2,500	3,000	2,750	6	191	1.06	33.63	8.66	66.41	0.70	5.37	2	4	12.50	25.00	24.24	62.13	3.13	8.01	279.97	93.56
12	3,000	4,000	3,500	13	204	2.29	35.92	23.50	89.90	1.90	7.27	0	4	0.00	25.00	0.00	62.13	0.00	8.01	0.00	69.11
13	4,000	5,000	4,500	12	216	2.11	38.03	24.32	114.23	1.97	9.23	0	4	0.00	25.00	0.00	62.13	0.00	8.01	0.00	54.39
14	5,000	7,500	6,250	34	250	5.99	44.01	36.60	150.82	2.96	12.19	0	4	0.00	25.00	0.00	62.13	0.00	8.01	0.00	41.19
15	7,500	10,000	8,750	13	263	2.29	46.30	30.00	180.82	2.42	14.61	0	4	0.00	25.00	0.00	62.13	0.00	8.01	0.00	34.36
16	10,000	20,000	15,000	82	345	14.44	60.74	153.94	334.77	12.44	27.06	5	9	31.25	56.25	162.50	224.64	20.96	28.97	105.56	67.10
17	20,000	50,000	35,000	79	424	13.91	74.65	347.78	682.54	28.11	55.16	1	10	6.25	62.50	24.45	249.09	3.15	32.12	7.03	36.49
18	50,000	100,000	75,000	28	452	4.93	79.58	86.66	769.21	7.00	62.17	0	10	0.00	62.50	0.00	249.09	0.00	32.12	0.00	32.38
19	100,000	500,000	300,000	75	527	13.20	92.78	295.96	1,065.16	23.92	86.09	0	10	0.00	62.50	0.00	249.09	0.00	32.12	0.00	23.38
20	500,000	UP		41	568	7.22	100.00	172.17	1,237.33	13.91	100.00	6	16	37.50	100.00	526.36	775.45	67.88	100.00	305.73	62.67
				568				1,237.33				16				775.45				62.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.47	0.47	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.90	1.37	1.61	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.95	2.33	1.71	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.55	3.87	2.77	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	10	33.33	55.56	4.30	8.17	7.70	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	11.11	66.67	1.62	9.80	2.91	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	11.11	77.78	2.32	12.12	4.16	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.56	83.33	1.81	13.93	3.25	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.56	88.89	3.62	17.55	6.48	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.56	94.44	25.52	43.07	45.69	77.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	5.56	100.00	12.78	55.85	22.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				55.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	31.51	31.51	0.42	0.42	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	24	1.37	32.88	2.08	1.66	0.47	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	25	1.37	34.25	0.12	1.54	0.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	1.37	35.62	1.92	3.47	0.43	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	29	4.11	39.73	0.69	2.77	0.16	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	5.48	45.21	0.66	3.44	0.15	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	35	2.74	47.95	0.67	4.11	0.15	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	36	1.37	49.32	1.94	2.17	0.44	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	40	5.48	54.79	5.12	2.95	1.16	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	42	2.74	57.53	4.08	7.03	0.92	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	1.37	58.90	2.85	9.88	0.64	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	1.37	60.27	0.82	10.70	0.18	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	47	4.11	64.38	2.27	12.96	0.51	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	48	1.37	65.75	5.04	18.00	1.14	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	51	4.11	69.86	30.49	48.50	6.88	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	56	6.85	76.71	111.95	160.45	25.25	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	57	1.37	78.08	24.29	184.74	5.48	41.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	60	4.11	82.19	27.53	212.27	6.21	47.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	69	12.33	94.52	160.51	372.78	36.20	84.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	73	5.48	100.00	70.67	443.45	15.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				73				443.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2906 **AIRPORT : WORKSHOPSSPARE PARTS DEPOTS**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	11.59	11.59	20.72	20.72	3.94	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	4.35	15.94	1.75	18.96	0.33	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	15	5.80	21.74	2.93	16.04	0.56	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	18	4.35	26.09	1.07	14.96	0.20	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	23	7.25	33.33	2.27	12.69	0.43	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	25	2.90	36.23	1.59	11.10	0.30	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	1.45	37.68	2.22	8.87	0.42	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	29	4.35	42.03	4.42	4.46	0.84	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	32	4.35	46.38	6.46	2.00	1.23	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	33	1.45	47.83	2.88	4.89	0.55	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	39	8.70	56.52	17.78	22.66	3.38	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	42	4.35	60.87	14.23	36.90	2.71	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	47	7.25	68.12	31.93	68.83	6.07	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	49	2.90	71.01	17.26	86.08	3.28	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	50	1.45	72.46	40.91	127.00	7.78	24.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	52	2.90	75.36	25.34	152.33	4.82	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	59	10.14	85.51	177.61	329.94	33.77	62.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	64	7.25	92.75	80.91	410.86	15.38	78.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	66	2.90	95.65	57.93	468.79	11.01	89.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	69	4.35	100.00	57.20	525.99	10.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				69				525.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.04	0.04	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	1.24	1.28	96.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2908 **AIRPORT : GENERAL AIRPORT SERVICES**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	18.56	18.56	13.86	13.86	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	82	4.16	22.71	1.06	14.93	0.32	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	104	6.09	28.81	2.56	17.49	0.77	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	117	3.60	32.41	5.01	22.50	1.51	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	147	8.31	40.72	3.78	26.28	1.14	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	161	3.88	44.60	3.95	30.23	1.19	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	163	0.55	45.15	2.55	32.78	0.76	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	186	6.37	51.52	10.28	43.06	3.09	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	206	5.54	57.06	16.16	59.21	4.85	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	213	1.94	59.00	10.40	69.61	3.12	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	221	2.22	61.22	13.81	83.42	4.15	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	231	2.77	63.99	1.79	85.21	0.54	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	236	1.39	65.37	1.82	83.39	0.55	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	245	2.49	67.87	40.77	124.15	12.24	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	248	0.83	68.70	1.55	125.70	0.47	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	263	4.16	72.85	54.16	179.86	16.27	54.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	302	10.80	83.66	42.41	222.27	12.74	66.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	325	6.37	90.03	25.88	248.15	7.77	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	344	5.26	95.29	10.66	258.81	3.20	77.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		17	361	4.71	100.00	74.13	332.94	22.26	100.00	1	1	100.00	100.00	90.00	90.00	100.00	100.00	121.42	27.03
				361				332.94				1				90.00				27.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.53	3.53	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	24	10.59	14.12	1.74	1.96	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	44	11.76	25.88	3.23	5.18	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	58	8.24	34.12	3.57	8.75	0.44	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	76	10.59	44.71	7.13	15.88	0.88	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	88	7.06	51.76	6.34	22.22	0.78	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	95	4.12	55.88	7.53	29.75	0.93	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	106	6.47	62.35	12.17	41.93	1.50	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	107	0.59	62.94	1.31	43.24	0.16	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	111	2.35	65.29	7.85	51.09	0.97	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	119	4.71	70.00	4.53	55.62	0.56	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	127	4.71	74.71	15.61	71.23	1.93	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	130	1.76	76.47	7.64	78.87	0.94	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	136	3.53	80.00	26.48	105.35	3.27	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	137	0.59	80.59	24.46	129.81	3.02	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	140	1.76	82.35	92.46	222.27	11.43	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	142	1.18	83.53	55.88	278.15	6.91	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	143	0.59	84.12	20.44	298.58	2.53	36.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	167	14.12	98.24	491.66	790.24	60.77	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	170	1.76	100.00	18.81	809.05	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				170				809.05				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.94	8.82	0.20	0.20	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.94	11.76	0.46	0.67	0.39	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	5.88	17.65	1.19	1.86	1.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	8.82	26.47	2.85	4.71	2.38	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	5.88	32.35	2.88	7.60	2.41	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	15	11.76	44.12	6.84	14.43	5.71	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	20	14.71	58.82	9.54	23.97	7.97	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	2.94	61.76	4.05	28.03	3.39	23.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	24	8.82	70.59	10.60	38.63	8.86	32.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	26	5.88	76.47	6.32	44.95	5.28	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	5.88	82.35	15.30	60.25	12.79	50.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	30	5.88	88.24	20.61	80.85	17.22	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	2.94	91.18	16.44	97.29	13.74	81.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.94	94.12	8.66	105.95	7.24	88.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.94	97.06	11.31	117.26	9.45	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	34	2.94	100.00	2.38	119.64	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				119.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.63	7.63	5.08	5.08	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.76	8.40	0.13	5.21	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	17	4.58	12.98	1.21	6.42	0.20	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	25	6.11	19.08	6.13	12.55	1.03	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	32	5.34	24.43	5.04	17.59	0.85	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	42	7.63	32.06	7.95	25.54	1.34	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	52	7.63	39.69	12.02	37.56	2.02	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	65	9.92	49.62	22.19	59.74	3.74	10.06	1	1	100.00	100.00	23.78	23.78	100.00	100.00	107.16	39.80
9	1,500	2,000	1,750	9	74	6.87	56.49	18.41	78.15	3.10	13.17	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	30.42
10	2,000	2,500	2,250	8	82	6.11	62.60	23.43	101.58	3.95	17.11	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	23.40
11	2,500	3,000	2,750	5	87	3.82	66.41	18.14	119.73	3.06	20.17	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	19.86
12	3,000	4,000	3,500	9	96	6.87	73.28	34.58	154.30	5.83	25.99	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	15.41
13	4,000	5,000	4,500	4	100	3.05	76.34	16.23	170.53	2.73	28.73	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	13.94
14	5,000	7,500	6,250	10	110	7.63	83.97	57.98	228.51	9.77	38.49	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	10.40
15	7,500	10,000	8,750	7	117	5.34	89.31	54.92	283.43	9.25	47.75	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	8.39
16	10,000	20,000	15,000	5	122	3.82	93.13	33.59	317.02	5.66	53.40	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	7.50
17	20,000	50,000	35,000	5	127	3.82	96.95	118.61	435.63	19.98	73.39	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	5.46
18	50,000	100,000	75,000	2	129	1.53	98.47	92.60	528.24	15.60	88.99	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	4.50
19	100,000	500,000	300,000	1	130	0.76	99.24	61.54	589.78	10.37	99.35	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	4.03
20	500,000	UP		1	131	0.76	100.00	3.84	593.61	0.65	100.00	0	1	0.00	100.00	0.00	23.78	0.00	100.00	0.00	4.01
				131				593.61				1				23.78				4.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.20	0.20	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	0.24	0.44	0.17	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	0.35	0.79	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	10.71	21.43	1.27	2.05	0.89	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	10.71	32.14	2.12	4.17	1.49	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.57	35.71	1.15	5.33	0.81	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	3.57	39.29	2.79	8.11	1.96	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	13	7.14	46.43	6.22	14.33	4.37	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.57	50.00	4.49	18.82	3.16	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.57	53.57	3.43	22.25	2.41	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.57	57.14	5.89	28.14	4.15	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.57	60.71	5.68	33.82	4.00	23.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.57	64.29	5.76	39.58	4.06	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.57	67.86	11.73	51.31	8.25	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	24	17.86	85.71	90.78	142.09	63.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	3.57	89.29	15.20	157.29	10.70	110.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	28	10.71	100.00	15.20	142.09	10.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				142.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.00	12.00	0.89	0.89	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.00	16.00	0.64	1.53	1.21	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.00	20.00	0.94	2.48	1.78	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.00	24.00	0.68	3.16	1.29	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.00	28.00	1.16	2.01	2.18	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.00	32.00	1.60	0.41	3.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	16	32.00	64.00	17.77	18.18	33.44	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	4.00	68.00	2.88	15.30	5.41	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	4.00	72.00	3.97	11.33	7.47	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	20	8.00	80.00	8.36	19.69	15.74	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	23	12.00	92.00	4.87	24.56	9.16	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	4.00	96.00	6.06	30.61	11.40	57.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	4.00	100.00	22.51	53.13	42.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				53.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.08	4.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.04	6.12	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	4.08	10.20	0.77	0.77	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	4.08	14.29	1.15	1.92	0.42	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	6.12	20.41	6.91	8.83	2.52	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	19	18.37	38.78	14.52	23.35	5.29	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	2.04	40.82	1.93	25.28	0.70	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	24	8.16	48.98	11.12	36.40	4.05	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	35	22.45	71.43	35.38	71.78	12.89	26.15	1	1	100.00	100.00	1,818.65	1,818.65	100.00	100.00	5139.62	2533.57
10	2,000	2,500	2,250	2	37	4.08	75.51	10.11	81.89	3.68	29.84	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2220.76
11	2,500	3,000	2,750	1	38	2.04	77.55	6.05	87.94	2.20	32.04	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2067.95
12	3,000	4,000	3,500	5	43	10.20	87.76	21.95	109.89	8.00	40.04	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1654.95
13	4,000	5,000	4,500	1	44	2.04	89.80	40.00	149.90	14.57	54.61	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28
14	5,000	7,500	6,250	1	45	2.04	91.84	0.00	149.90	0.00	54.61	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28
15	7,500	10,000	8,750	1	46	2.04	93.88	77.11	227.01	28.09	82.70	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	801.14
16	10,000	20,000	15,000	2	48	4.08	97.96	31.58	258.59	11.50	94.21	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	703.31
17	20,000	50,000	35,000	1	49	2.04	100.00	15.90	274.48	5.79	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
20	500,000	UP		0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
				49				274.48				1				1,818.65				662.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	245	245	11.17	11.17	42.56	42.56	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	205	450	9.34	20.51	64.09	106.65	0.98	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	252	702	11.49	32.00	153.50	260.15	2.35	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	192	894	8.75	40.75	144.65	404.79	2.21	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	269	1,163	12.26	53.01	328.70	733.49	5.03	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	181	1,344	8.25	61.26	291.84	1,025.33	4.46	15.68	1	1	100.00	100.00	160.28	160.28	100.00	100.00	54.92	15.63
7	750	1,000	875	192	1,536	8.75	70.01	344.50	1,369.82	5.27	20.94	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	11.70
8	1,000	1,500	1,250	157	1,693	7.16	77.16	409.33	1,779.15	6.26	27.20	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	9.01
9	1,500	2,000	1,750	111	1,804	5.06	82.22	458.88	2,238.03	7.02	34.22	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	7.16
10	2,000	2,500	2,250	65	1,869	2.96	85.19	357.75	2,595.78	5.47	39.69	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	6.17
11	2,500	3,000	2,750	62	1,931	2.83	88.01	340.97	2,936.75	5.21	44.90	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	5.46
12	3,000	4,000	3,500	68	1,999	3.10	91.11	490.67	3,427.42	7.50	52.40	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	4.68
13	4,000	5,000	4,500	40	2,039	1.82	92.94	419.10	3,846.52	6.41	58.81	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	4.17
14	5,000	7,500	6,250	51	2,090	2.32	95.26	702.14	4,548.65	10.74	69.54	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	3.52
15	7,500	10,000	8,750	42	2,132	1.91	97.17	575.47	5,124.13	8.80	78.34	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	3.13
16	10,000	20,000	15,000	33	2,165	1.50	98.68	696.67	5,820.80	10.65	88.99	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.75
17	20,000	50,000	35,000	19	2,184	0.87	99.54	470.54	6,291.34	7.19	96.19	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.55
18	50,000	100,000	75,000	3	2,187	0.14	99.68	138.12	6,429.46	2.11	98.30	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.49
19	100,000	500,000	300,000	5	2,192	0.23	99.91	109.84	6,539.30	1.68	99.98	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.45
20	500,000	UP		2	2,194	0.09	100.00	1.32	6,540.62	0.02	100.00	0	1	0.00	100.00	0.00	160.28	0.00	100.00	0.00	2.45
				2,194				6,540.62				1				160.28				2.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.25	6.25	1.72	1.72	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	17	7.03	13.28	3.93	5.66	0.79	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	29	9.38	22.66	10.35	16.00	2.07	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	36	5.47	28.13	3.65	19.66	0.73	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	51	11.72	39.84	17.32	36.98	3.47	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	65	10.94	50.78	19.73	56.70	3.95	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	78	10.16	60.94	30.11	86.81	6.03	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	92	10.94	71.88	44.73	131.53	8.96	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	98	4.69	76.56	14.90	146.43	2.98	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	102	3.13	79.69	27.00	173.43	5.41	34.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	104	1.56	81.25	9.65	183.09	1.93	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	106	1.56	82.81	21.22	204.31	4.25	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	109	2.34	85.16	30.80	235.11	6.17	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	116	5.47	90.63	97.09	332.20	19.45	66.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	120	3.13	93.75	84.18	416.38	16.86	83.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	123	2.34	96.09	46.19	462.57	9.25	92.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	126	2.34	98.44	11.90	474.47	2.38	95.05	1	1	100.00	100.00	182.70	182.70	100.00	100.00	1534.85	38.51
18	50,000	100,000	75,000	1	127	0.78	99.22	1.05	475.52	0.21	95.26	0	1	0.00	100.00	0.00	182.70	0.00	100.00	0.00	38.42
19	100,000	500,000	300,000	1	128	0.78	100.00	23.65	499.17	4.74	100.00	0	1	0.00	100.00	0.00	182.70	0.00	100.00	0.00	36.60
20	500,000	UP		0	128	0.00	100.00	0.00	499.17	0.00	100.00	0	1	0.00	100.00	0.00	182.70	0.00	100.00	0.00	36.60
					128				499.17				1				182.70				36.60

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	18.18	27.27	0.61	0.61	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	27.27	54.55	1.52	2.13	9.83	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	9.09	63.64	1.84	3.97	11.93	25.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	9.09	72.73	2.69	6.66	17.46	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	9.09	81.82	3.45	10.11	22.38	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	9.09	90.91	2.26	12.37	14.68	80.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	9.09	100.00	3.05	15.42	19.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	15.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				15.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	978	978	58.11	58.11	3.14	3.14	0.41	0.41	2	2	2.53	2.53	1.63	1.63	0.01	0.01	51.98	51.98
2	50	100	75	141	1,119	8.38	66.49	2.70	5.84	0.36	0.77	1	3	1.27	3.80	3.09	4.72	0.01	0.02	114.25	80.78
3	100	200	150	96	1,215	5.70	72.19	3.65	9.49	0.48	1.25	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	49.71
4	200	300	250	66	1,281	3.92	76.11	3.07	12.56	0.40	1.65	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	37.57
5	300	500	400	90	1,371	5.35	81.46	8.78	21.34	1.16	2.81	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	22.11
6	500	750	625	40	1,411	2.38	83.84	4.48	25.82	0.59	3.40	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	18.27
7	750	1,000	875	28	1,439	1.66	85.50	8.67	34.49	1.14	4.54	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	13.68
8	1,000	1,500	1,250	59	1,498	3.51	89.01	28.84	63.33	3.79	8.33	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	7.45
9	1,500	2,000	1,750	37	1,535	2.20	91.21	13.33	76.66	1.75	10.08	0	3	0.00	3.80	0.00	4.72	0.00	0.02	0.00	6.15
10	2,000	2,500	2,250	23	1,558	1.37	92.57	10.75	87.41	1.41	11.50	1	4	1.27	5.06	0.94	5.65	0.00	0.02	8.71	6.47
11	2,500	3,000	2,750	13	1,571	0.77	93.35	4.59	92.00	0.60	12.10	0	4	0.00	5.06	0.00	5.65	0.00	0.02	0.00	6.15
12	3,000	4,000	3,500	10	1,581	0.59	93.94	4.00	96.01	0.53	12.63	1	5	1.27	6.33	3.18	8.83	0.01	0.04	79.34	9.20
13	4,000	5,000	4,500	9	1,590	0.53	94.47	5.10	101.11	0.67	13.30	0	5	0.00	6.33	0.00	8.83	0.00	0.04	0.00	8.73
14	5,000	7,500	6,250	18	1,608	1.07	95.54	12.28	113.39	1.62	14.91	0	5	0.00	6.33	0.00	8.83	0.00	0.04	0.00	7.79
15	7,500	10,000	8,750	9	1,617	0.53	96.08	8.59	121.99	1.13	16.04	0	5	0.00	6.33	0.00	8.83	0.00	0.04	0.00	7.24
16	10,000	20,000	15,000	28	1,645	1.66	97.74	95.90	217.89	12.61	28.66	0	5	0.00	6.33	0.00	8.83	0.00	0.04	0.00	4.05
17	20,000	50,000	35,000	19	1,664	1.13	98.87	70.82	288.71	9.31	37.97	1	6	1.27	7.59	64.80	73.63	0.27	0.31	91.50	25.50
18	50,000	100,000	75,000	6	1,670	0.36	99.23	134.88	423.59	17.74	55.71	0	6	0.00	7.59	0.00	73.63	0.00	0.31	0.00	17.38
19	100,000	500,000	300,000	7	1,677	0.42	99.64	302.72	726.31	39.82	95.53	19	25	24.05	31.65	337.49	411.12	1.42	1.73	111.49	56.60
20	500,000	UP		6	1,683	0.36	100.00	34.00	760.31	4.47	100.00	54	79	68.35	100.00	23,346.14	23,757.27	98.27	100.00	68659.11	3124.68
				1,683				760.31				79				23,757.27				3124.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	12.25	12.25	7.64	7.64	2.53	2.53	1	1	33.33	33.33	7.89	7.89	20.79	20.79	103.35	103.35
2	50	100	75	25	56	9.88	22.13	2.42	10.06	0.80	3.32	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	78.50
3	100	200	150	39	95	15.42	37.55	8.93	18.99	2.95	6.28	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	41.57
4	200	300	250	23	118	9.09	46.64	6.13	25.12	2.03	8.31	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	31.42
5	300	500	400	25	143	9.88	56.52	11.69	36.81	3.87	12.17	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	21.44
6	500	750	625	18	161	7.11	63.64	13.36	50.18	4.42	16.59	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	15.73
7	750	1,000	875	28	189	11.07	74.70	30.04	80.22	9.93	26.52	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	9.84
8	1,000	1,500	1,250	18	207	7.11	81.82	28.47	108.69	9.41	35.93	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	7.26
9	1,500	2,000	1,750	6	213	2.37	84.19	11.01	119.70	3.64	39.57	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	6.60
10	2,000	2,500	2,250	6	219	2.37	86.56	16.77	136.47	5.55	45.12	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	5.78
11	2,500	3,000	2,750	10	229	3.95	90.51	35.74	172.21	11.81	56.93	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	4.58
12	3,000	4,000	3,500	12	241	4.74	95.26	55.23	227.43	18.26	75.19	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	3.47
13	4,000	5,000	4,500	1	242	0.40	95.65	7.33	234.77	2.42	77.61	0	1	0.00	33.33	0.00	7.89	0.00	20.79	0.00	3.36
14	5,000	7,500	6,250	3	245	1.19	96.84	14.15	248.92	4.68	82.29	1	2	33.33	66.67	28.33	36.22	74.60	95.39	200.12	14.55
15	7,500	10,000	8,750	4	249	1.58	98.42	50.47	299.39	16.69	98.98	1	3	33.33	100.00	1.75	37.97	4.61	100.00	3.47	12.68
16	10,000	20,000	15,000	2	251	0.79	99.21	3.08	302.48	1.02	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.55
17	20,000	50,000	35,000	2	253	0.79	100.00	0.00	302.48	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.55
18	50,000	100,000	75,000	0	253	0.00	100.00	0.00	302.48	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.55
19	100,000	500,000	300,000	0	253	0.00	100.00	0.00	302.48	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.55
20	500,000	UP		0	253	0.00	100.00	0.00	302.48	0.00	100.00	0	3	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.55
				253				302.48				3				37.97				12.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	3.44	3.44	11.43	11.43	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	37	1.65	5.09	7.11	18.54	0.34	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	66	3.99	9.08	14.53	33.07	0.70	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	90	3.30	12.38	22.16	55.23	1.07	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	56	146	7.70	20.08	43.01	98.24	2.07	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	61	207	8.39	28.47	48.67	146.91	2.34	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	61	268	8.39	36.86	69.24	216.15	3.33	10.41	1	1	50.00	50.00	7.95	7.95	13.34	13.34	11.48	3.68
8	1,000	1,500	1,250	60	328	8.25	45.12	74.65	290.79	3.59	14.00	0	1	0.00	50.00	0.00	7.95	0.00	13.34	0.00	2.73
9	1,500	2,000	1,750	38	366	5.23	50.34	62.20	353.00	2.99	16.99	0	1	0.00	50.00	0.00	7.95	0.00	13.34	0.00	2.25
10	2,000	2,500	2,250	38	404	5.23	55.57	59.66	412.66	2.87	19.87	0	1	0.00	50.00	0.00	7.95	0.00	13.34	0.00	1.93
11	2,500	3,000	2,750	31	435	4.26	59.83	59.76	472.42	2.88	22.74	1	2	50.00	100.00	51.63	59.58	86.66	100.00	86.39	12.61
12	3,000	4,000	3,500	30	465	4.13	63.96	71.07	543.50	3.42	26.16	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	10.96
13	4,000	5,000	4,500	28	493	3.85	67.81	57.24	600.74	2.76	28.92	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	9.92
14	5,000	7,500	6,250	36	529	4.95	72.76	107.86	708.60	5.19	34.11	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	8.41
15	7,500	10,000	8,750	27	556	3.71	76.48	83.59	792.19	4.02	38.14	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	7.52
16	10,000	20,000	15,000	96	652	13.20	89.68	473.15	1,265.34	22.78	60.91	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	4.71
17	20,000	50,000	35,000	70	722	9.63	99.31	740.28	2,005.61	35.64	96.55	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.97
18	50,000	100,000	75,000	4	726	0.55	99.86	71.34	2,076.95	3.43	99.99	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.87
19	100,000	500,000	300,000	1	727	0.14	100.00	0.31	2,077.26	0.01	100.00	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.87
20	500,000	UP		0	727	0.00	100.00	0.00	2,077.26	0.00	100.00	0	2	0.00	100.00	0.00	59.58	0.00	100.00	0.00	2.87
				727				2,077.26				2				59.58				2.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	1.86	1.86	0.60	0.60	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	29	1.73	3.59	1.23	1.83	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	30	0.12	3.71	0.35	2.18	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	0.74	4.46	1.60	3.77	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	40	0.50	4.95	0.87	4.64	0.05	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	44	0.50	5.45	2.51	7.15	0.14	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	50	0.74	6.19	1.54	8.68	0.09	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	73	2.85	9.03	22.83	31.51	1.30	1.79	1	1	20.00	20.00	167.27	167.27	62.41	62.41	732.82	530.85
9	1,500	2,000	1,750	34	107	4.21	13.24	6.30	37.81	0.36	2.15	0	1	0.00	20.00	0.00	167.27	0.00	62.41	0.00	442.36
10	2,000	2,500	2,250	41	148	5.07	18.32	19.18	57.00	1.09	3.25	0	1	0.00	20.00	0.00	167.27	0.00	62.41	0.00	293.48
11	2,500	3,000	2,750	35	183	4.33	22.65	14.14	71.14	0.81	4.05	0	1	0.00	20.00	0.00	167.27	0.00	62.41	0.00	235.14
12	3,000	4,000	3,500	43	226	5.32	27.97	39.59	110.73	2.26	6.31	0	1	0.00	20.00	0.00	167.27	0.00	62.41	0.00	151.06
13	4,000	5,000	4,500	50	276	6.19	34.16	40.58	151.31	2.31	8.62	0	1	0.00	20.00	0.00	167.27	0.00	62.41	0.00	110.55
14	5,000	7,500	6,250	53	329	6.56	40.72	36.27	187.58	2.07	10.69	2	3	40.00	60.00	65.10	232.37	24.29	86.70	179.49	123.88
15	7,500	10,000	8,750	56	385	6.93	47.65	155.61	343.19	8.86	19.55	0	3	0.00	60.00	0.00	232.37	0.00	86.70	0.00	67.71
16	10,000	20,000	15,000	209	594	25.87	73.51	624.50	967.69	35.57	55.12	1	4	20.00	80.00	10.78	243.15	4.02	90.73	1.73	25.13
17	20,000	50,000	35,000	168	762	20.79	94.31	549.44	1,517.13	31.30	86.42	1	5	20.00	100.00	24.86	268.01	9.27	100.00	4.52	17.67
18	50,000	100,000	75,000	37	799	4.58	98.89	162.59	1,679.72	9.26	95.69	0	5	0.00	100.00	0.00	268.01	0.00	100.00	0.00	15.96
19	100,000	500,000	300,000	9	808	1.11	100.00	75.75	1,755.46	4.31	100.00	0	5	0.00	100.00	0.00	268.01	0.00	100.00	0.00	15.27
20	500,000	UP		0	808	0.00	100.00	0.00	1,755.46	0.00	100.00	0	5	0.00	100.00	0.00	268.01	0.00	100.00	0.00	15.27
				808				1,755.46				5				268.01				15.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	46.21	46.21	1.24	1.24	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	78	7.59	53.79	0.18	1.42	0.16	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	97	13.10	66.90	1.62	3.04	1.42	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	109	8.28	75.17	4.03	7.07	3.53	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	120	7.59	82.76	2.90	9.96	2.54	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	123	2.07	84.83	0.87	9.09	0.77	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	124	0.69	85.52	2.59	11.68	2.26	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	125	0.69	86.21	0.00	11.68	0.00	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	127	1.38	87.59	5.20	16.88	4.55	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	128	0.69	88.28	6.89	23.77	6.03	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	129	0.69	88.97	0.00	23.77	0.00	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	130	0.69	89.66	0.00	23.77	0.00	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	131	0.69	90.34	10.63	34.39	9.30	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	132	0.69	91.03	7.00	27.39	6.13	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	134	1.38	92.41	19.94	47.33	17.46	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	136	1.38	93.79	47.80	95.14	41.86	83.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	145	6.21	100.00	19.07	114.21	16.70	100.00	2	2	100.00	100.00	96.60	96.60	100.00	100.00	506.50	84.58
18	50,000	100,000	75,000	0	145	0.00	100.00	0.00	114.21	0.00	100.00	0	2	0.00	100.00	0.00	96.60	0.00	100.00	0.00	84.58
19	100,000	500,000	300,000	0	145	0.00	100.00	0.00	114.21	0.00	100.00	0	2	0.00	100.00	0.00	96.60	0.00	100.00	0.00	84.58
20	500,000	UP		0	145	0.00	100.00	0.00	114.21	0.00	100.00	0	2	0.00	100.00	0.00	96.60	0.00	100.00	0.00	84.58
				145				114.21				2				96.60				84.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2925 CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.50	0.50	11.54	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.36	3.86	77.53	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.42	4.28	9.58	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.06	4.33	1.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				4.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	359	359	14.70	14.70	3.29	3.29	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	545	904	22.32	37.02	19.53	22.82	2.34	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	565	1,469	23.14	60.16	36.71	59.53	4.40	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	222	1,691	9.09	69.25	65.44	124.97	7.84	14.97	2	2	50.00	50.00	10.90	10.90	12.84	12.84	16.65	8.72
5	300	500	400	242	1,933	9.91	79.16	122.35	247.32	14.66	29.63	1	3	25.00	75.00	46.77	57.67	55.11	67.95	38.23	23.32
6	500	750	625	235	2,168	9.62	88.78	191.49	438.81	22.94	52.56	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	13.14
7	750	1,000	875	142	2,310	5.81	94.59	158.18	596.99	18.95	71.51	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	9.66
8	1,000	1,500	1,250	56	2,366	2.29	96.89	42.52	639.51	5.09	76.61	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	9.02
9	1,500	2,000	1,750	31	2,397	1.27	98.16	51.89	691.40	6.22	82.82	1	4	25.00	100.00	27.20	84.87	32.05	100.00	52.42	12.27
10	2,000	2,500	2,250	9	2,406	0.37	98.53	14.81	706.21	1.77	84.60	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	12.02
11	2,500	3,000	2,750	10	2,416	0.41	98.94	31.19	737.40	3.74	88.33	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.51
12	3,000	4,000	3,500	10	2,426	0.41	99.34	6.83	744.23	0.82	89.15	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.40
13	4,000	5,000	4,500	2	2,428	0.08	99.43	8.63	752.86	1.03	90.18	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.27
14	5,000	7,500	6,250	6	2,434	0.25	99.67	23.61	776.47	2.83	93.01	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.93
15	7,500	10,000	8,750	1	2,435	0.04	99.71	8.30	784.76	0.99	94.01	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.81
16	10,000	20,000	15,000	6	2,441	0.25	99.96	36.59	821.35	4.38	98.39	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.33
17	20,000	50,000	35,000	1	2,442	0.04	100.00	13.46	834.81	1.61	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17
18	50,000	100,000	75,000	0	2,442	0.00	100.00	0.00	834.81	0.00	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17
19	100,000	500,000	300,000	0	2,442	0.00	100.00	0.00	834.81	0.00	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17
20	500,000	UP		0	2,442	0.00	100.00	0.00	834.81	0.00	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.17
				2,442				834.81				4				84.87				10.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22,720	22,720	14.72	14.72	167.82	167.82	0.92	0.92	12	12	2.33	2.33	68.28	68.28	1.63	1.63	40.69	40.69
2	50	100	75	6,366	29,086	4.12	18.85	508.86	676.68	2.78	3.69	7	19	1.36	3.69	234.18	302.46	5.59	7.22	46.02	44.70
3	100	200	150	30,086	59,172	19.49	38.34	1,979.16	2,655.84	10.79	14.48	228	247	44.27	47.96	1,362.79	1,665.25	32.53	39.75	68.86	62.70
4	200	300	250	28,857	88,029	18.70	57.04	2,572.77	5,228.61	14.03	28.51	79	326	15.34	63.30	758.21	2,423.45	18.10	57.85	29.47	46.35
5	300	500	400	38,250	126,279	24.78	81.82	3,784.37	9,012.98	20.64	49.15	94	420	18.25	81.55	726.95	3,150.40	17.35	75.20	19.21	34.95
6	500	750	625	14,455	140,734	9.37	91.19	2,978.82	11,991.80	16.25	65.40	23	443	4.47	86.02	217.35	3,367.75	5.19	80.39	7.30	28.08
7	750	1,000	875	5,962	146,696	3.86	95.05	1,393.62	13,385.42	7.60	73.00	5	448	0.97	86.99	194.74	3,562.49	4.65	85.04	13.97	26.61
8	1,000	1,500	1,250	3,671	150,367	2.38	97.43	1,419.36	14,804.78	7.74	80.74	3	451	0.58	87.57	65.07	3,627.57	1.55	86.59	4.58	24.50
9	1,500	2,000	1,750	1,564	151,931	1.01	98.44	906.30	15,711.08	4.94	85.68	3	454	0.58	88.16	174.05	3,801.62	4.15	90.75	19.20	24.20
10	2,000	2,500	2,250	573	152,504	0.37	98.81	341.98	16,053.06	1.87	87.55	1	455	0.19	88.35	8.43	3,810.05	0.20	90.95	2.47	23.73
11	2,500	3,000	2,750	247	152,751	0.16	98.97	234.39	16,287.45	1.28	88.83	0	455	0.00	88.35	0.00	3,810.05	0.00	90.95	0.00	23.39
12	3,000	4,000	3,500	350	153,101	0.23	99.20	319.00	16,606.46	1.74	90.57	12	467	2.33	90.68	115.68	3,925.73	2.76	93.71	36.26	23.64
13	4,000	5,000	4,500	210	153,311	0.14	99.34	236.99	16,843.45	1.29	91.86	0	467	0.00	90.68	0.00	3,925.73	0.00	93.71	0.00	23.31
14	5,000	7,500	6,250	235	153,546	0.15	99.49	533.03	17,376.49	2.91	94.77	4	471	0.78	91.46	91.38	4,017.11	2.18	95.89	17.14	23.12
15	7,500	10,000	8,750	113	153,659	0.07	99.56	236.41	17,612.90	1.29	96.05	1	472	0.19	91.65	5.79	4,022.90	0.14	96.03	2.45	22.84
16	10,000	20,000	15,000	219	153,878	0.14	99.70	483.24	18,096.14	2.64	98.69	1	473	0.19	91.84	3.57	4,026.47	0.09	96.11	0.74	22.25
17	20,000	50,000	35,000	150	154,028	0.10	99.80	499.42	18,595.56	2.72	101.41	6	479	1.17	93.01	23.88	4,050.35	0.57	96.68	4.78	21.78
18	50,000	100,000	75,000	73	154,101	0.05	99.85	278.69	18,874.25	1.52	102.93	0	479	0.00	93.01	0.00	4,050.35	0.00	96.68	0.00	21.46
19	100,000	500,000	300,000	71	154,172	0.05	99.89	374.92	19,249.17	2.04	104.98	0	479	0.00	93.01	0.00	4,050.35	0.00	96.68	0.00	21.04
20	500,000	UP		163	154,335	0.11	100.00	912.82	18,336.36	4.98	100.00	36	515	6.99	100.00	138.97	4,189.31	3.32	100.00	15.22	22.85
				154,335				18,336.36				515				4,189.31				22.85	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2928 KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	11.77	11.77	6.33	6.33	1.73	1.73	1	1	0.99	0.99	2,463.43	2,463.43	10.47	10.47	38918.93	38918.93
2	50	100	75	63	144	9.16	20.93	8.74	15.07	2.39	4.13	0	1	0.00	0.99	0.00	2,463.43	0.00	10.47	0.00	16348.21
3	100	200	150	103	247	14.97	35.90	29.41	44.47	8.06	12.18	0	1	0.00	0.99	0.00	2,463.43	0.00	10.47	0.00	5538.93
4	200	300	250	96	343	13.95	49.85	30.85	75.33	8.45	20.64	0	1	0.00	0.99	0.00	2,463.43	0.00	10.47	0.00	3270.22
5	300	500	400	129	472	18.75	68.60	56.66	131.99	15.52	36.16	0	1	0.00	0.99	0.00	2,463.43	0.00	10.47	0.00	1866.35
6	500	750	625	76	548	11.05	79.65	57.25	189.24	15.68	51.84	0	1	0.00	0.99	0.00	2,463.43	0.00	10.47	0.00	1301.72
7	750	1,000	875	66	614	9.59	89.24	63.90	253.14	17.51	69.35	1	2	0.99	1.98	36.43	2,499.85	0.15	10.63	57.00	987.52
8	1,000	1,500	1,250	33	647	4.80	94.04	48.91	302.05	13.40	82.75	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	827.62
9	1,500	2,000	1,750	9	656	1.31	95.35	11.16	313.21	3.06	85.80	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	798.15
10	2,000	2,500	2,250	5	661	0.73	96.08	1.93	315.13	0.53	86.33	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	793.27
11	2,500	3,000	2,750	4	665	0.58	96.66	4.21	319.35	1.15	87.48	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	782.80
12	3,000	4,000	3,500	6	671	0.87	97.53	30.52	349.87	8.36	95.84	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	714.52
13	4,000	5,000	4,500	1	672	0.15	97.67	3.23	353.09	0.88	96.73	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	707.99
14	5,000	7,500	6,250	3	675	0.44	98.11	5.33	358.43	1.46	98.19	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	697.45
15	7,500	10,000	8,750	1	676	0.15	98.26	0.16	358.58	0.04	98.23	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	697.14
16	10,000	20,000	15,000	1	677	0.15	98.40	3.31	361.89	0.91	99.14	0	2	0.00	1.98	0.00	2,499.85	0.00	10.63	0.00	690.77
17	20,000	50,000	35,000	1	678	0.15	98.55	3.22	365.11	0.88	100.02	10	12	9.90	11.88	12,433.14	14,932.99	52.86	63.48	386122.32	4089.94
18	50,000	100,000	75,000	1	679	0.15	98.69	3.22	361.89	0.88	99.14	0	12	0.00	11.88	0.00	14,932.99	0.00	63.48	0.00	4126.33
19	100,000	500,000	300,000	1	680	0.15	98.84	4.47	366.37	1.23	100.36	0	12	0.00	11.88	0.00	14,932.99	0.00	63.48	0.00	4075.97
20	500,000	UP		8	688	1.16	100.00	1.33	365.04	0.36	100.00	89	101	88.12	100.00	8,589.40	23,522.39	36.52	100.00	645271.18	6443.86
				688				365.04				101				23,522.39				6443.86	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.63	2.63	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	14	4.74	7.37	0.49	0.56	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	31	8.95	16.32	5.94	6.50	0.91	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	42	5.79	22.11	4.63	11.13	0.71	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	57	7.89	30.00	11.69	22.82	1.79	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	66	4.74	34.74	6.67	29.49	1.02	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	78	6.32	41.05	12.68	42.17	1.94	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	111	17.37	58.42	46.81	88.97	7.15	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	129	9.47	67.89	40.79	129.77	6.23	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	142	6.84	74.74	26.94	156.71	4.11	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	144	1.05	75.79	5.05	161.76	0.77	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	149	2.63	78.42	21.90	183.65	3.34	28.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	152	1.58	80.00	16.61	200.26	2.54	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	158	3.16	83.16	58.78	259.05	8.98	39.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	176	9.47	92.63	244.91	503.96	37.40	76.95	1	1	33.33	33.33	403.21	403.21	76.30	76.30	164.63	80.01
16	10,000	20,000	15,000	7	183	3.68	96.32	86.30	590.26	13.18	90.13	0	1	0.00	33.33	0.00	403.21	0.00	76.30	0.00	68.31
17	20,000	50,000	35,000	7	190	3.68	100.00	64.64	654.90	9.87	100.00	2	3	66.67	100.00	125.26	528.46	23.70	100.00	193.78	80.69
18	50,000	100,000	75,000	0	190	0.00	100.00	0.00	654.90	0.00	100.00	0	3	0.00	100.00	0.00	528.46	0.00	100.00	0.00	80.69
19	100,000	500,000	300,000	0	190	0.00	100.00	0.00	654.90	0.00	100.00	0	3	0.00	100.00	0.00	528.46	0.00	100.00	0.00	80.69
20	500,000	UP		0	190	0.00	100.00	0.00	654.90	0.00	100.00	0	3	0.00	100.00	0.00	528.46	0.00	100.00	0.00	80.69
				190				654.90				3				528.46				80.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,365	3,365	37.98	37.98	88.57	88.57	2.26	2.26	4	4	28.57	28.57	17.88	17.88	3.32	3.32	20.18	20.18
2	50	100	75	1,010	4,375	11.40	49.38	75.24	163.81	1.92	4.18	1	5	7.14	35.71	49.73	67.61	9.24	12.56	66.10	41.27
3	100	200	150	1,178	5,553	13.30	62.68	130.74	294.56	3.34	7.51	2	7	14.29	50.00	35.43	103.04	6.58	19.14	27.10	34.98
4	200	300	250	544	6,097	6.14	68.82	65.73	360.29	1.68	9.19	2	9	14.29	64.29	31.74	134.78	5.90	25.04	48.29	37.41
5	300	500	400	727	6,824	8.21	77.03	200.23	560.52	5.11	14.30	0	9	0.00	64.29	0.00	134.78	0.00	25.04	0.00	24.05
6	500	750	625	546	7,370	6.16	83.19	283.31	843.82	7.23	21.53	1	10	7.14	71.43	290.72	425.50	54.01	79.05	102.62	50.42
7	750	1,000	875	440	7,810	4.97	88.16	395.64	1,239.47	10.09	31.62	2	12	14.29	85.71	17.05	442.55	3.17	82.22	4.31	35.70
8	1,000	1,500	1,250	395	8,205	4.46	92.62	625.48	1,864.95	15.96	47.58	0	12	0.00	85.71	0.00	442.55	0.00	82.22	0.00	23.73
9	1,500	2,000	1,750	196	8,401	2.21	94.83	403.17	2,268.11	10.29	57.86	0	12	0.00	85.71	0.00	442.55	0.00	82.22	0.00	19.51
10	2,000	2,500	2,250	106	8,507	1.20	96.03	301.18	2,569.29	7.68	65.55	0	12	0.00	85.71	0.00	442.55	0.00	82.22	0.00	17.22
11	2,500	3,000	2,750	83	8,590	0.94	96.96	238.90	2,808.19	6.09	71.64	1	13	7.14	92.86	65.41	507.96	12.15	94.37	27.38	18.09
12	3,000	4,000	3,500	69	8,659	0.78	97.74	245.35	3,053.54	6.26	77.90	0	13	0.00	92.86	0.00	507.96	0.00	94.37	0.00	16.64
13	4,000	5,000	4,500	42	8,701	0.47	98.22	209.29	3,262.83	5.34	83.24	1	14	7.14	100.00	30.30	538.27	5.63	100.00	14.48	16.50
14	5,000	7,500	6,250	42	8,743	0.47	98.69	235.23	3,498.06	6.00	89.24	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	15.39
15	7,500	10,000	8,750	12	8,755	0.14	98.83	93.88	3,591.94	2.39	91.64	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	14.99
16	10,000	20,000	15,000	22	8,777	0.25	99.07	215.21	3,807.15	5.49	97.13	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	14.14
17	20,000	50,000	35,000	69	8,846	0.78	99.85	53.97	3,861.11	1.38	98.51	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	13.94
18	50,000	100,000	75,000	8	8,854	0.09	99.94	34.10	3,895.21	0.87	99.38	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	13.82
19	100,000	500,000	300,000	5	8,859	0.06	100.00	24.48	3,919.69	0.62	100.00	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	13.73
20	500,000	UP		0	8,859	0.00	100.00	0.00	3,919.69	0.00	100.00	0	14	0.00	100.00	0.00	538.27	0.00	100.00	0.00	13.73
				8,859				3,919.69				14				538.27				13.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,732	2,732	9.68	9.68	208.50	208.50	0.42	0.42	8	8	4.08	4.08	75.38	75.38	0.33	0.33	36.15	36.15
2	50	100	75	2,523	5,255	8.94	18.62	335.48	543.98	0.67	1.09	6	14	3.06	7.14	80.58	155.96	0.35	0.67	24.02	28.67
3	100	200	150	3,601	8,856	12.76	31.38	836.62	1,380.60	1.68	2.77	7	21	3.57	10.71	236.03	391.99	1.02	1.69	28.21	28.39
4	200	300	250	2,273	11,129	8.05	39.43	812.80	2,193.40	1.63	4.41	3	24	1.53	12.24	162.24	554.23	0.70	2.39	19.96	25.27
5	300	500	400	2,400	13,529	8.50	47.93	1,360.49	3,553.90	2.73	7.14	4	28	2.04	14.29	161.10	715.33	0.70	3.09	11.84	20.13
6	500	750	625	1,810	15,339	6.41	54.34	1,161.32	4,715.22	2.33	9.47	3	31	1.53	15.82	23.98	739.32	0.10	3.19	2.06	15.68
7	750	1,000	875	1,497	16,836	5.30	59.65	1,451.62	6,166.84	2.92	12.39	2	33	1.02	16.84	3.40	742.72	0.01	3.21	0.23	12.04
8	1,000	1,500	1,250	2,147	18,983	7.61	67.25	1,581.38	7,748.23	3.18	15.56	0	33	0.00	16.84	0.00	742.72	0.00	3.21	0.00	9.59
9	1,500	2,000	1,750	1,684	20,667	5.97	73.22	1,308.02	9,056.25	2.63	18.19	5	38	2.55	19.39	635.94	1,378.65	2.75	5.95	48.62	15.22
10	2,000	2,500	2,250	1,051	21,718	3.72	76.94	896.52	9,952.77	1.80	19.99	3	41	1.53	20.92	51.01	1,429.66	0.22	6.17	5.69	14.36
11	2,500	3,000	2,750	669	22,387	2.37	79.31	972.30	10,925.07	1.95	21.94	2	43	1.02	21.94	924.19	2,353.85	3.99	10.16	95.05	21.55
12	3,000	4,000	3,500	734	23,121	2.60	81.91	1,145.51	12,070.58	2.30	24.24	1	44	0.51	22.45	6.33	2,360.18	0.03	10.19	0.55	19.55
13	4,000	5,000	4,500	510	23,631	1.81	83.72	1,497.38	13,567.96	3.01	27.25	2	46	1.02	23.47	34.72	2,394.90	0.15	10.34	2.32	17.65
14	5,000	7,500	6,250	938	24,569	3.32	87.04	2,681.95	16,249.91	5.39	32.64	7	53	3.57	27.04	436.07	2,830.97	1.88	12.22	16.26	17.42
15	7,500	10,000	8,750	577	25,146	2.04	89.09	2,231.49	18,481.41	4.48	37.12	4	57	2.04	29.08	281.84	3,112.81	1.22	13.44	12.63	16.84
16	10,000	20,000	15,000	798	25,944	2.83	91.92	5,842.07	24,323.47	11.73	48.85	6	63	3.06	32.14	2,642.91	5,755.72	11.41	24.85	45.24	23.66
17	20,000	50,000	35,000	711	26,655	2.52	94.43	8,913.11	33,236.58	17.90	66.75	19	82	9.69	41.84	3,200.81	8,956.54	13.82	38.68	35.91	26.95
18	50,000	100,000	75,000	613	27,268	2.17	96.61	8,537.20	41,773.79	17.15	83.90	16	98	8.16	50.00	338.10	9,294.63	1.46	40.14	3.96	22.25
19	100,000	500,000	300,000	692	27,960	2.45	99.06	6,886.41	48,660.20	13.83	97.73	42	140	21.43	71.43	10,206.90	19,501.53	44.08	84.21	148.22	40.08
20	500,000	UP		266	28,226	0.94	100.00	1,131.72	49,791.91	2.27	100.00	56	196	28.57	100.00	3,656.41	23,157.95	15.79	100.00	323.09	46.51
				28,226				49,791.91				196				23,157.95				46.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	471	471	10.58	10.58	23.33	23.33	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	436	907	9.79	20.37	42.96	66.29	0.60	0.93	1	1	1.41	1.41	4.25	4.25	0.01	0.01	9.89	6.41
3	100	200	150	456	1,363	10.24	30.61	63.95	130.24	0.89	1.82	3	4	4.23	5.63	234.94	239.19	0.70	0.71	367.41	183.66
4	200	300	250	150	1,513	3.37	33.98	21.31	151.55	0.30	2.12	1	5	1.41	7.04	1.40	240.59	0.00	0.71	6.57	158.75
5	300	500	400	349	1,862	7.84	41.81	101.04	252.59	1.41	3.53	2	7	2.82	9.86	193.67	434.26	0.57	1.29	191.67	171.92
6	500	750	625	277	2,139	6.22	48.04	73.24	325.83	1.02	4.55	0	7	0.00	9.86	0.00	434.26	0.00	1.29	0.00	133.28
7	750	1,000	875	242	2,381	5.43	53.47	107.41	433.24	1.50	6.05	0	7	0.00	9.86	0.00	434.26	0.00	1.29	0.00	100.23
8	1,000	1,500	1,250	242	2,623	5.43	58.90	206.02	639.26	2.88	8.93	2	9	2.82	12.68	16.29	450.55	0.05	1.34	7.91	70.48
9	1,500	2,000	1,750	208	2,831	4.67	63.58	305.92	945.18	4.28	13.21	0	9	0.00	12.68	0.00	450.55	0.00	1.34	0.00	47.67
10	2,000	2,500	2,250	96	2,927	2.16	65.73	129.57	1,074.76	1.81	15.02	0	9	0.00	12.68	0.00	450.55	0.00	1.34	0.00	41.92
11	2,500	3,000	2,750	83	3,010	1.86	67.59	119.70	1,194.46	1.67	16.69	0	9	0.00	12.68	0.00	450.55	0.00	1.34	0.00	37.72
12	3,000	4,000	3,500	99	3,109	2.22	69.82	211.75	1,406.21	2.96	19.65	1	10	1.41	14.08	37.65	488.20	0.11	1.45	17.78	34.72
13	4,000	5,000	4,500	77	3,186	1.73	71.55	179.88	1,586.08	2.51	22.17	1	11	1.41	15.49	3.46	491.66	0.01	1.46	1.92	31.00
14	5,000	7,500	6,250	198	3,384	4.45	75.99	532.01	2,118.09	7.43	29.60	2	13	2.82	18.31	27.52	519.18	0.08	1.54	5.17	24.51
15	7,500	10,000	8,750	190	3,574	4.27	80.26	651.92	2,770.01	9.11	38.71	1	14	1.41	19.72	718.10	1,237.28	2.13	3.67	110.15	44.67
16	10,000	20,000	15,000	264	3,838	5.93	86.19	1,435.13	4,205.14	20.06	58.77	5	19	7.04	26.76	93.74	1,331.02	0.28	3.94	6.53	31.65
17	20,000	50,000	35,000	170	4,008	3.82	90.01	1,130.30	5,335.44	15.80	74.56	13	32	18.31	45.07	40.55	1,371.57	0.12	4.06	3.59	25.71
18	50,000	100,000	75,000	133	4,141	2.99	92.99	683.32	6,018.75	9.55	84.11	7	39	9.86	54.93	31,958.85	33,330.42	94.70	98.77	4677.03	553.78
19	100,000	500,000	300,000	174	4,315	3.91	96.90	885.23	6,903.98	12.37	96.48	9	48	12.68	67.61	161.68	33,492.10	0.48	99.25	18.26	485.11
20	500,000	UP		138	4,453	3.10	100.00	251.72	7,155.70	3.52	100.00	23	71	32.39	100.00	254.30	33,746.40	0.75	100.00	101.03	471.60
				4,453				7,155.70				71				33,746.40				471.60	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	632	632	17.62	17.62	10.91	10.91	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	673	1,305	18.76	36.38	114.95	104.04	1.71	1.55	3	3	5.26	5.26	119.49	119.49	8.24	8.24	103.96	114.86
3	100	200	150	298	1,603	8.31	44.69	50.29	154.32	0.75	2.29	0	3	0.00	5.26	0.00	119.49	0.00	8.24	0.00	77.43
4	200	300	250	196	1,799	5.46	50.15	63.43	217.76	0.94	3.23	2	5	3.51	8.77	134.47	253.96	9.27	17.51	211.98	116.63
5	300	500	400	267	2,066	7.44	57.60	152.84	370.60	2.27	5.50	0	5	0.00	8.77	0.00	253.96	0.00	17.51	0.00	68.53
6	500	750	625	186	2,252	5.19	62.78	127.92	498.52	1.90	7.40	3	8	5.26	14.04	65.08	319.04	4.49	21.99	50.87	64.00
7	750	1,000	875	179	2,431	4.99	67.77	288.47	786.99	4.28	11.69	2	10	3.51	17.54	672.35	991.39	46.35	68.34	233.07	125.97
8	1,000	1,500	1,250	182	2,613	5.07	72.85	304.91	1,091.90	4.53	16.22	1	11	1.75	19.30	138.01	1,129.40	9.51	77.85	45.26	103.43
9	1,500	2,000	1,750	121	2,734	3.37	76.22	252.11	1,344.00	3.74	19.96	0	11	0.00	19.30	0.00	1,129.40	0.00	77.85	0.00	84.03
10	2,000	2,500	2,250	79	2,813	2.20	78.42	301.07	1,645.08	4.47	24.44	3	14	5.26	24.56	147.62	1,277.02	10.18	88.03	49.03	77.63
11	2,500	3,000	2,750	42	2,855	1.17	79.59	131.19	1,776.27	1.95	26.38	0	14	0.00	24.56	0.00	1,277.02	0.00	88.03	0.00	71.89
12	3,000	4,000	3,500	89	2,944	2.48	82.07	397.84	2,174.11	5.91	32.29	0	14	0.00	24.56	0.00	1,277.02	0.00	88.03	0.00	58.74
13	4,000	5,000	4,500	72	3,016	2.01	84.08	254.24	2,428.35	3.78	36.07	0	14	0.00	24.56	0.00	1,277.02	0.00	88.03	0.00	52.59
14	5,000	7,500	6,250	86	3,102	2.40	86.48	782.77	3,211.12	11.63	47.70	2	16	3.51	28.07	0.44	1,277.47	0.03	88.06	0.06	39.78
15	7,500	10,000	8,750	62	3,164	1.73	88.21	454.92	3,666.04	6.76	54.46	4	20	7.02	35.09	28.10	1,305.57	1.94	89.99	6.18	35.61
16	10,000	20,000	15,000	91	3,255	2.54	90.74	943.26	4,609.30	14.01	68.47	4	24	7.02	42.11	59.68	1,365.25	4.11	94.11	6.33	29.62
17	20,000	50,000	35,000	127	3,382	3.54	94.28	1,309.31	5,918.60	19.45	87.91	4	28	7.02	49.12	34.30	1,399.55	2.36	96.47	2.62	23.65
18	50,000	100,000	75,000	88	3,470	2.45	96.74	534.78	6,453.38	7.94	95.86	22	50	38.60	87.72	81.68	1,481.24	5.63	102.10	15.27	22.95
19	100,000	500,000	300,000	102	3,572	2.84	99.58	287.63	6,741.02	4.27	100.13	2	52	3.51	91.23	16.42	1,497.66	1.13	103.24	5.71	22.22
20	500,000	UP		15	3,587	0.42	100.00	8.81	6,732.21	0.13	100.00	5	57	8.77	100.00	46.94	1,450.71	3.24	100.00	532.79	21.55
				3,587				6,732.21				57				1,450.71				21.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,280	7,280	17.68	17.68	680.69	680.69	1.47	1.47	12	12	5.38	5.38	325.25	325.25	0.76	0.76	47.78	47.78
2	50	100	75	3,318	10,598	8.06	25.74	411.53	1,092.22	0.89	2.35	10	22	4.48	9.87	310.57	635.82	0.72	1.48	75.47	58.21
3	100	200	150	6,226	16,824	15.12	40.86	1,074.74	2,166.96	2.31	4.67	18	40	8.07	17.94	1,549.10	2,184.93	3.62	5.10	144.14	100.83
4	200	300	250	3,487	20,311	8.47	49.33	954.86	3,121.82	2.06	6.72	5	45	2.24	20.18	585.86	2,770.79	1.37	6.47	61.36	88.76
5	300	500	400	4,835	25,146	11.74	61.08	35.06	3,086.76	0.08	6.65	12	57	5.38	25.56	1,126.74	3,897.53	2.63	9.10	3214.11	126.27
6	500	750	625	3,288	28,434	7.99	69.06	1,798.78	4,885.54	3.87	10.52	6	63	2.69	28.25	372.04	4,269.57	0.87	9.97	20.68	87.39
7	750	1,000	875	2,263	30,697	5.50	74.56	1,905.47	6,791.02	4.10	14.63	8	71	3.59	31.84	1,670.82	5,940.39	3.90	13.87	87.69	87.47
8	1,000	1,500	1,250	2,047	32,744	4.97	79.53	1,732.81	8,523.83	3.73	18.36	5	76	2.24	34.08	827.27	6,767.65	1.93	15.80	47.74	79.40
9	1,500	2,000	1,750	1,397	34,141	3.39	82.92	1,649.91	10,173.73	3.55	21.91	5	81	2.24	36.32	1,667.82	8,435.48	3.89	19.69	101.09	82.91
10	2,000	2,500	2,250	771	34,912	1.87	84.80	1,434.54	11,608.27	3.09	25.00	1	82	0.45	36.77	165.00	8,600.48	0.39	20.08	11.50	74.09
11	2,500	3,000	2,750	703	35,615	1.71	86.50	1,481.99	13,090.26	3.19	28.19	1	83	0.45	37.22	107.91	8,708.38	0.25	20.33	7.28	66.53
12	3,000	4,000	3,500	744	36,359	1.81	88.31	1,592.79	14,683.06	3.43	31.62	3	86	1.35	38.57	15.03	8,723.42	0.04	20.36	0.94	59.41
13	4,000	5,000	4,500	452	36,811	1.10	89.41	1,316.13	15,999.19	2.83	34.46	5	91	2.24	40.81	277.48	9,000.90	0.65	21.01	21.08	56.26
14	5,000	7,500	6,250	621	37,432	1.51	90.92	2,527.02	18,526.21	5.44	39.90	3	94	1.35	42.15	1,615.81	10,616.71	3.77	24.78	63.94	57.31
15	7,500	10,000	8,750	473	37,905	1.15	92.06	3,038.78	21,564.99	6.54	46.45	4	98	1.79	43.95	19,547.91	30,164.62	45.63	70.41	643.28	139.88
16	10,000	20,000	15,000	810	38,715	1.97	94.03	6,396.74	27,961.73	13.78	60.22	4	102	1.79	45.74	69.66	30,234.27	0.16	70.57	1.09	108.13
17	20,000	50,000	35,000	783	39,498	1.90	95.93	8,146.65	36,108.38	17.55	77.77	10	112	4.48	50.22	2,878.21	33,112.48	6.72	77.29	35.33	91.70
18	50,000	100,000	75,000	619	40,117	1.50	97.44	4,589.82	40,698.20	9.89	87.66	10	122	4.48	54.71	703.65	33,816.13	1.64	78.94	15.33	83.09
19	100,000	500,000	300,000	735	40,852	1.79	99.22	4,706.33	45,404.53	10.14	97.79	55	177	24.66	79.37	8,261.05	42,077.18	19.28	98.22	175.53	92.67
20	500,000	UP		320	41,172	0.78	100.00	1,025.35	46,429.88	2.21	100.00	46	223	20.63	100.00	762.80	42,839.98	1.78	100.00	74.39	92.27
				41,172				46,429.88				223				42,839.98				92.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	17.19	17.19	1.25	1.25	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	82	4.17	21.35	0.93	2.18	0.34	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	110	7.29	28.65	4.44	6.62	1.64	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	146	9.38	38.02	12.49	19.11	4.60	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	198	13.54	51.56	24.84	43.96	9.15	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	79	277	20.57	72.14	41.59	85.55	15.32	31.51	1	1	100.00	100.00	144.62	144.62	100.00	100.00	347.71	169.05
7	750	1,000	875	30	307	7.81	79.95	29.43	114.98	10.84	42.36	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	125.78
8	1,000	1,500	1,250	27	334	7.03	86.98	35.05	150.03	12.91	55.27	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	96.40
9	1,500	2,000	1,750	24	358	6.25	93.23	33.04	183.07	12.17	67.44	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	79.00
10	2,000	2,500	2,250	2	360	0.52	93.75	1.33	184.40	0.49	67.93	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	78.43
11	2,500	3,000	2,750	13	373	3.39	97.14	23.37	207.78	8.61	76.54	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	69.60
12	3,000	4,000	3,500	3	376	0.78	97.92	7.15	214.93	2.63	79.17	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	67.29
13	4,000	5,000	4,500	1	377	0.26	98.18	28.88	186.05	10.64	68.54	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	77.73
14	5,000	7,500	6,250	5	382	1.30	99.48	52.71	238.76	19.42	87.95	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	60.57
15	7,500	10,000	8,750	2	384	0.52	100.00	32.70	271.46	12.05	100.00	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	53.27
16	10,000	20,000	15,000	0	384	0.00	100.00	0.00	271.46	0.00	100.00	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	53.27
17	20,000	50,000	35,000	0	384	0.00	100.00	0.00	271.46	0.00	100.00	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	53.27
18	50,000	100,000	75,000	0	384	0.00	100.00	0.00	271.46	0.00	100.00	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	53.27
19	100,000	500,000	300,000	0	384	0.00	100.00	0.00	271.46	0.00	100.00	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	53.27
20	500,000	UP		0	384	0.00	100.00	0.00	271.46	0.00	100.00	0	1	0.00	100.00	0.00	144.62	0.00	100.00	0.00	53.27
				384				271.46				1				144.62				53.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.88	4.88	0.21	0.21	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	2.44	7.32	0.31	0.52	0.25	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	3.66	10.98	0.94	1.46	0.75	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	13	4.88	15.85	2.36	3.82	1.87	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	25	14.63	30.49	9.78	13.60	7.76	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	28	3.66	34.15	3.04	16.64	2.41	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	35	8.54	42.68	10.12	26.76	8.02	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	43	9.76	52.44	12.99	39.75	10.30	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	51	9.76	62.20	13.19	52.94	10.45	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	58	8.54	70.73	11.79	64.73	9.35	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	62	4.88	75.61	12.83	77.57	10.18	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	68	7.32	82.93	19.90	97.47	15.78	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	72	4.88	87.80	1.46	98.93	1.16	78.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	74	2.44	90.24	16.75	115.68	13.28	91.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	75	1.22	91.46	1.34	117.02	1.06	92.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	77	2.44	93.90	4.68	121.70	3.71	96.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	80	3.66	97.56	4.06	125.76	3.22	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	81	1.22	98.78	0.21	125.97	0.17	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	82	1.22	100.00	0.16	126.13	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	82	0.00	100.00	0.00	126.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				82				126.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	551	551	8.39	8.39	64.01	64.01	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	454	1,005	6.91	15.30	197.27	261.27	1.67	2.21	1	1	3.70	3.70	60.00	60.00	1.57	1.57	30.42	22.96
3	100	200	150	1,174	2,179	17.87	33.17	977.04	1,238.31	8.26	10.47	4	5	14.81	18.52	399.20	459.20	10.43	12.00	40.86	37.08
4	200	300	250	904	3,083	13.76	46.93	1,088.85	2,327.16	9.20	19.67	1	6	3.70	22.22	140.76	599.96	3.68	15.68	12.93	25.78
5	300	500	400	1,150	4,233	17.50	64.43	1,666.43	3,993.59	14.08	33.75	5	11	18.52	40.74	635.89	1,235.86	16.62	32.30	38.16	30.95
6	500	750	625	712	4,945	10.84	75.27	1,399.41	5,393.00	11.83	45.58	6	17	22.22	62.96	1,744.37	2,980.23	45.59	77.89	124.65	55.26
7	750	1,000	875	527	5,472	8.02	83.29	1,359.44	6,752.44	11.49	57.07	2	19	7.41	70.37	316.54	3,296.76	8.27	86.16	23.28	48.82
8	1,000	1,500	1,250	346	5,818	5.27	88.55	1,123.42	7,875.86	9.50	66.57	0	19	0.00	70.37	0.00	3,296.76	0.00	86.16	0.00	41.86
9	1,500	2,000	1,750	193	6,011	2.94	91.49	876.24	8,752.10	7.41	73.97	0	19	0.00	70.37	0.00	3,296.76	0.00	86.16	0.00	37.67
10	2,000	2,500	2,250	94	6,105	1.43	92.92	436.03	9,188.13	3.69	77.66	6	25	22.22	92.59	519.90	3,816.67	13.59	99.75	119.23	41.54
11	2,500	3,000	2,750	64	6,169	0.97	93.90	415.75	9,603.89	3.51	81.17	1	26	3.70	96.30	2.36	3,819.02	0.06	99.81	0.57	39.77
12	3,000	4,000	3,500	55	6,224	0.84	94.73	415.79	10,019.67	3.51	84.69	0	26	0.00	96.30	0.00	3,819.02	0.00	99.81	0.00	38.12
13	4,000	5,000	4,500	35	6,259	0.53	95.27	354.74	10,374.41	3.00	87.68	0	26	0.00	96.30	0.00	3,819.02	0.00	99.81	0.00	36.81
14	5,000	7,500	6,250	47	6,306	0.72	95.98	633.39	11,007.80	5.35	93.04	1	27	3.70	100.00	7.10	3,826.12	0.19	100.00	1.12	34.76
15	7,500	10,000	8,750	14	6,320	0.21	96.19	200.20	11,208.01	1.69	94.73	0	27	0.00	100.00	0.00	3,826.12	0.00	100.00	0.00	34.14
16	10,000	20,000	15,000	24	6,344	0.37	96.56	281.23	11,489.23	2.38	97.11	0	27	0.00	100.00	0.00	3,826.12	0.00	100.00	0.00	33.30
17	20,000	50,000	35,000	181	6,525	2.75	99.32	219.55	11,708.78	1.86	98.96	0	27	0.00	100.00	0.00	3,826.12	0.00	100.00	0.00	32.68
18	50,000	100,000	75,000	7	6,532	0.11	99.42	35.99	11,744.78	0.30	99.27	0	27	0.00	100.00	0.00	3,826.12	0.00	100.00	0.00	32.58
19	100,000	500,000	300,000	35	6,567	0.53	99.95	74.31	11,819.09	0.63	99.89	0	27	0.00	100.00	0.00	3,826.12	0.00	100.00	0.00	32.37
20	500,000	UP		3	6,570	0.05	100.00	12.56	11,831.65	0.11	100.00	0	27	0.00	100.00	0.00	3,826.12	0.00	100.00	0.00	32.34
				6,570				11,831.65				27				3,826.12				32.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48,549	48,549	13.05	13.05	4,835.36	4,835.36	1.01	1.01	11	11	0.63	0.63	527.36	527.36	0.47	0.47	10.91	10.91
2	50	100	75	25,962	74,511	6.98	20.03	5,235.37	10,070.73	1.09	2.10	22	33	1.25	1.88	1,204.16	1,731.52	1.06	1.53	23.00	17.19
3	100	200	150	38,265	112,776	10.29	30.32	14,116.82	24,187.55	2.94	5.04	53	86	3.02	4.90	3,723.36	5,454.88	3.29	4.82	26.38	22.55
4	200	300	250	31,202	143,978	8.39	38.71	18,895.73	43,083.28	3.94	8.97	41	127	2.34	7.24	4,757.92	10,212.80	4.20	9.03	25.18	23.70
5	300	500	400	54,651	198,629	14.69	53.41	48,010.35	91,093.63	10.00	18.97	94	221	5.36	12.60	11,963.57	22,176.37	10.57	19.60	24.92	24.34
6	500	750	625	46,421	245,050	12.48	65.89	44,686.56	135,780.19	9.31	28.28	368	589	20.98	33.58	12,362.81	34,539.18	10.93	30.52	27.67	25.44
7	750	1,000	875	44,002	289,052	11.83	77.72	55,102.41	190,882.60	11.48	39.76	608	1,197	34.66	68.24	19,041.59	53,580.77	16.83	47.35	34.56	28.07
8	1,000	1,500	1,250	33,980	323,032	9.14	86.86	57,022.14	247,904.74	11.88	51.63	297	1,494	16.93	85.18	13,269.10	66,849.88	11.73	59.08	23.27	26.97
9	1,500	2,000	1,750	16,112	339,144	4.33	91.19	43,754.89	291,659.63	9.11	60.74	76	1,570	4.33	89.51	21,363.83	88,213.70	18.88	77.96	48.83	30.25
10	2,000	2,500	2,250	8,914	348,058	2.40	93.59	26,435.84	318,095.48	5.51	66.25	39	1,609	2.22	91.73	6,552.10	94,765.80	5.79	83.75	24.78	29.79
11	2,500	3,000	2,750	6,012	354,070	1.62	95.20	24,669.41	342,764.89	5.14	71.39	31	1,640	1.77	93.50	2,609.89	97,375.69	2.31	86.06	10.58	28.41
12	3,000	4,000	3,500	5,968	360,038	1.60	96.81	29,195.22	371,960.11	6.08	77.47	14	1,654	0.80	94.30	8,765.19	106,140.88	7.75	93.80	30.02	28.54
13	4,000	5,000	4,500	3,429	363,467	0.92	97.73	21,734.83	393,694.94	4.53	82.00	17	1,671	0.97	95.27	764.50	106,905.38	0.68	94.48	3.52	27.15
14	5,000	7,500	6,250	3,652	367,119	0.98	98.71	28,765.81	422,460.75	5.99	87.99	15	1,686	0.86	96.12	2,320.11	109,225.50	2.05	96.53	8.07	25.85
15	7,500	10,000	8,750	1,788	368,907	0.48	99.19	21,996.58	444,457.33	4.58	92.57	16	1,702	0.91	97.04	902.04	110,127.54	0.80	97.33	4.10	24.78
16	10,000	20,000	15,000	1,770	370,677	0.48	99.67	26,021.61	470,478.94	5.42	97.99	23	1,725	1.31	98.35	2,676.22	112,803.76	2.37	99.69	10.28	23.98
17	20,000	50,000	35,000	693	371,370	0.19	99.85	10,078.25	480,557.19	2.10	100.09	14	1,739	0.80	99.14	250.61	113,054.37	0.22	99.91	2.49	23.53
18	50,000	100,000	75,000	258	371,628	0.07	99.92	1,744.19	482,301.38	0.36	100.45	1	1,740	0.06	99.20	1.94	113,056.32	0.00	99.91	0.11	23.44
19	100,000	500,000	300,000	221	371,849	0.06	99.98	1,791.52	484,092.90	0.37	100.82	6	1,746	0.34	99.54	54.83	113,111.15	0.05	99.96	3.06	23.37
20	500,000	UP		67	371,916	0.02	100.00	3,955.09	480,137.81	0.82	100.00	8	1,754	0.46	100.00	42.05	113,153.21	0.04	100.00	1.06	23.57
				371,916				480,137.81				1,754				113,153.21				23.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29341 **SHOPS :SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,771	4,771	11.52	11.52	2,674.01	2,674.01	3.83	3.83	1	1	0.81	0.81	55.62	55.62	0.41	0.41	2.08	2.08
2	50	100	75	2,998	7,769	7.24	18.76	1,629.92	4,303.92	2.34	6.17	4	5	3.23	4.03	283.50	339.12	2.10	2.51	17.39	7.88
3	100	200	150	5,334	13,103	12.88	31.64	2,674.87	6,978.79	3.83	10.01	9	14	7.26	11.29	916.53	1,255.65	6.79	9.31	34.26	17.99
4	200	300	250	4,319	17,422	10.43	42.07	2,820.29	9,799.08	4.04	14.05	4	18	3.23	14.52	788.01	2,043.66	5.84	15.15	27.94	20.86
5	300	500	400	6,651	24,073	16.06	58.14	6,143.80	15,942.88	8.81	22.86	15	33	12.10	26.61	1,962.95	4,006.62	14.55	29.70	31.95	25.13
6	500	750	625	4,424	28,497	10.68	68.82	5,710.57	21,653.45	8.19	31.04	6	39	4.84	31.45	1,974.21	5,980.82	14.63	44.33	34.57	27.62
7	750	1,000	875	3,761	32,258	9.08	77.90	6,675.83	28,329.27	9.57	40.61	13	52	10.48	41.94	3,238.79	9,219.61	24.00	68.33	48.52	32.54
8	1,000	1,500	1,250	3,100	35,358	7.49	85.39	7,524.31	35,853.58	10.79	51.40	8	60	6.45	48.39	1,744.19	10,963.80	12.93	81.26	23.18	30.58
9	1,500	2,000	1,750	1,841	37,199	4.45	89.84	6,229.39	42,082.97	8.93	60.33	10	70	8.06	56.45	777.48	11,741.29	5.76	87.02	12.48	27.90
10	2,000	2,500	2,250	970	38,169	2.34	92.18	4,123.91	46,206.88	5.91	66.25	5	75	4.03	60.48	95.42	11,836.70	0.71	87.73	2.31	25.62
11	2,500	3,000	2,750	720	38,889	1.74	93.92	3,436.85	49,643.73	4.93	71.17	3	78	2.42	62.90	103.27	11,939.98	0.77	88.49	3.00	24.05
12	3,000	4,000	3,500	793	39,682	1.92	95.83	4,187.52	53,831.25	6.00	77.18	5	83	4.03	66.94	477.35	12,417.32	3.54	92.03	11.40	23.07
13	4,000	5,000	4,500	541	40,223	1.31	97.14	3,756.06	57,587.31	5.38	82.56	5	88	4.03	70.97	297.37	12,714.70	2.20	94.24	7.92	22.08
14	5,000	7,500	6,250	499	40,722	1.21	98.34	4,212.77	61,800.08	6.04	88.60	3	91	2.42	73.39	308.27	13,022.97	2.28	96.52	7.32	21.07
15	7,500	10,000	8,750	227	40,949	0.55	98.89	2,422.61	64,222.68	3.47	92.07	2	93	1.61	75.00	31.83	13,054.80	0.24	96.76	1.31	20.33
16	10,000	20,000	15,000	218	41,167	0.53	99.42	3,476.76	67,699.44	4.98	97.06	4	97	3.23	78.23	11.95	13,066.76	0.09	96.84	0.34	19.30
17	20,000	50,000	35,000	105	41,272	0.25	99.67	1,732.98	69,432.42	2.48	99.54	2	99	1.61	79.84	4.80	13,071.55	0.04	96.88	0.28	18.83
18	50,000	100,000	75,000	15	41,287	0.04	99.71	195.09	69,627.51	0.28	99.82	2	101	1.61	81.45	39.02	13,110.57	0.29	97.17	20.00	18.83
19	100,000	500,000	300,000	64	41,351	0.15	99.86	71.34	69,698.85	0.10	99.93	1	102	0.81	82.26	5.39	13,115.96	0.04	97.21	7.56	18.82
20	500,000	**UP**		57	41,408	0.14	100.00	52.18	69,751.04	0.07	100.00	22	124	17.74	100.00	376.53	13,492.50	2.79	100.00	721.57	19.34
				41,408				69,751.04				124				13,492.50				19.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29342 **SHOPS :SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	7.34	7.34	24.59	24.59	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	119	4.00	11.34	26.47	51.06	1.16	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	93	212	8.87	20.21	48.40	99.46	2.11	4.34	1	1	25.00	25.00	42.50	42.50	8.54	8.54	87.81	42.73
4	200	300	250	86	298	8.20	28.41	68.02	167.48	2.97	7.31	0	1	0.00	25.00	0.00	42.50	0.00	8.54	0.00	25.38
5	300	500	400	138	436	13.16	41.56	138.13	305.61	6.03	13.34	1	2	25.00	50.00	439.38	481.88	88.24	96.77	318.09	157.67
6	500	750	625	130	566	12.39	53.96	173.84	479.46	7.59	20.93	0	2	0.00	50.00	0.00	481.88	0.00	96.77	0.00	100.50
7	750	1,000	875	132	698	12.58	66.54	264.01	743.47	11.53	32.46	0	2	0.00	50.00	0.00	481.88	0.00	96.77	0.00	64.81
8	1,000	1,500	1,250	106	804	10.10	76.64	259.72	1,003.19	11.34	43.80	0	2	0.00	50.00	0.00	481.88	0.00	96.77	0.00	48.03
9	1,500	2,000	1,750	80	884	7.63	84.27	222.25	1,225.44	9.70	53.50	0	2	0.00	50.00	0.00	481.88	0.00	96.77	0.00	39.32
10	2,000	2,500	2,250	40	924	3.81	88.08	175.01	1,400.45	7.64	61.15	0	2	0.00	50.00	0.00	481.88	0.00	96.77	0.00	34.41
11	2,500	3,000	2,750	36	960	3.43	91.52	174.92	1,575.37	7.64	68.78	0	2	0.00	50.00	0.00	481.88	0.00	96.77	0.00	30.59
12	3,000	4,000	3,500	36	996	3.43	94.95	208.35	1,783.72	9.10	77.88	1	3	25.00	75.00	16.01	497.89	3.22	99.99	7.69	27.91
13	4,000	5,000	4,500	18	1,014	1.72	96.66	127.77	1,911.49	5.58	83.46	0	3	0.00	75.00	0.00	497.89	0.00	99.99	0.00	26.05
14	5,000	7,500	6,250	18	1,032	1.72	98.38	158.70	2,070.19	6.93	90.39	0	3	0.00	75.00	0.00	497.89	0.00	99.99	0.00	24.05
15	7,500	10,000	8,750	6	1,038	0.57	98.95	72.33	2,142.52	3.16	93.55	0	3	0.00	75.00	0.00	497.89	0.00	99.99	0.00	23.24
16	10,000	20,000	15,000	7	1,045	0.67	99.62	141.45	2,283.97	6.18	99.72	0	3	0.00	75.00	0.00	497.89	0.00	99.99	0.00	21.80
17	20,000	50,000	35,000	1	1,046	0.10	99.71	3.47	2,287.44	0.15	99.87	0	3	0.00	75.00	0.00	497.89	0.00	99.99	0.00	21.77
18	50,000	100,000	75,000	1	1,047	0.10	99.81	2.90	2,290.34	0.13	100.00	1	4	25.00	100.00	0.05	497.94	0.01	100.00	1.83	21.74
19	100,000	500,000	300,000	2	1,049	0.19	100.00	0.01	2,290.34	0.00	100.00	0	4	0.00	100.00	0.00	497.94	0.00	100.00	0.00	21.74
20	500,000	**UP**		0	1,049	0.00	100.00	0.00	2,290.34	0.00	100.00	0	4	0.00	100.00	0.00	497.94	0.00	100.00	0.00	21.74
				1,049				2,290.34				4				497.94				21.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29343 **SHOPS :SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	11.33	11.33	38.45	38.45	3.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	65	2.83	14.16	9.28	47.73	0.94	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	85	4.36	18.52	11.61	59.34	1.17	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	123	8.28	26.80	28.39	87.73	2.87	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	70	193	15.25	42.05	86.89	174.62	8.79	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	243	10.89	52.94	68.63	243.25	6.94	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	57	300	12.42	65.36	67.33	310.58	6.81	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	64	364	13.94	79.30	205.67	516.25	20.80	52.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	38	402	8.28	87.58	122.85	639.11	12.42	64.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	416	3.05	90.63	70.24	709.35	7.10	71.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	425	1.96	92.59	55.66	765.00	5.63	77.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	438	2.83	95.42	78.89	843.89	7.98	85.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	442	0.87	96.30	44.31	888.21	4.48	89.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	448	1.31	97.60	13.91	902.12	1.41	91.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	449	0.22	97.82	18.00	920.12	1.82	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	455	1.31	99.13	22.56	942.68	2.28	95.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	457	0.44	99.56	30.91	973.59	3.13	98.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	459	0.44	100.00	15.39	988.98	1.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	459	0.00	100.00	0.00	988.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	459	0.00	100.00	0.00	988.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				459				988.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.17	0.23	0.39	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	7	19.23	26.92	1.59	1.82	3.69	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	12	19.23	46.15	2.44	4.26	5.67	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	18	23.08	69.23	7.02	11.28	16.28	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	21	11.54	80.77	1.42	12.70	3.29	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	3.85	84.62	0.00	12.70	0.00	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	3.85	88.46	3.80	16.50	8.81	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	3.85	92.31	8.31	24.82	19.28	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	3.85	96.15	7.96	32.78	18.46	76.02	1	1	100.00	100.00	13.44	13.44	100.00	100.00	168.83	41.01
11	2,500	3,000	2,750	1	26	3.85	100.00	10.34	43.12	23.98	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
20	500,000	UP		0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17
				26				43.12				1				13.44				31.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	23.53	23.53	1.36	1.36	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	24	4.71	28.24	0.57	1.93	0.41	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	64	47.06	75.29	3.80	5.72	2.76	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	74	11.76	87.06	0.00	5.72	0.00	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	77	3.53	90.59	6.41	0.69	4.66	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	78	1.18	91.76	0.60	0.09	0.44	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	79	1.18	92.94	31.12	31.21	22.63	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	80	1.18	94.12	1.71	29.50	1.24	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	81	1.18	95.29	0.00	29.50	0.00	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	82	1.18	96.47	0.00	29.50	0.00	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	83	1.18	97.65	108.00	137.50	78.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	84	1.18	98.82	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	85	1.18	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	85	0.00	100.00	0.00	137.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				85				137.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	23.38	23.38	1.82	1.82	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	28	12.99	36.36	2.88	4.71	2.22	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	33	6.49	42.86	7.02	11.72	5.40	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	41	10.39	53.25	7.81	19.53	6.00	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	49	10.39	63.64	1.43	20.96	1.10	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	54	6.49	70.13	6.32	27.28	4.86	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	56	2.60	72.73	14.71	41.99	11.32	32.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	58	2.60	75.32	12.44	54.43	9.57	41.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	59	1.30	76.62	5.08	59.52	3.91	45.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	62	3.90	80.52	3.02	62.54	2.32	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	64	2.60	83.12	9.27	71.81	7.13	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	65	1.30	84.42	13.83	85.63	10.63	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	66	1.30	85.71	4.16	89.79	3.20	69.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	70	5.19	90.91	5.67	95.46	4.36	73.42	1	1	100.00	100.00	0.17	0.17	100.00	100.00	3.02	0.18
15	7,500	10,000	8,750	2	72	2.60	93.51	10.31	105.76	7.93	81.35	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.16
16	10,000	20,000	15,000	1	73	1.30	94.81	5.16	110.93	3.97	85.32	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.15
17	20,000	50,000	35,000	1	74	1.30	96.10	1.38	112.31	1.06	86.38	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.15
18	50,000	100,000	75,000	1	75	1.30	97.40	5.40	117.71	4.16	90.53	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.15
19	100,000	500,000	300,000	2	77	2.60	100.00	12.31	130.02	9.47	100.00	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.13
20	500,000	UP		0	77	0.00	100.00	0.00	130.02	0.00	100.00	0	1	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.13
					77				130.02				1				0.17				0.13

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,055	2,055	12.35	12.35	78.14	78.14	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	937	2,992	5.63	17.98	118.91	197.05	0.33	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,199	4,191	7.21	25.19	299.02	496.07	0.84	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	917	5,108	5.51	30.70	346.93	843.01	0.97	2.37	2	2	3.85	3.85	186.26	186.26	0.48	0.48	53.69	22.09
5	300	500	400	1,556	6,664	9.35	40.05	847.89	1,690.90	2.38	4.74	1	3	1.92	5.77	15.97	202.23	0.04	0.52	1.88	11.96
6	500	750	625	1,310	7,974	7.87	47.92	985.20	2,676.10	2.76	7.51	2	5	3.85	9.62	59.48	261.71	0.15	0.67	6.04	9.78
7	750	1,000	875	1,435	9,409	8.62	56.55	1,570.79	4,246.89	4.41	11.92	3	8	5.77	15.38	270.52	532.23	0.69	1.36	17.22	12.53
8	1,000	1,500	1,250	1,388	10,797	8.34	64.89	2,087.64	6,334.53	5.86	17.77	2	10	3.85	19.23	792.70	1,324.93	2.02	3.38	37.97	20.92
9	1,500	2,000	1,750	1,011	11,808	6.08	70.97	2,040.77	8,375.30	5.73	23.50	0	10	0.00	19.23	0.00	1,324.93	0.00	3.38	0.00	15.82
10	2,000	2,500	2,250	660	12,468	3.97	74.93	1,576.98	9,952.28	4.42	27.92	3	13	5.77	25.00	31.37	1,356.30	0.08	3.46	1.99	13.63
11	2,500	3,000	2,750	600	13,068	3.61	78.54	1,938.01	11,890.29	5.44	33.36	5	18	9.62	34.62	649.94	2,006.23	1.66	5.12	33.54	16.87
12	3,000	4,000	3,500	631	13,699	3.79	82.33	2,398.53	14,288.82	6.73	40.09	7	25	13.46	48.08	636.12	2,642.35	1.62	6.75	26.52	18.49
13	4,000	5,000	4,500	529	14,228	3.18	85.51	2,291.10	16,579.92	6.43	46.52	3	28	5.77	53.85	114.34	2,756.69	0.29	7.04	4.99	16.63
14	5,000	7,500	6,250	668	14,896	4.01	89.52	3,877.75	20,457.66	10.88	57.40	6	34	11.54	65.38	4,400.57	7,157.25	11.24	18.27	113.48	34.99
15	7,500	10,000	8,750	439	15,335	2.64	92.16	3,152.89	23,610.55	8.85	66.24	5	39	9.62	75.00	113.29	7,270.54	0.29	18.56	3.59	30.79
16	10,000	20,000	15,000	641	15,976	3.85	96.02	5,939.02	29,549.57	16.66	82.90	5	44	9.62	84.62	101.08	7,371.63	0.26	18.82	1.70	24.95
17	20,000	50,000	35,000	408	16,384	2.45	98.47	3,978.55	33,528.12	11.16	94.07	5	49	9.62	94.23	31,774.85	39,146.48	81.13	99.95	798.65	116.76
18	50,000	100,000	75,000	110	16,494	0.66	99.13	812.36	34,340.48	2.28	96.35	1	50	1.92	96.15	16.90	39,163.37	0.04	100.00	2.08	114.04
19	100,000	500,000	300,000	101	16,595	0.61	99.74	1,236.67	35,577.15	3.47	99.82	1	51	1.92	98.08	1.05	39,164.42	0.00	100.00	0.08	110.08
20	500,000	UP		44	16,639	0.26	100.00	65.59	35,642.74	0.18	100.00	1	52	1.92	100.00	0.00	39,164.42	0.00	100.00	0.00	109.88
				16,639				35,642.74				52				39,164.42				109.88	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29371 - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15,933	15,933	8.43	8.43	2,321.67	2,321.67	0.55	0.55	14	14	1.77	1.77	520.30	520.30	0.33	0.33	22.41	22.41
2	50	100	75	7,838	23,771	4.15	12.58	1,345.26	3,666.93	0.32	0.87	9	23	1.14	2.91	375.92	896.22	0.24	0.57	27.94	24.44
3	100	200	150	11,252	35,023	5.96	18.54	2,920.83	6,587.76	0.69	1.56	11	34	1.39	4.30	152.96	1,049.19	0.10	0.67	5.24	15.93
4	200	300	250	9,049	44,072	4.79	23.33	3,239.40	9,827.16	0.77	2.32	15	49	1.90	6.19	837.68	1,886.86	0.54	1.21	25.86	19.20
5	300	500	400	15,840	59,912	8.38	31.71	8,460.76	18,287.92	2.00	4.32	21	70	2.65	8.85	943.41	2,830.28	0.60	1.81	11.15	15.48
6	500	750	625	15,328	75,240	8.11	39.82	10,370.86	28,658.78	2.45	6.77	33	103	4.17	13.02	3,666.11	6,496.39	2.34	4.15	35.35	22.67
7	750	1,000	875	15,522	90,762	8.22	48.04	15,044.86	43,703.64	3.56	10.33	63	166	7.96	20.99	7,359.38	13,855.76	4.70	8.85	48.92	31.70
8	1,000	1,500	1,250	16,634	107,396	8.80	56.84	21,165.57	64,869.21	5.00	15.33	57	223	7.21	28.19	6,549.29	20,405.05	4.18	13.04	30.94	31.46
9	1,500	2,000	1,750	12,249	119,645	6.48	63.33	21,232.42	86,101.63	5.02	20.35	47	270	5.94	34.13	8,869.73	29,274.78	5.67	18.70	41.77	34.00
10	2,000	2,500	2,250	7,920	127,565	4.19	67.52	16,488.10	102,589.74	3.90	24.24	28	298	3.54	37.67	6,261.64	35,536.42	4.00	22.70	37.98	34.64
11	2,500	3,000	2,750	7,085	134,650	3.75	71.27	18,270.34	120,860.08	4.32	28.56	26	324	3.29	40.96	4,789.38	40,325.80	3.06	25.76	26.21	33.37
12	3,000	4,000	3,500	8,901	143,551	4.71	75.98	27,476.20	148,336.28	6.49	35.05	40	364	5.06	46.02	4,312.25	44,638.05	2.76	28.52	15.69	30.09
13	4,000	5,000	4,500	7,056	150,607	3.73	79.72	26,501.16	174,837.44	6.26	41.32	26	390	3.29	49.30	9,079.87	53,717.92	5.80	34.32	34.26	30.72
14	5,000	7,500	6,250	9,794	160,401	5.18	84.90	45,598.61	220,436.05	10.78	52.09	74	464	9.36	58.66	6,142.03	59,859.96	3.92	38.24	13.47	27.16
15	7,500	10,000	8,750	6,742	167,143	3.57	88.47	40,909.76	261,345.81	9.67	61.76	63	527	7.96	66.62	10,818.03	70,677.99	6.91	45.16	26.44	27.04
16	10,000	20,000	15,000	9,895	177,038	5.24	93.71	76,556.89	337,902.70	18.09	79.85	80	607	10.11	76.74	24,240.06	94,918.05	15.49	60.64	31.66	28.09
17	20,000	50,000	35,000	6,901	183,939	3.65	97.36	58,221.63	396,124.33	13.76	93.61	81	688	10.24	86.98	16,200.61	111,118.66	10.35	70.99	27.83	28.05
18	50,000	100,000	75,000	2,545	186,484	1.35	98.71	16,649.68	412,774.01	3.93	97.54	30	718	3.79	90.77	1,658.46	112,777.12	1.06	72.05	9.96	27.32
19	100,000	500,000	300,000	1,863	188,347	0.99	99.69	8,515.46	421,289.46	2.01	99.56	58	776	7.33	98.10	21,692.73	134,469.85	13.86	85.91	254.75	31.92
20	500,000	UP		583	188,930	0.31	100.00	1,880.25	423,169.71	0.44	100.00	15	791	1.90	100.00	22,052.48	156,522.33	14.09	100.00	1172.85	36.99
				188,930				423,169.71				791				156,522.33				36.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	4.16	4.16	3.08	3.08	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	99	1.81	5.97	18.68	21.76	0.51	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56	155	3.38	9.35	27.68	49.45	0.76	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	51	206	3.08	12.43	23.69	73.14	0.65	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	77	283	4.65	17.08	43.10	116.24	1.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	92	375	5.55	22.63	68.95	185.19	1.89	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	98	473	5.91	28.55	102.45	287.64	2.80	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	140	613	8.45	36.99	133.67	421.31	3.66	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	78	691	4.71	41.70	121.14	542.45	3.31	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	61	752	3.68	45.38	168.84	711.29	4.62	19.45	1	1	11.11	11.11	67.50	67.50	5.84	5.84	39.98	9.49
11	2,500	3,000	2,750	80	832	4.83	50.21	161.54	872.83	4.42	23.87	1	2	11.11	22.22	419.98	487.48	36.37	42.21	259.99	55.85
12	3,000	4,000	3,500	95	927	5.73	55.94	293.20	1,166.03	8.02	31.89	1	3	11.11	33.33	363.39	850.87	31.47	73.68	123.94	72.97
13	4,000	5,000	4,500	79	1,006	4.77	60.71	333.49	1,499.52	9.12	41.01	0	3	0.00	33.33	0.00	850.87	0.00	73.68	0.00	56.74
14	5,000	7,500	6,250	127	1,133	7.66	68.38	371.23	1,870.75	10.15	51.17	1	4	11.11	44.44	247.50	1,098.37	21.43	95.11	66.67	58.71
15	7,500	10,000	8,750	100	1,233	6.04	74.41	395.89	2,266.64	10.83	61.99	0	4	0.00	44.44	0.00	1,098.37	0.00	95.11	0.00	48.46
16	10,000	20,000	15,000	200	1,433	12.07	86.48	598.37	2,865.01	16.37	78.36	2	6	22.22	66.67	3.22	1,101.59	0.28	95.39	0.54	38.45
17	20,000	50,000	35,000	126	1,559	7.60	94.09	494.83	3,359.84	13.53	91.89	1	7	11.11	77.78	12.96	1,114.55	1.12	96.51	2.62	33.17
18	50,000	100,000	75,000	50	1,609	3.02	97.10	74.55	3,434.39	2.04	93.93	1	8	11.11	88.89	37.50	1,152.05	3.25	99.76	50.30	33.54
19	100,000	500,000	300,000	39	1,648	2.35	99.46	218.62	3,653.00	5.98	99.91	1	9	11.11	100.00	2.81	1,154.87	0.24	100.00	1.29	31.61
20	500,000	UP		9	1,657	0.54	100.00	3.25	3,656.25	0.09	100.00	0	9	0.00	100.00	0.00	1,154.87	0.00	100.00	0.00	31.59
				1,657				3,656.25				9				1,154.87				31.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29372 - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	2.02	2.02	16.12	16.12	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	38	78	1.92	3.94	24.74	40.86	0.43	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	139	3.08	7.02	18.33	59.19	0.32	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	88	227	4.44	11.46	30.58	89.77	0.53	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	169	396	8.54	20.00	108.13	197.89	1.87	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	156	552	7.88	27.88	144.19	342.09	2.50	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	185	737	9.34	37.22	196.86	538.95	3.41	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	210	947	10.61	47.83	273.52	812.46	4.74	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	164	1,111	8.28	56.11	359.05	1,171.51	6.22	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	120	1,231	6.06	62.17	271.57	1,443.08	4.70	24.98	1	1	9.09	9.09	4.78	4.78	0.09	0.09	1.76	0.33
11	2,500	3,000	2,750	89	1,320	4.49	66.67	280.16	1,723.24	4.85	29.83	1	2	9.09	18.18	113.70	118.48	2.03	2.11	40.58	6.88
12	3,000	4,000	3,500	142	1,462	7.17	73.84	449.94	2,173.18	7.79	37.62	0	2	0.00	18.18	0.00	118.48	0.00	2.11	0.00	5.45
13	4,000	5,000	4,500	110	1,572	5.56	79.39	421.56	2,594.74	7.30	44.92	0	2	0.00	18.18	0.00	118.48	0.00	2.11	0.00	4.57
14	5,000	7,500	6,250	126	1,698	6.36	85.76	626.20	3,220.94	10.84	55.76	1	3	9.09	27.27	5,406.40	5,524.88	96.34	98.46	863.37	171.53
15	7,500	10,000	8,750	78	1,776	3.94	89.70	474.93	3,695.87	8.22	63.99	1	4	9.09	36.36	10.06	5,534.93	0.18	98.64	2.12	149.76
16	10,000	20,000	15,000	117	1,893	5.91	95.61	1,075.52	4,771.38	18.62	82.61	1	5	9.09	45.45	5.16	5,540.09	0.09	98.73	0.48	116.11
17	20,000	50,000	35,000	69	1,962	3.48	99.09	839.62	5,611.00	14.54	97.14	2	7	18.18	63.64	7.31	5,547.40	0.13	98.86	0.87	98.87
18	50,000	100,000	75,000	8	1,970	0.40	99.49	118.68	5,729.68	2.05	99.20	3	10	27.27	90.91	56.70	5,604.10	1.01	99.87	47.78	97.81
19	100,000	500,000	300,000	9	1,979	0.45	99.95	48.64	5,778.32	0.84	100.04	1	11	9.09	100.00	7.41	5,611.51	0.13	100.00	15.23	97.11
20	500,000	UP		1	1,980	0.05	100.00	2.25	5,776.07	0.04	100.00	0	11	0.00	100.00	0.00	5,611.51	0.00	100.00	0.00	97.15
				1,980				5,776.07				11				5,611.51				97.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	18.18	18.18	2.17	2.17	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	3.03	21.21	0.23	2.41	0.27	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	3.03	24.24	0.58	2.99	0.68	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	6.06	30.30	0.98	3.97	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	9.09	39.39	1.95	5.91	2.25	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	3.03	42.42	0.59	6.50	0.68	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	18	12.12	54.55	0.13	6.37	0.15	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	3.03	57.58	2.45	8.83	2.84	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	3.03	60.61	0.58	9.41	0.68	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	3.03	63.64	4.28	13.69	4.95	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	3.03	66.67	9.62	23.31	11.12	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	26	12.12	78.79	7.19	30.50	8.32	35.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	6.06	84.85	8.02	38.51	9.28	44.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	3.03	87.88	11.99	50.50	13.87	58.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	3.03	90.91	0.81	51.31	0.93	59.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	32	6.06	96.97	32.16	83.47	37.20	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	3.03	100.00	2.97	86.43	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				86.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29373 - SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	168	168	4.38	4.38	30.46	30.46	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	212	1.15	5.53	9.22	39.68	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	110	322	2.87	8.40	31.70	71.38	0.23	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	129	451	3.36	11.76	48.90	120.27	0.36	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	260	711	6.78	18.54	129.77	250.04	0.94	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	244	955	6.36	24.91	211.76	461.80	1.54	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	350	1,305	9.13	34.04	390.77	852.57	2.84	6.20	2	2	20.00	20.00	6.69	6.69	0.09	0.09	1.71	0.79
8	1,000	1,500	1,250	335	1,640	8.74	42.78	543.31	1,395.87	3.95	10.15	0	2	0.00	20.00	0.00	6.69	0.00	0.09	0.00	0.48
9	1,500	2,000	1,750	356	1,996	9.29	52.06	797.83	2,193.70	5.80	15.95	0	2	0.00	20.00	0.00	6.69	0.00	0.09	0.00	0.31
10	2,000	2,500	2,250	192	2,188	5.01	57.07	503.40	2,697.10	3.66	19.62	1	3	10.00	30.00	37.40	44.09	0.50	0.59	7.43	1.63
11	2,500	3,000	2,750	172	2,360	4.49	61.55	556.29	3,253.39	4.05	23.66	0	3	0.00	30.00	0.00	44.09	0.00	0.59	0.00	1.36
12	3,000	4,000	3,500	258	2,618	6.73	68.28	994.94	4,248.34	7.24	30.90	1	4	10.00	40.00	49.98	94.06	0.67	1.27	5.02	2.21
13	4,000	5,000	4,500	166	2,784	4.33	72.61	829.86	5,078.19	6.04	36.93	0	4	0.00	40.00	0.00	94.06	0.00	1.27	0.00	1.85
14	5,000	7,500	6,250	279	3,063	7.28	79.89	1,529.20	6,607.39	11.12	48.05	1	5	10.00	50.00	5,620.63	5,714.69	75.61	76.88	367.55	86.49
15	7,500	10,000	8,750	172	3,235	4.49	84.38	1,460.18	8,067.57	10.62	58.67	1	6	10.00	60.00	8.50	5,723.19	0.11	76.99	0.58	70.94
16	10,000	20,000	15,000	302	3,537	7.88	92.25	2,561.25	10,628.81	18.63	77.30	1	7	10.00	70.00	14.92	5,738.11	0.20	77.19	0.58	53.99
17	20,000	50,000	35,000	204	3,741	5.32	97.57	2,146.57	12,775.38	15.61	92.91	3	10	30.00	100.00	1,695.17	7,433.27	22.81	100.00	78.97	58.18
18	50,000	100,000	75,000	64	3,805	1.67	99.24	861.93	13,637.31	6.27	99.18	0	10	0.00	100.00	0.00	7,433.27	0.00	100.00	0.00	54.51
19	100,000	500,000	300,000	24	3,829	0.63	99.87	106.96	13,744.26	0.78	99.96	0	10	0.00	100.00	0.00	7,433.27	0.00	100.00	0.00	54.08
20	500,000	UP		5	3,834	0.13	100.00	5.62	13,749.88	0.04	100.00	0	10	0.00	100.00	0.00	7,433.27	0.00	100.00	0.00	54.06
				3,834				13,749.88				10				7,433.27				54.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.96	1.96	0.07	0.07	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	3.92	5.88	0.26	0.33	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	5.88	11.76	0.79	1.12	0.51	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	5.88	17.65	1.62	2.74	1.04	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	3.92	21.57	1.37	4.11	0.88	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	17	11.76	33.33	6.19	10.31	3.96	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	25	15.69	49.02	10.59	20.89	6.77	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	31	11.76	60.78	22.38	43.28	14.32	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	35	7.84	68.63	8.22	51.50	5.26	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	1.96	70.59	6.16	57.66	3.94	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	39	5.88	76.47	11.79	69.45	7.54	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	42	5.88	82.35	8.82	78.27	5.64	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	43	1.96	84.31	1.48	79.75	0.95	51.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	44	1.96	86.27	8.60	88.35	5.50	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	47	5.88	92.16	40.59	128.94	25.97	82.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	49	3.92	96.08	19.03	147.98	12.18	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	51	3.92	100.00	8.31	156.28	5.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	51	0.00	100.00	0.00	156.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	51	0.00	100.00	0.00	156.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	51	0.00	100.00	0.00	156.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				51				156.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	6.58	6.58	3.56	3.56	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	94	4.08	10.66	4.60	8.16	0.24	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	65	159	7.37	18.03	19.70	27.86	1.02	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	201	4.76	22.79	19.89	47.74	1.03	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	281	9.07	31.86	44.93	92.67	2.33	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	67	348	7.60	39.46	42.88	135.56	2.22	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	74	422	8.39	47.85	68.63	204.18	3.55	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	101	523	11.45	59.30	117.02	321.20	6.06	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	69	592	7.82	67.12	107.47	428.67	5.56	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	39	631	4.42	71.54	87.14	515.81	4.51	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	663	3.63	75.17	100.24	616.05	5.19	31.89	1	1	33.33	33.33	3.32	3.32	21.47	21.47	3.31	0.54
12	3,000	4,000	3,500	46	709	5.22	80.39	150.17	766.22	7.77	39.66	2	3	66.67	100.00	12.15	15.47	78.53	100.00	8.09	2.02
13	4,000	5,000	4,500	19	728	2.15	82.54	118.22	884.45	6.12	45.78	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.75
14	5,000	7,500	6,250	28	756	3.17	85.71	203.73	1,088.18	10.54	56.32	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.42
15	7,500	10,000	8,750	19	775	2.15	87.87	155.45	1,243.63	8.05	64.37	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.24
16	10,000	20,000	15,000	38	813	4.31	92.18	297.81	1,541.44	15.41	79.78	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	1.00
17	20,000	50,000	35,000	51	864	5.78	97.96	347.23	1,888.67	17.97	97.75	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.82
18	50,000	100,000	75,000	16	880	1.81	99.77	36.25	1,924.93	1.88	99.63	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.80
19	100,000	500,000	300,000	2	882	0.23	100.00	7.16	1,932.09	0.37	100.00	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.80
20	500,000	UP		0	882	0.00	100.00	0.00	1,932.09	0.00	100.00	0	3	0.00	100.00	0.00	15.47	0.00	100.00	0.00	0.80
					882				1,932.09				3				15.47				0.80

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	7.20	7.20	3.56	3.56	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	112	2.52	9.71	3.73	7.29	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	154	3.64	13.36	9.93	17.22	0.27	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	201	4.08	17.43	24.84	42.06	0.69	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	105	306	9.11	26.54	44.46	86.52	1.23	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	89	395	7.72	34.26	56.02	142.54	1.55	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	109	504	9.45	43.71	114.15	256.69	3.16	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	117	621	10.15	53.86	154.39	411.08	4.27	11.37	1	1	16.67	16.67	1.48	1.48	0.75	0.75	0.96	0.36
9	1,500	2,000	1,750	80	701	6.94	60.80	127.67	538.75	3.53	14.91	0	1	0.00	16.67	0.00	1.48	0.00	0.75	0.00	0.27
10	2,000	2,500	2,250	64	765	5.55	66.35	131.54	670.29	3.64	18.55	0	1	0.00	16.67	0.00	1.48	0.00	0.75	0.00	0.22
11	2,500	3,000	2,750	56	821	4.86	71.21	122.41	792.70	3.39	21.93	0	1	0.00	16.67	0.00	1.48	0.00	0.75	0.00	0.19
12	3,000	4,000	3,500	63	884	5.46	76.67	208.78	1,001.48	5.78	27.71	0	1	0.00	16.67	0.00	1.48	0.00	0.75	0.00	0.15
13	4,000	5,000	4,500	47	931	4.08	80.75	220.23	1,221.71	6.09	33.80	1	2	16.67	33.33	15.00	16.48	7.59	8.34	6.81	1.35
14	5,000	7,500	6,250	64	995	5.55	86.30	339.94	1,561.65	9.41	43.21	0	2	0.00	33.33	0.00	16.48	0.00	8.34	0.00	1.06
15	7,500	10,000	8,750	49	1,044	4.25	90.55	508.54	2,070.19	14.07	57.28	0	2	0.00	33.33	0.00	16.48	0.00	8.34	0.00	0.80
16	10,000	20,000	15,000	67	1,111	5.81	96.36	689.34	2,759.53	19.07	76.35	0	2	0.00	33.33	0.00	16.48	0.00	8.34	0.00	0.60
17	20,000	50,000	35,000	32	1,143	2.78	99.13	673.93	3,433.46	18.65	95.00	4	6	66.67	100.00	181.03	197.51	91.66	100.00	26.86	5.75
18	50,000	100,000	75,000	10	1,153	0.87	100.00	180.72	3,614.18	5.00	100.00	0	6	0.00	100.00	0.00	197.51	0.00	100.00	0.00	5.46
19	100,000	500,000	300,000	0	1,153	0.00	100.00	0.00	3,614.18	0.00	100.00	0	6	0.00	100.00	0.00	197.51	0.00	100.00	0.00	5.46
20	500,000	UP		0	1,153	0.00	100.00	0.00	3,614.18	0.00	100.00	0	6	0.00	100.00	0.00	197.51	0.00	100.00	0.00	5.46
				1,153				3,614.18				6				197.51				5.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	2.75	2.75	0.23	0.23	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	40	3.04	5.80	1.07	1.29	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	62	3.19	8.99	2.47	3.77	0.22	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	97	5.07	14.06	5.56	9.33	0.49	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	65	162	9.42	23.48	17.30	26.62	1.53	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	87	249	12.61	36.09	40.96	67.58	3.62	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	64	313	9.28	45.36	32.32	99.90	2.85	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	61	374	8.84	54.20	44.27	144.17	3.91	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	74	448	10.72	64.93	90.00	234.17	7.95	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	33	481	4.78	69.71	34.83	269.00	3.08	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	33	514	4.78	74.49	50.38	319.37	4.45	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	549	5.07	79.57	79.90	399.28	7.06	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	29	578	4.20	83.77	70.96	470.24	6.27	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	46	624	6.67	90.43	155.59	625.83	13.74	55.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	657	4.78	95.22	136.72	762.55	12.07	67.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	674	2.46	97.68	193.21	955.76	17.06	84.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	688	2.03	99.71	128.67	1,084.43	11.36	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	690	0.29	100.00	47.98	1,132.41	4.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	690	0.00	100.00	0.00	1,132.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	690	0.00	100.00	0.00	1,132.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				690				1,132.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.79	5.79	0.11	0.11	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	13	4.96	10.74	0.97	1.09	0.24	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	20	5.79	16.53	1.49	2.58	0.36	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	24	3.31	19.83	1.28	3.85	0.31	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	29	4.13	23.97	2.10	5.95	0.51	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	40	9.09	33.06	11.58	17.53	2.82	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	55	12.40	45.45	13.83	31.35	3.37	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	67	9.92	55.37	11.66	43.01	2.84	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	76	7.44	62.81	9.34	52.35	2.28	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	81	4.13	66.94	22.09	74.44	5.39	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	84	2.48	69.42	6.01	80.45	1.47	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	85	0.83	70.25	4.71	85.16	1.15	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	93	6.61	76.86	31.05	116.21	7.57	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	99	4.96	81.82	31.36	147.57	7.65	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	106	5.79	87.60	23.69	171.25	5.78	41.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	118	9.92	97.52	165.66	336.91	40.40	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	121	2.48	100.00	73.19	410.10	17.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	121	0.00	100.00	0.00	410.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	121	0.00	100.00	0.00	410.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	121	0.00	100.00	0.00	410.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					121				410.10				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	510	510	10.27	10.27	99.04	99.04	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	256	766	5.16	15.43	54.45	44.59	0.36	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	305	1,071	6.14	21.58	108.06	63.47	0.71	0.42	1	1	10.00	10.00	142.50	142.50	0.94	0.94	131.87	224.50
4	200	300	250	212	1,283	4.27	25.85	80.81	144.28	0.53	0.95	0	1	0.00	10.00	0.00	142.50	0.00	0.94	0.00	98.77
5	300	500	400	279	1,562	5.62	31.47	139.15	283.43	0.92	1.87	0	1	0.00	10.00	0.00	142.50	0.00	0.94	0.00	50.28
6	500	750	625	256	1,818	5.16	36.62	164.59	448.02	1.09	2.96	1	2	10.00	20.00	619.24	761.74	4.11	5.05	376.23	170.02
7	750	1,000	875	319	2,137	6.43	43.05	345.09	793.11	2.28	5.23	1	3	10.00	30.00	2.19	763.92	0.01	5.07	0.63	96.32
8	1,000	1,500	1,250	343	2,480	6.91	49.96	355.55	1,148.66	2.35	7.58	1	4	10.00	40.00	5.05	768.98	0.03	5.10	1.42	66.95
9	1,500	2,000	1,750	249	2,729	5.02	54.98	384.21	1,532.87	2.54	10.11	1	5	10.00	50.00	309.76	1,078.73	2.05	7.15	80.62	70.37
10	2,000	2,500	2,250	187	2,916	3.77	58.74	333.68	1,866.55	2.20	12.32	3	8	30.00	80.00	2.72	1,081.46	0.02	7.17	0.82	57.94
11	2,500	3,000	2,750	141	3,057	2.84	61.58	420.33	2,286.88	2.77	15.09	0	8	0.00	80.00	0.00	1,081.46	0.00	7.17	0.00	47.29
12	3,000	4,000	3,500	222	3,279	4.47	66.06	672.26	2,959.14	4.44	19.53	0	8	0.00	80.00	0.00	1,081.46	0.00	7.17	0.00	36.55
13	4,000	5,000	4,500	216	3,495	4.35	70.41	680.90	3,640.04	4.49	24.02	0	8	0.00	80.00	0.00	1,081.46	0.00	7.17	0.00	29.71
14	5,000	7,500	6,250	313	3,808	6.31	76.71	1,257.68	4,897.72	8.30	32.32	0	8	0.00	80.00	0.00	1,081.46	0.00	7.17	0.00	22.08
15	7,500	10,000	8,750	168	3,976	3.38	80.10	1,072.43	5,970.15	7.08	39.39	0	8	0.00	80.00	0.00	1,081.46	0.00	7.17	0.00	18.11
16	10,000	20,000	15,000	403	4,379	8.12	88.22	3,314.31	9,284.46	21.87	61.26	1	9	10.00	90.00	14,000.00	15,081.46	92.83	100.00	422.41	162.44
17	20,000	50,000	35,000	325	4,704	6.55	94.76	3,420.87	12,705.32	22.57	83.84	1	10	10.00	100.00	0.00	15,081.46	0.00	100.00	0.00	118.70
18	50,000	100,000	75,000	156	4,860	3.14	97.90	1,230.70	13,936.03	8.12	91.96	0	10	0.00	100.00	0.00	15,081.46	0.00	100.00	0.00	108.22
19	100,000	500,000	300,000	97	4,957	1.95	99.86	1,170.72	15,106.74	7.73	99.68	0	10	0.00	100.00	0.00	15,081.46	0.00	100.00	0.00	99.83
20	500,000	UP		7	4,964	0.14	100.00	48.09	15,154.84	0.32	100.00	0	10	0.00	100.00	0.00	15,081.46	0.00	100.00	0.00	99.52
				4,964				15,154.84				10				15,081.46				99.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	9.52	14.29	0.25	0.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.76	19.05	0.03	0.28	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.76	23.81	0.10	0.38	0.10	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.76	28.57	0.17	0.56	0.17	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.76	33.33	0.18	0.74	0.18	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.76	38.10	0.22	0.96	0.22	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	9.52	47.62	17.76	18.72	17.59	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.76	52.38	0.20	18.92	0.20	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.76	57.14	2.76	21.68	2.74	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.76	61.90	7.11	28.80	7.05	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.76	66.67	3.97	32.76	3.93	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.76	71.43	9.82	42.59	9.73	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.76	76.19	1.61	44.20	1.60	43.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.76	80.95	28.05	72.25	27.78	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.76	85.71	21.03	93.28	20.83	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.76	90.48	12.52	105.80	12.41	104.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.76	95.24	5.04	100.77	4.99	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.76	100.00	0.18	100.95	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	21	0.00	100.00	0.00	100.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					21				100.95				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,382	1,382	24.63	24.63	158.86	158.86	1.37	1.37	3	3	3.57	3.57	10.00	10.00	0.37	0.37	6.29	6.29
2	50	100	75	235	1,617	4.19	28.82	11.91	170.77	0.10	1.47	1	4	1.19	4.76	0.35	10.35	0.01	0.38	2.98	6.06
3	100	200	150	343	1,960	6.11	34.94	27.02	197.79	0.23	1.70	1	5	1.19	5.95	0.00	10.35	0.00	0.38	0.00	5.23
4	200	300	250	148	2,108	2.64	37.58	36.23	234.02	0.31	2.02	0	5	0.00	5.95	0.00	10.35	0.00	0.38	0.00	4.42
5	300	500	400	155	2,263	2.76	40.34	69.98	304.00	0.60	2.62	0	5	0.00	5.95	0.00	10.35	0.00	0.38	0.00	3.41
6	500	750	625	132	2,395	2.35	42.69	87.10	391.10	0.75	3.37	4	9	4.76	10.71	162.89	173.25	5.98	6.36	187.01	44.30
7	750	1,000	875	234	2,629	4.17	46.86	239.87	630.98	2.07	5.44	2	11	2.38	13.10	100.85	274.10	3.70	10.06	42.04	43.44
8	1,000	1,500	1,250	434	3,063	7.74	54.60	492.14	1,123.11	4.24	9.68	7	18	8.33	21.43	1,346.41	1,620.51	49.39	59.45	273.59	144.29
9	1,500	2,000	1,750	229	3,292	4.08	58.68	506.21	1,629.32	4.36	14.04	1	19	1.19	22.62	10.86	1,631.37	0.40	59.85	2.15	100.13
10	2,000	2,500	2,250	190	3,482	3.39	62.07	558.27	2,187.59	4.81	18.86	1	20	1.19	23.81	283.82	1,915.19	10.41	70.26	50.84	87.55
11	2,500	3,000	2,750	186	3,668	3.32	65.38	532.42	2,720.01	4.59	23.45	4	24	4.76	28.57	207.18	2,122.37	7.60	77.86	38.91	78.03
12	3,000	4,000	3,500	304	3,972	5.42	70.80	1,046.78	3,766.79	9.02	32.47	9	33	10.71	39.29	112.25	2,234.62	4.12	81.98	10.72	59.32
13	4,000	5,000	4,500	294	4,266	5.24	76.04	1,240.97	5,007.75	10.70	43.16	14	47	16.67	55.95	110.99	2,345.61	4.07	86.05	8.94	46.84
14	5,000	7,500	6,250	344	4,610	6.13	82.17	1,637.25	6,645.01	14.11	57.28	7	54	8.33	64.29	76.08	2,421.68	2.79	88.84	4.65	36.44
15	7,500	10,000	8,750	218	4,828	3.89	86.06	1,568.41	8,213.41	13.52	70.80	1	55	1.19	65.48	0.90	2,422.59	0.03	88.87	0.06	29.50
16	10,000	20,000	15,000	121	4,949	2.16	88.22	1,270.19	9,483.60	10.95	81.74	0	55	0.00	65.48	0.00	2,422.59	0.00	88.87	0.00	25.55
17	20,000	50,000	35,000	96	5,045	1.71	89.93	1,022.87	10,506.46	8.82	90.56	3	58	3.57	69.05	145.20	2,567.79	5.33	94.20	14.20	24.44
18	50,000	100,000	75,000	40	5,085	0.71	90.64	271.92	10,778.38	2.34	92.90	0	58	0.00	69.05	0.00	2,567.79	0.00	94.20	0.00	23.82
19	100,000	500,000	300,000	79	5,164	1.41	92.05	287.68	11,066.06	2.48	95.38	2	60	2.38	71.43	39.90	2,607.69	1.46	95.66	13.87	23.56
20	500,000	UP		446	5,610	7.95	100.00	535.55	11,601.62	4.62	100.00	24	84	28.57	100.00	118.19	2,725.88	4.34	100.00	22.07	23.50
				5,610				11,601.62				84				2,725.88				23.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29381 **STORAGE TANKS :UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.19	1.19	0.34	0.34	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.19	2.38	0.54	0.87	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.19	3.57	0.57	1.44	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.19	4.76	0.72	2.15	0.13	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	7	3.57	8.33	2.67	4.82	0.49	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	2.38	10.71	2.51	7.33	0.46	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	13	4.76	15.48	10.37	17.70	1.89	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	25	14.29	29.76	34.43	52.13	6.27	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	2.38	32.14	7.04	59.17	1.28	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	32	5.95	38.10	20.67	79.83	3.76	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	43	13.10	51.19	46.12	125.95	8.40	22.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	49	7.14	58.33	45.54	171.49	8.29	31.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	64	17.86	76.19	155.14	326.64	28.24	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	78	16.67	92.86	156.97	483.61	28.58	88.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	79	1.19	94.05	21.23	504.84	3.86	91.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	80	1.19	95.24	3.05	507.88	0.56	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	81	1.19	96.43	4.52	512.40	0.82	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	84	3.57	100.00	36.89	549.29	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	84	0.00	100.00	0.00	549.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					84				549.29				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.64	1.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.64	3.28	0.25	0.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.64	4.92	0.44	0.69	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	3.28	8.20	0.91	1.60	0.21	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	4.92	13.11	2.36	3.96	0.56	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	14	9.84	22.95	5.59	9.55	1.32	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	20	9.84	32.79	7.42	16.97	1.75	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	25	8.20	40.98	7.65	24.62	1.81	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	3.28	44.26	5.49	30.11	1.29	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	34	11.48	55.74	22.41	52.53	5.29	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	1.64	57.38	5.61	58.14	1.32	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	1.64	59.02	5.91	64.04	1.39	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	1.64	60.66	6.21	70.25	1.46	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	44	11.48	72.13	39.18	109.43	9.24	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	48	6.56	78.69	48.53	157.96	11.45	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	54	9.84	88.52	88.66	246.61	20.91	58.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	60	9.84	98.36	83.18	329.79	19.62	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	61	1.64	100.00	94.12	423.91	22.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	423.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	61	0.00	100.00	0.00	423.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				61				423.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	256	256	5.32	5.32	37.28	37.28	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	133	389	2.76	8.08	25.73	63.01	0.15	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	153	542	3.18	11.26	37.00	100.01	0.22	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	301	843	6.26	17.52	138.48	238.49	0.82	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	223	1,066	4.63	22.15	131.84	370.32	0.78	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	270	1,336	5.61	27.76	227.32	597.64	1.34	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	287	1,623	5.96	33.73	402.68	1,000.32	2.37	5.89	1	1	2.17	2.17	15.00	15.00	0.32	0.32	3.73	1.50
8	1,000	1,500	1,250	466	2,089	9.68	43.41	898.25	1,898.57	5.29	11.18	5	6	10.87	13.04	57.19	72.19	1.22	1.55	6.37	3.80
9	1,500	2,000	1,750	479	2,568	9.95	53.37	1,309.23	3,207.80	7.71	18.88	1	7	2.17	15.22	57.02	129.21	1.22	2.77	4.36	4.03
10	2,000	2,500	2,250	335	2,903	6.96	60.33	1,133.03	4,340.83	6.67	25.55	3	10	6.52	21.74	78.38	207.59	1.68	4.45	6.92	4.78
11	2,500	3,000	2,750	338	3,241	7.02	67.35	1,373.58	5,714.41	8.09	33.64	3	13	6.52	28.26	34.67	242.26	0.74	5.19	2.52	4.24
12	3,000	4,000	3,500	455	3,696	9.46	76.81	2,337.48	8,051.89	13.76	47.40	6	19	13.04	41.30	446.53	688.79	9.56	14.75	19.10	8.55
13	4,000	5,000	4,500	338	4,034	7.02	83.83	2,026.50	10,078.39	11.93	59.33	3	22	6.52	47.83	303.53	992.32	6.50	21.25	14.98	9.85
14	5,000	7,500	6,250	359	4,393	7.46	91.29	2,944.23	13,022.62	17.33	76.66	5	27	10.87	58.70	143.04	1,135.36	3.06	24.32	4.86	8.72
15	7,500	10,000	8,750	158	4,551	3.28	94.58	1,416.35	14,438.97	8.34	85.00	2	29	4.35	63.04	3,194.87	4,330.23	68.43	92.75	225.57	29.99
16	10,000	20,000	15,000	117	4,668	2.43	97.01	1,286.96	15,725.94	7.58	92.57	3	32	6.52	69.57	23.74	4,353.96	0.51	93.25	1.84	27.69
17	20,000	50,000	35,000	50	4,718	1.04	98.05	409.37	16,135.31	2.41	94.98	2	34	4.35	73.91	5.40	4,359.36	0.12	93.37	1.32	27.02
18	50,000	100,000	75,000	35	4,753	0.73	98.77	223.11	16,358.42	1.31	96.30	10	44	21.74	95.65	20.15	4,379.50	0.43	93.80	9.03	26.77
19	100,000	500,000	300,000	31	4,784	0.64	99.42	458.78	16,817.20	2.70	99.00	1	45	2.17	97.83	282.91	4,662.41	6.06	99.86	61.66	27.72
20	500,000	UP		28	4,812	0.58	100.00	170.57	16,987.77	1.00	100.00	1	46	2.17	100.00	6.50	4,668.91	0.14	100.00	3.81	27.48
				4,812				16,987.77				46				4,668.91				27.48	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.92	2.92	0.46	0.46	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	1.75	4.68	0.98	1.44	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.58	5.26	0.38	1.82	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.58	5.85	0.38	1.44	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	1.75	7.60	4.93	6.37	0.27	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	18	2.92	10.53	5.31	11.67	0.29	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	24	3.51	14.04	5.49	17.17	0.30	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	36	7.02	21.05	25.55	42.72	1.38	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	40	2.34	23.39	11.94	54.66	0.65	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	44	2.34	25.73	15.19	69.85	0.82	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	50	3.51	29.24	28.51	98.36	1.54	5.32	2	2	50.00	50.00	35.71	35.71	36.24	36.24	125.23	36.30
12	3,000	4,000	3,500	9	59	5.26	34.50	52.66	151.02	2.85	8.17	0	2	0.00	50.00	0.00	35.71	0.00	36.24	0.00	23.64
13	4,000	5,000	4,500	13	72	7.60	42.11	94.61	245.63	5.12	13.28	0	2	0.00	50.00	0.00	35.71	0.00	36.24	0.00	14.54
14	5,000	7,500	6,250	43	115	25.15	67.25	374.87	620.50	20.27	33.56	0	2	0.00	50.00	0.00	35.71	0.00	36.24	0.00	5.75
15	7,500	10,000	8,750	21	136	12.28	79.53	226.66	847.16	12.26	45.81	0	2	0.00	50.00	0.00	35.71	0.00	36.24	0.00	4.21
16	10,000	20,000	15,000	30	166	17.54	97.08	843.27	1,690.43	45.60	91.42	2	4	50.00	100.00	62.83	98.54	63.76	100.00	7.45	5.83
17	20,000	50,000	35,000	5	171	2.92	100.00	158.71	1,849.14	8.58	100.00	0	4	0.00	100.00	0.00	98.54	0.00	100.00	0.00	5.33
18	50,000	100,000	75,000	0	171	0.00	100.00	0.00	1,849.14	0.00	100.00	0	4	0.00	100.00	0.00	98.54	0.00	100.00	0.00	5.33
19	100,000	500,000	300,000	0	171	0.00	100.00	0.00	1,849.14	0.00	100.00	0	4	0.00	100.00	0.00	98.54	0.00	100.00	0.00	5.33
20	500,000	UP		0	171	0.00	100.00	0.00	1,849.14	0.00	100.00	0	4	0.00	100.00	0.00	98.54	0.00	100.00	0.00	5.33
				171				1,849.14				4				98.54				5.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.57	4.57	0.19	0.19	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	14	2.54	7.11	1.62	1.81	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	1.02	8.12	1.20	3.01	0.09	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.51	8.63	0.51	3.52	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	33	8.12	16.75	20.89	24.41	1.53	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	40	3.55	20.30	4.62	29.03	0.34	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	45	2.54	22.84	2.69	31.71	0.20	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	57	6.09	28.93	29.99	61.70	2.20	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	70	6.60	35.53	82.95	144.65	6.08	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	75	2.54	38.07	27.18	171.82	1.99	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	80	2.54	40.61	28.53	200.35	2.09	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	88	4.06	44.67	29.74	230.09	2.18	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	99	5.58	50.25	89.63	319.72	6.57	23.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	123	12.18	62.44	232.51	552.23	17.04	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	142	9.64	72.08	173.55	725.79	12.72	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	165	11.68	83.76	215.93	941.72	15.83	69.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	193	14.21	97.97	361.44	1,303.16	26.49	95.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	195	1.02	98.98	25.86	1,329.02	1.90	97.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	196	0.51	99.49	27.12	1,356.15	1.99	99.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	197	0.51	100.00	8.33	1,364.48	0.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				197				1,364.48				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	342	342	8.09	8.09	44.27	44.27	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	193	535	4.56	12.65	36.14	80.40	0.30	0.67	1	1	3.45	3.45	40.81	40.81	4.32	4.32	112.92	50.75
3	100	200	150	394	929	9.32	21.97	102.33	182.73	0.85	1.53	0	1	0.00	3.45	0.00	40.81	0.00	4.32	0.00	22.33
4	200	300	250	239	1,168	5.65	27.63	99.23	281.96	0.83	2.35	0	1	0.00	3.45	0.00	40.81	0.00	4.32	0.00	14.47
5	300	500	400	456	1,624	10.79	38.41	262.54	544.50	2.19	4.55	1	2	3.45	6.90	272.51	313.32	28.86	33.18	103.80	57.54
6	500	750	625	323	1,947	7.64	46.05	285.82	830.32	2.39	6.93	0	2	0.00	6.90	0.00	313.32	0.00	33.18	0.00	37.73
7	750	1,000	875	332	2,279	7.85	53.90	438.12	1,268.44	3.66	10.59	3	5	10.34	17.24	14.08	327.40	1.49	34.67	3.21	25.81
8	1,000	1,500	1,250	365	2,644	8.63	62.54	682.04	1,950.47	5.70	16.29	3	8	10.34	27.59	68.86	396.26	7.29	41.96	10.10	20.32
9	1,500	2,000	1,750	304	2,948	7.19	69.73	694.06	2,644.53	5.80	22.08	0	8	0.00	27.59	0.00	396.26	0.00	41.96	0.00	14.98
10	2,000	2,500	2,250	175	3,123	4.14	73.86	509.54	3,154.07	4.26	26.34	3	11	10.34	37.93	28.80	425.05	3.05	45.01	5.65	13.48
11	2,500	3,000	2,750	158	3,281	3.74	77.60	546.39	3,700.46	4.56	30.90	1	12	3.45	41.38	64.38	489.44	6.82	51.82	11.78	13.23
12	3,000	4,000	3,500	196	3,477	4.64	82.24	878.30	4,578.76	7.33	38.24	1	13	3.45	44.83	38.77	528.21	4.11	55.93	4.41	11.54
13	4,000	5,000	4,500	146	3,623	3.45	85.69	876.65	5,455.41	7.32	45.56	1	14	3.45	48.28	5.09	533.30	0.54	56.47	0.58	9.78
14	5,000	7,500	6,250	186	3,809	4.40	90.09	1,252.02	6,707.43	10.46	56.01	4	18	13.79	62.07	213.17	746.46	22.57	79.04	17.03	11.13
15	7,500	10,000	8,750	109	3,918	2.58	92.67	1,033.86	7,741.30	8.63	64.65	0	18	0.00	62.07	0.00	746.46	0.00	79.04	0.00	9.64
16	10,000	20,000	15,000	155	4,073	3.67	96.33	2,025.09	9,766.39	16.91	81.56	1	19	3.45	65.52	25.12	771.58	2.66	81.70	1.24	7.90
17	20,000	50,000	35,000	73	4,146	1.73	98.06	1,328.30	11,094.70	11.09	92.65	2	21	6.90	72.41	105.74	877.32	11.20	92.90	7.96	7.91
18	50,000	100,000	75,000	30	4,176	0.71	98.77	441.12	11,535.82	3.68	96.33	0	21	0.00	72.41	0.00	877.32	0.00	92.90	0.00	7.61
19	100,000	500,000	300,000	36	4,212	0.85	99.62	308.15	11,843.97	2.57	98.91	1	22	3.45	75.86	2.43	879.74	0.26	93.15	0.79	7.43
20	500,000	UP		16	4,228	0.38	100.00	130.91	11,974.88	1.09	100.00	7	29	24.14	100.00	64.67	944.41	6.85	100.00	49.40	7.89
				4,228				11,974.88				29				944.41				7.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	9.76	9.76	0.21	0.21	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	2.44	12.20	0.67	0.88	0.36	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.22	13.41	0.42	1.30	0.23	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.22	14.63	0.76	2.06	0.41	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	23	13.41	28.05	4.54	6.60	2.46	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	29	7.32	35.37	3.95	10.56	2.14	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	33	4.88	40.24	4.68	15.24	2.54	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	40	8.54	48.78	1.16	16.40	0.63	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	58	21.95	70.73	10.65	27.05	5.77	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	62	4.88	75.61	10.28	37.33	5.57	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	63	1.22	76.83	4.59	41.93	2.49	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	64	1.22	78.05	1.22	43.14	0.66	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	65	1.22	79.27	1.83	44.98	0.99	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	69	4.88	84.15	15.12	60.10	8.19	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	72	3.66	87.80	38.67	98.77	20.95	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	81	10.98	98.78	75.56	174.33	40.92	94.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	82	1.22	100.00	10.30	184.63	5.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	82	0.00	100.00	0.00	184.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	82	0.00	100.00	0.00	184.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	82	0.00	100.00	0.00	184.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				82				184.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.01	4.01	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	4.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.08	0.08	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.00	0.08	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	1.84	1.92	7.92	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	2.60	4.52	11.20	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	2.97	7.48	12.79	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	4.29	11.78	18.50	50.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	11.43	23.20	49.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				23.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	14.12	14.12	5.26	5.26	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	106	5.84	19.96	7.63	12.89	0.83	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	140	6.40	26.37	8.19	21.08	0.89	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	161	3.95	30.32	6.84	27.93	0.74	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	33	194	6.21	36.53	13.27	41.20	1.44	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	207	2.45	38.98	2.68	43.87	0.29	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	243	6.78	45.76	30.55	74.42	3.31	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	255	2.26	48.02	20.96	95.38	2.27	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	300	8.47	56.50	23.72	119.09	2.57	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	318	3.39	59.89	12.33	131.43	1.34	14.23	1	1	100.00	100.00	0.23	0.23	100.00	100.00	1.84	0.17
11	2,500	3,000	2,750	22	340	4.14	64.03	32.53	163.96	3.52	17.75	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.14
12	3,000	4,000	3,500	39	379	7.34	71.37	63.81	227.77	6.91	24.66	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.10
13	4,000	5,000	4,500	45	424	8.47	79.85	40.86	268.63	4.42	29.09	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.08
14	5,000	7,500	6,250	29	453	5.46	85.31	37.17	305.79	4.02	33.11	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.07
15	7,500	10,000	8,750	21	474	3.95	89.27	101.89	407.68	11.03	44.14	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.06
16	10,000	20,000	15,000	23	497	4.33	93.60	181.59	589.27	19.66	63.80	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.04
17	20,000	50,000	35,000	25	522	4.71	98.31	268.95	858.22	29.12	92.93	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.03
18	50,000	100,000	75,000	4	526	0.75	99.06	51.77	909.99	5.61	98.53	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02
19	100,000	500,000	300,000	2	528	0.38	99.44	17.25	927.23	1.87	100.40	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02
20	500,000	UP		3	531	0.56	100.00	3.68	923.55	0.40	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02
				531				923.55				1				0.23				0.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293941 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.57	0.57	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293942 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.33	1.33	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	562	562	5.81	5.81	3,598.93	3,598.93	11.51	11.51	3	3	4.92	4.92	133.32	133.32	3.83	3.83	3.70	3.70
2	50	100	75	517	1,079	5.35	11.16	70.30	3,528.63	0.22	11.29	1	4	1.64	6.56	26.30	159.62	0.76	4.59	37.41	4.52
3	100	200	150	686	1,765	7.10	18.26	165.62	3,363.01	0.53	10.76	0	4	0.00	6.56	0.00	159.62	0.00	4.59	0.00	4.75
4	200	300	250	451	2,216	4.67	22.93	181.34	3,181.67	0.58	10.18	0	4	0.00	6.56	0.00	159.62	0.00	4.59	0.00	5.02
5	300	500	400	962	3,178	9.95	32.88	627.31	2,554.36	2.01	8.17	2	6	3.28	9.84	51.20	210.81	1.47	6.06	8.16	8.25
6	500	750	625	754	3,932	7.80	40.68	767.30	1,787.06	2.45	5.72	1	7	1.64	11.48	14.00	224.81	0.40	6.47	1.82	12.58
7	750	1,000	875	810	4,742	8.38	49.06	1,022.92	764.15	3.27	2.44	3	10	4.92	16.39	493.26	718.08	14.19	20.66	48.22	93.97
8	1,000	1,500	1,250	937	5,679	9.69	58.75	1,767.97	1,003.82	5.66	3.21	3	13	4.92	21.31	116.06	834.13	3.34	23.99	6.56	83.10
9	1,500	2,000	1,750	746	6,425	7.72	66.47	1,966.15	2,969.97	6.29	9.50	2	15	3.28	24.59	40.40	874.54	1.16	25.16	2.06	29.45
10	2,000	2,500	2,250	481	6,906	4.98	71.45	1,563.10	4,533.07	5.00	14.50	2	17	3.28	27.87	148.31	1,022.84	4.27	29.42	9.49	22.56
11	2,500	3,000	2,750	415	7,321	4.29	75.74	1,596.04	6,129.12	5.11	19.61	0	17	0.00	27.87	0.00	1,022.84	0.00	29.42	0.00	16.69
12	3,000	4,000	3,500	466	7,787	4.82	80.56	2,233.00	8,362.12	7.14	26.75	5	22	8.20	36.07	45.09	1,067.93	1.30	30.72	2.02	12.77
13	4,000	5,000	4,500	336	8,123	3.48	84.04	2,017.88	10,380.00	6.46	33.20	5	27	8.20	44.26	1,024.57	2,092.50	29.47	60.19	50.77	20.16
14	5,000	7,500	6,250	448	8,571	4.63	88.67	3,251.57	13,631.57	10.40	43.61	3	30	4.92	49.18	210.57	2,303.07	6.06	66.25	6.48	16.90
15	7,500	10,000	8,750	275	8,846	2.85	91.52	2,532.49	16,164.06	8.10	51.71	5	35	8.20	57.38	190.22	2,493.29	5.47	71.72	7.51	15.42
16	10,000	20,000	15,000	414	9,260	4.28	95.80	5,490.83	21,654.89	17.56	69.27	5	40	8.20	65.57	192.76	2,686.04	5.54	77.26	3.51	12.40
17	20,000	50,000	35,000	302	9,562	3.12	98.92	7,557.65	29,212.55	24.18	93.45	15	55	24.59	90.16	311.43	2,997.47	8.96	86.22	4.12	10.26
18	50,000	100,000	75,000	38	9,600	0.39	99.32	750.45	29,963.00	2.40	95.85	3	58	4.92	95.08	19.38	3,016.85	0.56	86.78	2.58	10.07
19	100,000	500,000	300,000	54	9,654	0.56	99.88	1,231.27	31,194.27	3.94	99.79	2	60	3.28	98.36	9.62	3,026.48	0.28	87.06	0.78	9.70
20	500,000	UP		12	9,666	0.12	100.00	66.31	31,260.58	0.21	100.00	1	61	1.64	100.00	450.00	3,476.48	12.94	100.00	678.63	11.12
				9,666				31,260.58				61				3,476.48				11.12	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	101	101	13.67	13.67	13.88	13.88	0.73	0.73	1	1	25.00	25.00	36.56	36.56	42.52	42.52	263.35	263.35
2	50	100	75	38	139	5.14	18.81	16.32	30.20	0.86	1.60	0	1	0.00	25.00	0.00	36.56	0.00	42.52	0.00	121.06
3	100	200	150	62	201	8.39	27.20	23.49	53.69	1.24	2.84	1	2	25.00	50.00	33.61	70.17	39.08	81.60	143.08	130.69
4	200	300	250	30	231	4.06	31.26	13.77	67.46	0.73	3.57	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	104.02
5	300	500	400	40	271	5.41	36.67	34.71	102.17	1.84	5.41	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	68.68
6	500	750	625	67	338	9.07	45.74	65.60	167.77	3.47	8.88	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	41.82
7	750	1,000	875	76	414	10.28	56.02	99.00	266.77	5.24	14.12	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	26.30
8	1,000	1,500	1,250	88	502	11.91	67.93	178.75	445.52	9.46	23.58	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	15.75
9	1,500	2,000	1,750	61	563	8.25	76.18	164.74	610.26	8.72	32.30	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	11.50
10	2,000	2,500	2,250	35	598	4.74	80.92	112.36	722.62	5.95	38.25	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	9.71
11	2,500	3,000	2,750	31	629	4.19	85.12	111.57	834.19	5.90	44.15	0	2	0.00	50.00	0.00	70.17	0.00	81.60	0.00	8.41
12	3,000	4,000	3,500	32	661	4.33	89.45	139.68	973.87	7.39	51.54	1	3	25.00	75.00	2.78	72.95	3.23	84.83	1.99	7.49
13	4,000	5,000	4,500	16	677	2.17	91.61	99.62	1,073.49	5.27	56.82	0	3	0.00	75.00	0.00	72.95	0.00	84.83	0.00	6.80
14	5,000	7,500	6,250	24	701	3.25	94.86	186.45	1,259.94	9.87	66.68	0	3	0.00	75.00	0.00	72.95	0.00	84.83	0.00	5.79
15	7,500	10,000	8,750	11	712	1.49	96.35	119.64	1,379.58	6.33	73.02	0	3	0.00	75.00	0.00	72.95	0.00	84.83	0.00	5.29
16	10,000	20,000	15,000	14	726	1.89	98.24	293.26	1,672.84	15.52	88.54	0	3	0.00	75.00	0.00	72.95	0.00	84.83	0.00	4.36
17	20,000	50,000	35,000	8	734	1.08	99.32	125.89	1,798.73	6.66	95.20	1	4	25.00	100.00	13.05	85.99	15.17	100.00	10.36	4.78
18	50,000	100,000	75,000	5	739	0.68	100.00	90.69	1,889.42	4.80	100.00	0	4	0.00	100.00	0.00	85.99	0.00	100.00	0.00	4.55
19	100,000	500,000	300,000	0	739	0.00	100.00	0.00	1,889.42	0.00	100.00	0	4	0.00	100.00	0.00	85.99	0.00	100.00	0.00	4.55
20	500,000	UP		0	739	0.00	100.00	0.00	1,889.42	0.00	100.00	0	4	0.00	100.00	0.00	85.99	0.00	100.00	0.00	4.55
				739				1,889.42				4				85.99				4.55	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	7.14	7.14	3.52	3.52	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.19	8.33	0.16	3.68	0.05	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	12	5.95	14.29	1.40	5.09	0.47	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	1.19	15.48	0.27	5.36	0.09	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	4.76	20.24	2.40	7.75	0.81	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	30	15.48	35.71	1.90	9.65	0.64	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	35	5.95	41.67	7.63	17.28	2.57	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	42	8.33	50.00	9.79	27.07	3.30	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	49	8.33	58.33	18.05	45.12	6.08	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	61	14.29	72.62	27.34	72.47	9.21	24.42	2	2	66.67	66.67	67.18	67.18	91.99	91.99	245.70	92.70
11	2,500	3,000	2,750	8	69	9.52	82.14	35.42	107.88	11.93	36.35	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	62.27
12	3,000	4,000	3,500	1	70	1.19	83.33	3.27	111.15	1.10	37.45	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	60.44
13	4,000	5,000	4,500	5	75	5.95	89.29	34.31	145.46	11.56	49.01	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	46.18
14	5,000	7,500	6,250	5	80	5.95	95.24	49.81	195.27	16.78	65.79	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	34.40
15	7,500	10,000	8,750	1	81	1.19	96.43	15.86	211.13	5.34	71.14	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	31.82
16	10,000	20,000	15,000	1	82	1.19	97.62	35.20	246.33	11.86	83.00	1	3	33.33	100.00	5.85	73.03	8.01	100.00	16.62	29.65
17	20,000	50,000	35,000	2	84	2.38	100.00	50.46	296.79	17.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61
20	500,000	UP		0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61
				84				296.79				3				73.03				24.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.83	4.83	0.87	0.87	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	2.42	7.25	3.35	4.22	0.58	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	25	4.83	12.08	6.33	10.55	1.09	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	36	5.31	17.39	4.67	15.22	0.80	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	59	11.11	28.50	17.36	32.58	2.99	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	90	14.98	43.48	34.02	66.60	5.86	11.47	1	1	100.00	100.00	107.00	107.00	100.00	100.00	314.54	160.66
7	750	1,000	875	26	116	12.56	56.04	34.83	101.43	6.00	17.46	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	105.49
8	1,000	1,500	1,250	30	146	14.49	70.53	54.77	156.19	9.43	26.89	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	68.50
9	1,500	2,000	1,750	17	163	8.21	78.74	36.19	192.38	6.23	33.12	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	55.62
10	2,000	2,500	2,250	5	168	2.42	81.16	21.64	214.03	3.73	36.85	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	49.99
11	2,500	3,000	2,750	5	173	2.42	83.57	26.87	240.90	4.63	41.47	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	44.42
12	3,000	4,000	3,500	8	181	3.86	87.44	34.04	274.93	5.86	47.33	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	38.92
13	4,000	5,000	4,500	8	189	3.86	91.30	54.39	329.33	9.36	56.70	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	32.49
14	5,000	7,500	6,250	8	197	3.86	95.17	77.94	407.27	13.42	70.12	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	26.27
15	7,500	10,000	8,750	2	199	0.97	96.14	17.10	424.37	2.94	73.06	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	25.21
16	10,000	20,000	15,000	6	205	2.90	99.03	93.86	518.24	16.16	89.22	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	20.65
17	20,000	50,000	35,000	1	206	0.48	99.52	60.00	578.24	10.33	99.55	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.50
18	50,000	100,000	75,000	1	207	0.48	100.00	2.62	580.86	0.45	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.42
19	100,000	500,000	300,000	0	207	0.00	100.00	0.00	580.86	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.42
20	500,000	UP		0	207	0.00	100.00	0.00	580.86	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.42
				207				580.86				1				107.00				18.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.86	0.86	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.43	1.30	0.28	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	2.20	3.50	1.40	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	7.33	10.82	4.66	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	132.23	143.06	84.10	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	4.70	147.76	2.99	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	4.74	152.50	3.02	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	4.74	157.24	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				157.24				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29397 CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.79	0.79	35.54	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.30	1.09	13.52	49.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.15	1.24	6.74	55.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.98	2.22	44.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	1.17	1.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.15	1.32	0.95	0.95	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.15	1.47	0.33	1.27	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	16	0.88	2.35	1.28	2.56	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	32	2.35	4.69	7.40	9.96	0.15	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	59	3.96	8.65	19.31	29.27	0.38	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	90	4.55	13.20	31.75	61.02	0.62	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	116	3.81	17.01	43.37	104.39	0.85	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	155	5.72	22.73	79.60	183.99	1.56	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	181	3.81	26.54	72.41	256.40	1.42	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	64	245	9.38	35.92	230.92	487.32	4.53	9.55	1	1	4.17	4.17	100.00	100.00	16.96	16.96	43.30	20.52
12	3,000	4,000	3,500	80	325	11.73	47.65	359.22	846.54	7.04	16.60	3	4	12.50	16.67	48.38	148.38	8.21	25.16	13.47	17.53
13	4,000	5,000	4,500	51	376	7.48	55.13	282.77	1,129.31	5.54	22.14	1	5	4.17	20.83	5.50	153.88	0.93	26.10	1.95	13.63
14	5,000	7,500	6,250	55	431	8.06	63.20	350.82	1,480.13	6.88	29.02	2	7	8.33	29.17	63.90	217.78	10.84	36.93	18.21	14.71
15	7,500	10,000	8,750	51	482	7.48	70.67	611.08	2,091.20	11.98	41.00	1	8	4.17	33.33	0.00	217.78	0.00	36.93	0.00	10.41
16	10,000	20,000	15,000	96	578	14.08	84.75	1,511.78	3,602.99	29.64	70.63	4	12	16.67	50.00	13.98	231.77	2.37	39.31	0.93	6.43
17	20,000	50,000	35,000	68	646	9.97	94.72	1,172.42	4,775.41	22.98	93.62	5	17	20.83	70.83	126.16	357.93	21.40	60.70	10.76	7.50
18	50,000	100,000	75,000	23	669	3.37	98.09	268.43	5,043.83	5.26	98.88	5	22	20.83	91.67	58.65	416.59	9.95	70.65	21.85	8.26
19	100,000	500,000	300,000	8	677	1.17	99.27	49.07	5,092.90	0.96	99.84	1	23	4.17	95.83	112.00	528.59	18.99	89.64	228.26	10.38
20	500,000	UP		5	682	0.73	100.00	8.19	5,101.09	0.16	100.00	1	24	4.17	100.00	61.07	589.66	10.36	100.00	745.52	11.56
				682				5,101.09				24				589.66				11.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	85	85	4.86	4.86	51.54	51.54	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	76	161	4.34	9.20	48.31	99.85	0.67	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	165	326	9.43	18.63	33.15	133.00	0.46	1.85	1	1	2.38	2.38	2.21	2.21	0.11	0.11	6.68	1.67
4	200	300	250	175	501	10.00	28.63	46.65	179.65	0.65	2.50	0	1	0.00	2.38	0.00	2.21	0.00	0.11	0.00	1.23
5	300	500	400	229	730	13.09	41.71	123.87	303.52	1.73	4.23	0	1	0.00	2.38	0.00	2.21	0.00	0.11	0.00	0.73
6	500	750	625	119	849	6.80	48.51	106.62	410.14	1.49	5.71	0	1	0.00	2.38	0.00	2.21	0.00	0.11	0.00	0.54
7	750	1,000	875	93	942	5.31	53.83	101.60	511.74	1.42	7.13	1	2	2.38	4.76	16.00	18.21	0.79	0.90	15.75	3.56
8	1,000	1,500	1,250	76	1,018	4.34	58.17	133.71	645.46	1.86	8.99	1	3	2.38	7.14	399.65	417.86	19.80	20.71	298.88	64.74
9	1,500	2,000	1,750	61	1,079	3.49	61.66	166.32	811.78	2.32	11.31	0	3	0.00	7.14	0.00	417.86	0.00	20.71	0.00	51.47
10	2,000	2,500	2,250	43	1,122	2.46	64.11	146.98	958.76	2.05	13.36	0	3	0.00	7.14	0.00	417.86	0.00	20.71	0.00	43.58
11	2,500	3,000	2,750	25	1,147	1.43	65.54	98.69	1,057.46	1.38	14.73	2	5	4.76	11.90	563.53	981.40	27.92	48.63	570.99	92.81
12	3,000	4,000	3,500	48	1,195	2.74	68.29	185.99	1,243.44	2.59	17.32	0	5	0.00	11.90	0.00	981.40	0.00	48.63	0.00	78.93
13	4,000	5,000	4,500	20	1,215	1.14	69.43	68.72	1,312.16	0.96	18.28	0	5	0.00	11.90	0.00	981.40	0.00	48.63	0.00	74.79
14	5,000	7,500	6,250	54	1,269	3.09	72.51	215.04	1,527.21	3.00	21.28	2	7	4.76	16.67	343.62	1,325.01	17.03	65.66	159.79	86.76
15	7,500	10,000	8,750	36	1,305	2.06	74.57	213.11	1,740.32	2.97	24.25	0	7	0.00	16.67	0.00	1,325.01	0.00	65.66	0.00	76.14
16	10,000	20,000	15,000	49	1,354	2.80	77.37	623.16	2,363.47	8.68	32.93	0	7	0.00	16.67	0.00	1,325.01	0.00	65.66	0.00	56.06
17	20,000	50,000	35,000	78	1,432	4.46	81.83	906.88	3,270.35	12.64	45.56	4	11	9.52	26.19	371.04	1,696.06	18.39	84.04	40.91	51.86
18	50,000	100,000	75,000	89	1,521	5.09	86.91	1,125.82	4,396.17	15.69	61.25	0	11	0.00	26.19	0.00	1,696.06	0.00	84.04	0.00	38.58
19	100,000	500,000	300,000	153	1,674	8.74	95.66	1,910.53	6,306.70	26.62	87.87	23	34	54.76	80.95	220.39	1,916.44	10.92	94.96	11.54	30.39
20	500,000	UP		76	1,750	4.34	100.00	870.80	7,177.49	12.13	100.00	8	42	19.05	100.00	101.62	2,018.06	5.04	100.00	11.67	28.12
				1,750				7,177.49				42				2,018.06				28.12	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29411 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	918	918	5.96	5.96	290.79	290.79	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	488	1,406	3.17	9.12	176.03	466.82	0.31	0.82	1	1	0.44	0.44	44.17	44.17	0.04	0.04	25.09	9.46
3	100	200	150	1,059	2,465	6.87	16.00	399.32	866.14	0.70	1.53	1	2	0.44	0.88	14.30	58.47	0.01	0.05	3.58	6.75
4	200	300	250	935	3,400	6.07	22.07	432.15	1,298.29	0.76	2.29	0	2	0.00	0.88	0.00	58.47	0.00	0.05	0.00	4.50
5	300	500	400	1,419	4,819	9.21	31.27	924.80	2,223.09	1.63	3.92	3	5	1.33	2.21	173.70	232.17	0.15	0.21	18.78	10.44
6	500	750	625	1,103	5,922	7.16	38.43	1,017.62	3,240.72	1.79	5.71	7	12	3.10	5.31	43.92	276.10	0.04	0.24	4.32	8.52
7	750	1,000	875	1,322	7,244	8.58	47.01	1,535.53	4,776.25	2.71	8.42	16	28	7.08	12.39	2,923.56	3,199.66	2.59	2.83	190.39	66.99
8	1,000	1,500	1,250	1,401	8,645	9.09	56.10	2,444.41	7,220.66	4.31	12.73	10	38	4.42	16.81	983.93	4,183.59	0.87	3.71	40.25	57.94
9	1,500	2,000	1,750	1,254	9,899	8.14	64.24	2,729.82	9,950.49	4.81	17.54	14	52	6.19	23.01	1,306.68	5,490.28	1.16	4.86	47.87	55.18
10	2,000	2,500	2,250	803	10,702	5.21	69.45	2,539.65	12,490.14	4.48	22.01	17	69	7.52	30.53	3,804.61	9,294.88	3.37	8.23	149.81	74.42
11	2,500	3,000	2,750	693	11,395	4.50	73.95	2,683.77	15,173.90	4.73	26.74	15	84	6.64	37.17	1,739.37	11,034.25	1.54	9.77	64.81	72.72
12	3,000	4,000	3,500	862	12,257	5.59	79.54	4,163.98	19,337.89	7.34	34.08	12	96	5.31	42.48	3,944.35	14,978.60	3.49	13.27	94.73	77.46
13	4,000	5,000	4,500	646	12,903	4.19	83.74	3,649.80	22,987.69	6.43	40.51	18	114	7.96	50.44	3,967.71	18,946.31	3.51	16.78	108.71	82.42
14	5,000	7,500	6,250	807	13,710	5.24	88.97	6,131.81	29,119.50	10.81	51.32	34	148	15.04	65.49	3,693.15	22,639.46	3.27	20.05	60.23	77.75
15	7,500	10,000	8,750	515	14,225	3.34	92.32	5,928.70	35,048.20	10.45	61.77	16	164	7.08	72.57	2,265.32	24,904.78	2.01	22.06	38.21	71.06
16	10,000	20,000	15,000	667	14,892	4.33	96.64	10,701.21	45,749.41	18.86	80.63	27	191	11.95	84.51	11,423.43	36,328.21	10.12	32.18	106.75	79.41
17	20,000	50,000	35,000	382	15,274	2.48	99.12	8,929.51	54,678.91	15.74	96.37	23	214	10.18	94.69	16,498.43	52,826.64	14.61	46.79	184.76	96.61
18	50,000	100,000	75,000	94	15,368	0.61	99.73	1,563.22	56,242.13	2.76	99.12	11	225	4.87	99.56	60,065.16	112,891.81	53.20	100.00	3842.41	200.72
19	100,000	500,000	300,000	31	15,399	0.20	99.94	445.22	56,687.35	0.78	99.91	0	225	0.00	99.56	0.00	112,891.81	0.00	100.00	0.00	199.15
20	500,000	UP		10	15,409	0.06	100.00	53.28	56,740.63	0.09	100.00	1	226	0.44	100.00	2.72	112,894.53	0.00	100.00	5.11	198.97
				15,409				56,740.63				226				112,894.53				198.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29412 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	278	278	3.70	3.70	197.99	197.99	0.37	0.37	6	6	1.09	1.09	137.04	137.04	0.17	0.17	69.22	69.22
2	50	100	75	51	329	0.68	4.38	15.93	213.92	0.03	0.39	0	6	0.00	1.09	0.00	137.04	0.00	0.17	0.00	64.06
3	100	200	150	112	441	1.49	5.87	21.48	235.39	0.04	0.43	0	6	0.00	1.09	0.00	137.04	0.00	0.17	0.00	58.22
4	200	300	250	156	597	2.08	7.95	12.85	248.24	0.02	0.46	1	7	0.18	1.28	6.33	143.37	0.01	0.18	49.29	57.76
5	300	500	400	374	971	4.98	12.93	40.53	288.77	0.07	0.53	0	7	0.00	1.28	0.00	143.37	0.00	0.18	0.00	49.65
6	500	750	625	323	1,294	4.30	17.23	46.52	335.29	0.09	0.62	0	7	0.00	1.28	0.00	143.37	0.00	0.18	0.00	42.76
7	750	1,000	875	183	1,477	2.44	19.67	66.83	402.12	0.12	0.74	1	8	0.18	1.46	2.42	145.80	0.00	0.18	3.63	36.26
8	1,000	1,500	1,250	162	1,639	2.16	21.83	104.44	506.56	0.19	0.93	1	9	0.18	1.64	3.48	149.27	0.00	0.19	3.33	29.47
9	1,500	2,000	1,750	127	1,766	1.69	23.52	144.85	651.41	0.27	1.20	3	12	0.55	2.19	12.36	161.64	0.02	0.20	8.53	24.81
10	2,000	2,500	2,250	94	1,860	1.25	24.77	126.80	778.21	0.23	1.44	1	13	0.18	2.37	2.70	164.34	0.00	0.21	2.13	21.12
11	2,500	3,000	2,750	91	1,951	1.21	25.98	184.93	963.14	0.34	1.78	4	17	0.73	3.10	47.55	211.89	0.06	0.27	25.72	22.00
12	3,000	4,000	3,500	114	2,065	1.52	27.50	454.17	1,417.30	0.84	2.61	3	20	0.55	3.65	2,398.16	2,610.05	3.00	3.27	528.03	184.16
13	4,000	5,000	4,500	128	2,193	1.70	29.20	654.15	2,071.46	1.21	3.82	7	27	1.28	4.93	38.39	2,648.44	0.05	3.32	5.87	127.85
14	5,000	7,500	6,250	234	2,427	3.12	32.32	3,096.76	5,168.22	5.71	9.53	2	29	0.36	5.29	415.38	3,063.82	0.52	3.84	13.41	59.28
15	7,500	10,000	8,750	212	2,639	2.82	35.14	1,578.39	6,746.62	2.91	12.44	6	35	1.09	6.39	2,196.32	5,260.13	2.75	6.59	139.15	77.97
16	10,000	20,000	15,000	655	3,294	8.72	43.87	6,868.84	13,615.46	12.67	25.11	39	74	7.12	13.50	3,199.05	8,459.18	4.01	10.60	46.57	62.13
17	20,000	50,000	35,000	1,221	4,515	16.26	60.13	14,128.57	27,744.03	26.06	51.17	71	145	12.96	26.46	37,890.18	46,349.36	47.47	58.07	268.18	167.06
18	50,000	100,000	75,000	1,174	5,689	15.63	75.76	14,634.45	42,378.48	26.99	78.16	107	252	19.53	45.99	8,259.10	54,608.47	10.35	68.42	56.44	128.86
19	100,000	500,000	300,000	1,359	7,048	18.10	93.86	10,107.56	52,486.04	18.64	96.80	201	453	36.68	82.66	22,045.13	76,653.60	27.62	96.04	218.11	146.05
20	500,000	UP		461	7,509	6.14	100.00	1,735.27	54,221.31	3.20	100.00	95	548	17.34	100.00	3,160.54	79,814.13	3.96	100.00	182.14	147.20
				7,509				54,221.31				548				79,814.13				147.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	3.22	3.22	7.05	7.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	60	0.64	3.86	7.16	14.20	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	92	2.06	5.92	83.11	97.31	0.29	0.34	1	1	6.67	6.67	190.00	190.00	3.00	3.00	228.62	195.25
4	200	300	250	35	127	2.25	8.17	135.09	232.40	0.48	0.82	0	1	0.00	6.67	0.00	190.00	0.00	3.00	0.00	81.75
5	300	500	400	50	177	3.22	11.38	233.31	465.71	0.82	1.65	0	1	0.00	6.67	0.00	190.00	0.00	3.00	0.00	40.80
6	500	750	625	77	254	4.95	16.33	396.47	862.18	1.40	3.05	0	1	0.00	6.67	0.00	190.00	0.00	3.00	0.00	22.04
7	750	1,000	875	124	378	7.97	24.31	1,016.66	1,878.85	3.59	6.64	2	3	13.33	20.00	90.26	280.26	1.42	4.42	8.88	14.92
8	1,000	1,500	1,250	173	551	11.13	35.43	1,708.61	3,587.46	6.04	12.68	2	5	13.33	33.33	987.41	1,267.67	15.58	20.00	57.79	35.34
9	1,500	2,000	1,750	148	699	9.52	44.95	1,887.15	5,474.61	6.67	19.35	1	6	6.67	40.00	7.50	1,275.17	0.12	20.11	0.40	23.29
10	2,000	2,500	2,250	113	812	7.27	52.22	1,504.30	6,978.91	5.32	24.66	2	8	13.33	53.33	256.29	1,531.46	4.04	24.16	17.04	21.94
11	2,500	3,000	2,750	122	934	7.85	60.06	2,067.08	9,045.99	7.30	31.97	0	8	0.00	53.33	0.00	1,531.46	0.00	24.16	0.00	16.93
12	3,000	4,000	3,500	170	1,104	10.93	71.00	3,288.46	12,334.45	11.62	43.59	3	11	20.00	73.33	152.82	1,684.29	2.41	26.57	4.65	13.66
13	4,000	5,000	4,500	120	1,224	7.72	78.71	3,311.28	15,645.73	11.70	55.29	2	13	13.33	86.67	3,975.59	5,659.88	62.71	89.28	120.06	36.18
14	5,000	7,500	6,250	148	1,372	9.52	88.23	5,225.17	20,870.90	18.47	73.76	1	14	6.67	93.33	4.75	5,664.62	0.07	89.35	0.09	27.14
15	7,500	10,000	8,750	92	1,464	5.92	94.15	2,325.49	23,196.39	8.22	81.97	0	14	0.00	93.33	0.00	5,664.62	0.00	89.35	0.00	24.42
16	10,000	20,000	15,000	56	1,520	3.60	97.75	3,262.26	26,458.66	11.53	93.50	0	14	0.00	93.33	0.00	5,664.62	0.00	89.35	0.00	21.41
17	20,000	50,000	35,000	30	1,550	1.93	99.68	1,673.28	28,131.94	5.91	99.42	1	15	6.67	100.00	675.00	6,339.62	10.65	100.00	40.34	22.54
18	50,000	100,000	75,000	4	1,554	0.26	99.94	165.21	28,297.16	0.58	100.00	0	15	0.00	100.00	0.00	6,339.62	0.00	100.00	0.00	22.40
19	100,000	500,000	300,000	1	1,555	0.06	100.00	0.00	28,297.16	0.00	100.00	0	15	0.00	100.00	0.00	6,339.62	0.00	100.00	0.00	22.40
20	500,000	UP		0	1,555	0.00	100.00	0.00	28,297.16	0.00	100.00	0	15	0.00	100.00	0.00	6,339.62	0.00	100.00	0.00	22.40
				1,555				28,297.16				15				6,339.62				22.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	201	201	8.97	8.97	18.89	18.89	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	238	1.65	10.63	2.39	21.28	0.05	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	92	330	4.11	14.73	22.14	43.42	0.43	0.84	1	1	3.85	3.85	129.20	129.20	2.93	2.93	583.56	297.56
4	200	300	250	71	401	3.17	17.90	23.08	66.50	0.45	1.28	0	1	0.00	3.85	0.00	129.20	0.00	2.93	0.00	194.27
5	300	500	400	155	556	6.92	24.82	62.16	128.66	1.20	2.48	1	2	3.85	7.69	46.73	175.93	1.06	3.99	75.19	136.74
6	500	750	625	167	723	7.46	32.28	91.56	220.22	1.77	4.25	0	2	0.00	7.69	0.00	175.93	0.00	3.99	0.00	79.89
7	750	1,000	875	162	885	7.23	39.51	104.78	325.00	2.02	6.27	0	2	0.00	7.69	0.00	175.93	0.00	3.99	0.00	54.13
8	1,000	1,500	1,250	204	1,089	9.11	48.62	192.75	517.75	3.72	9.98	0	2	0.00	7.69	0.00	175.93	0.00	3.99	0.00	33.98
9	1,500	2,000	1,750	143	1,232	6.38	55.00	203.71	721.46	3.93	13.91	2	4	7.69	15.38	102.26	278.20	2.32	6.31	50.20	38.56
10	2,000	2,500	2,250	114	1,346	5.09	60.09	186.70	908.16	3.60	17.51	1	5	3.85	19.23	18.52	296.71	0.42	6.73	9.92	32.67
11	2,500	3,000	2,750	111	1,457	4.96	65.04	222.55	1,130.71	4.29	21.80	1	6	3.85	23.08	28.69	325.40	0.65	7.38	12.89	28.78
12	3,000	4,000	3,500	83	1,540	3.71	68.75	223.53	1,354.24	4.31	26.11	1	7	3.85	26.92	3,398.29	3,723.69	77.12	84.50	1520.26	274.97
13	4,000	5,000	4,500	79	1,619	3.53	72.28	212.41	1,566.65	4.10	30.21	0	7	0.00	26.92	0.00	3,723.69	0.00	84.50	0.00	237.68
14	5,000	7,500	6,250	123	1,742	5.49	77.77	461.31	2,027.96	8.90	39.11	3	10	11.54	38.46	288.74	4,012.43	6.55	91.06	62.59	197.86
15	7,500	10,000	8,750	103	1,845	4.60	82.37	539.57	2,567.53	10.40	49.51	3	13	11.54	50.00	32.26	4,044.70	0.73	91.79	5.98	157.53
16	10,000	20,000	15,000	173	2,018	7.72	90.09	966.16	3,533.69	18.63	68.14	4	17	15.38	65.38	279.63	4,324.32	6.35	98.13	28.94	122.37
17	20,000	50,000	35,000	125	2,143	5.58	95.67	1,057.54	4,591.23	20.39	88.53	5	22	19.23	84.62	67.11	4,391.43	1.52	99.66	6.35	95.65
18	50,000	100,000	75,000	39	2,182	1.74	97.41	358.87	4,950.10	6.92	95.46	0	22	0.00	84.62	0.00	4,391.43	0.00	99.66	0.00	88.71
19	100,000	500,000	300,000	54	2,236	2.41	99.82	221.29	5,171.39	4.27	99.72	3	25	11.54	96.15	11.50	4,402.93	0.26	99.92	5.20	85.14
20	500,000	UP		4	2,240	0.18	100.00	14.40	5,185.79	0.28	100.00	1	26	3.85	100.00	3.66	4,406.59	0.08	100.00	25.43	84.97
				2,240				5,185.79				26				4,406.59				84.97	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.41	6.41	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.56	8.97	20.01	20.06	8.62	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	7.69	16.67	0.97	21.02	0.42	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.28	17.95	0.28	21.30	0.12	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	18	5.13	23.08	1.66	22.96	0.71	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	5.13	28.21	2.37	25.33	1.02	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	25	3.85	32.05	5.09	30.42	2.19	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	28	3.85	35.90	1.63	32.05	0.70	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	30	2.56	38.46	1.75	33.79	0.75	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	39	11.54	50.00	9.93	43.72	4.28	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	40	1.28	51.28	3.09	46.81	1.33	20.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	41	1.28	52.56	6.91	53.72	2.97	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	42	1.28	53.85	5.40	59.13	2.33	25.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	48	7.69	61.54	27.22	86.35	11.72	37.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	53	6.41	67.95	29.92	116.27	12.88	50.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	70	21.79	89.74	58.92	175.19	25.37	75.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	75	6.41	96.15	53.34	228.53	22.97	98.40	3	3	100.00	100.00	26.66	26.66	100.00	100.00	49.99	11.67
18	50,000	100,000	75,000	2	77	2.56	98.72	0.63	229.16	0.27	98.67	0	3	0.00	100.00	0.00	26.66	0.00	100.00	0.00	11.64
19	100,000	500,000	300,000	1	78	1.28	100.00	3.09	232.25	1.33	100.00	0	3	0.00	100.00	0.00	26.66	0.00	100.00	0.00	11.48
20	500,000	UP		0	78	0.00	100.00	0.00	232.25	0.00	100.00	0	3	0.00	100.00	0.00	26.66	0.00	100.00	0.00	11.48
				78				232.25				3				26.66				11.48	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	4.48	4.48	17.17	17.17	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	33	2.91	7.40	5.76	22.93	0.72	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	64	6.95	14.35	15.72	38.65	1.96	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	85	4.71	19.06	5.48	44.14	0.68	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	130	10.09	29.15	23.79	67.93	2.97	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	164	7.62	36.77	34.37	102.30	4.29	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	33	197	7.40	44.17	30.13	132.43	3.76	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	64	261	14.35	58.52	73.42	205.86	9.15	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	291	6.73	65.25	49.95	255.81	6.23	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	320	6.50	71.75	52.22	308.03	6.51	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	333	2.91	74.66	16.36	324.40	2.04	40.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	362	6.50	81.17	61.70	386.09	7.69	48.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	384	4.93	86.10	62.66	448.76	7.81	55.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	405	4.71	90.81	61.24	509.99	7.63	63.58	1	1	100.00	100.00	68.00	68.00	100.00	100.00	111.04	13.33
15	7,500	10,000	8,750	7	412	1.57	92.38	15.34	525.33	1.91	65.50	0	1	0.00	100.00	0.00	68.00	0.00	100.00	0.00	12.94
16	10,000	20,000	15,000	15	427	3.36	95.74	90.04	615.37	11.23	76.72	0	1	0.00	100.00	0.00	68.00	0.00	100.00	0.00	11.05
17	20,000	50,000	35,000	14	441	3.14	98.88	183.64	799.01	22.90	99.62	0	1	0.00	100.00	0.00	68.00	0.00	100.00	0.00	8.51
18	50,000	100,000	75,000	1	442	0.22	99.10	0.92	799.93	0.11	99.73	0	1	0.00	100.00	0.00	68.00	0.00	100.00	0.00	8.50
19	100,000	500,000	300,000	2	444	0.45	99.55	1.51	801.44	0.19	99.92	0	1	0.00	100.00	0.00	68.00	0.00	100.00	0.00	8.48
20	500,000	UP		2	446	0.45	100.00	0.64	802.09	0.08	100.00	0	1	0.00	100.00	0.00	68.00	0.00	100.00	0.00	8.48
				446				802.09				1				68.00				8.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.76	4.76	0.07	0.07	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.38	7.14	0.01	0.09	0.02	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.38	9.52	0.12	0.21	0.18	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	16	28.57	38.10	0.78	0.99	1.19	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	2.38	40.48	0.84	1.83	1.27	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	2.38	42.86	0.46	2.28	0.69	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	22	9.52	52.38	0.74	3.02	1.13	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	24	4.76	57.14	1.86	4.88	2.83	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	2.38	59.52	1.87	6.75	2.85	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	28	7.14	66.67	1.50	8.25	2.29	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	2.38	69.05	0.24	8.50	0.37	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	2.38	71.43	0.26	8.76	0.39	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	32	4.76	76.19	2.99	11.74	4.55	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	37	11.90	88.10	20.22	31.96	30.80	48.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	39	4.76	92.86	23.16	55.12	35.28	83.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	40	2.38	95.24	8.46	63.58	12.89	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	41	2.38	97.62	0.63	64.21	0.95	97.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	2.38	100.00	1.45	65.66	2.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	65.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	42	0.00	100.00	0.00	65.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				42				65.66				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	20.78	20.78	4.85	4.85	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	83	11.76	32.55	3.40	8.25	0.54	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	99	6.27	38.82	2.23	10.48	0.35	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	122	9.02	47.84	16.65	27.13	2.64	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	140	7.06	54.90	11.05	38.18	1.75	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	157	6.67	61.57	17.42	55.59	2.76	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	175	7.06	68.63	51.49	107.08	8.17	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	187	4.71	73.33	25.91	132.99	4.11	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	205	7.06	80.39	67.90	200.89	10.78	31.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	208	1.18	81.57	7.03	207.92	1.12	33.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	211	1.18	82.75	18.26	226.18	2.90	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	217	2.35	85.10	29.64	255.82	4.70	40.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	218	0.39	85.49	4.40	260.21	0.70	41.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	233	5.88	91.37	119.06	379.27	18.90	60.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	239	2.35	93.73	48.92	428.19	7.76	67.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	246	2.75	96.47	124.76	552.94	19.80	87.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	250	1.57	98.04	13.33	566.27	2.12	89.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	251	0.39	98.43	27.86	594.14	4.42	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	252	0.39	98.82	0.00	594.14	0.00	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	255	1.18	100.00	35.93	630.07	5.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				255				630.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	998	998	5.10	5.10	309.41	309.41	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	549	1,547	2.80	7.90	206.54	515.95	0.43	1.07	1	1	0.82	0.82	39.19	39.19	0.32	0.32	18.97	7.60
3	100	200	150	847	2,394	4.32	12.22	305.31	821.25	0.63	1.70	2	3	1.64	2.46	7.39	46.58	0.06	0.38	2.42	5.67
4	200	300	250	676	3,070	3.45	15.68	389.70	1,210.96	0.81	2.51	2	5	1.64	4.10	53.56	100.14	0.44	0.81	13.74	8.27
5	300	500	400	1,637	4,707	8.36	24.03	1,263.68	2,474.64	2.61	5.12	2	7	1.64	5.74	21.72	121.86	0.18	0.99	1.72	4.92
6	500	750	625	1,823	6,530	9.31	33.34	1,825.27	4,299.91	3.78	8.90	7	14	5.74	11.48	482.39	604.25	3.92	4.91	26.43	14.05
7	750	1,000	875	1,991	8,521	10.17	43.51	2,579.39	6,879.30	5.34	14.23	11	25	9.02	20.49	62.89	667.14	0.51	5.42	2.44	9.70
8	1,000	1,500	1,250	1,956	10,477	9.99	53.50	3,517.11	10,396.41	7.28	21.51	13	38	10.66	31.15	881.51	1,548.65	7.17	12.59	25.06	14.90
9	1,500	2,000	1,750	1,458	11,935	7.44	60.94	3,512.10	13,908.50	7.27	28.78	7	45	5.74	36.89	114.22	1,662.87	0.93	13.52	3.25	11.96
10	2,000	2,500	2,250	1,435	13,370	7.33	68.27	3,536.73	17,445.24	7.32	36.09	9	54	7.38	44.26	1,043.40	2,706.27	8.48	22.00	29.50	15.51
11	2,500	3,000	2,750	1,302	14,672	6.65	74.91	3,414.27	20,859.51	7.06	43.16	4	58	3.28	47.54	4,868.22	7,574.49	39.58	61.58	142.58	36.31
12	3,000	4,000	3,500	1,415	16,087	7.22	82.14	4,201.86	25,061.37	8.69	51.85	11	69	9.02	56.56	144.18	7,718.67	1.17	62.75	3.43	30.80
13	4,000	5,000	4,500	747	16,834	3.81	85.95	3,165.77	28,227.14	6.55	58.40	13	82	10.66	67.21	3,673.76	11,392.43	29.87	92.62	116.05	40.36
14	5,000	7,500	6,250	1,057	17,891	5.40	91.35	5,096.49	33,323.62	10.54	68.94	15	97	12.30	79.51	263.49	11,655.93	2.14	94.76	5.17	34.98
15	7,500	10,000	8,750	710	18,601	3.63	94.98	5,209.76	38,533.38	10.78	79.72	12	109	9.84	89.34	484.29	12,140.22	3.94	98.70	9.30	31.51
16	10,000	20,000	15,000	754	19,355	3.85	98.83	6,832.56	45,365.94	14.14	93.86	11	120	9.02	98.36	132.01	12,272.23	1.07	99.77	1.93	27.05
17	20,000	50,000	35,000	127	19,482	0.65	99.47	2,596.52	47,962.46	5.37	99.23	2	122	1.64	100.00	28.01	12,300.24	0.23	100.00	1.08	25.65
18	50,000	100,000	75,000	22	19,504	0.11	99.59	367.16	48,329.62	0.76	99.99	0	122	0.00	100.00	0.00	12,300.24	0.00	100.00	0.00	25.45
19	100,000	500,000	300,000	21	19,525	0.11	99.69	79.47	48,409.10	0.16	100.15	0	122	0.00	100.00	0.00	12,300.24	0.00	100.00	0.00	25.41
20	500,000	UP		60	19,585	0.31	100.00	74.48	48,334.62	0.15	100.00	0	122	0.00	100.00	0.00	12,300.24	0.00	100.00	0.00	25.45
				19,585				48,334.62				122				12,300.24				25.45	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,683	1,683	21.28	21.28	352.97	352.97	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	928	2,611	11.73	33.02	471.76	824.73	4.81	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,394	4,005	17.63	50.64	1,131.20	1,955.93	11.53	19.94	1	1	16.67	16.67	52.49	52.49	44.71	44.71	4.64	2.68
4	200	300	250	989	4,994	12.51	63.15	1,076.67	3,032.60	10.98	30.92	1	2	16.67	33.33	2.40	54.89	2.04	46.75	0.22	1.81
5	300	500	400	1,203	6,197	15.21	78.36	1,642.25	4,674.85	16.74	47.66	1	3	16.67	50.00	24.46	79.34	20.83	67.58	1.49	1.70
6	500	750	625	665	6,862	8.41	86.77	1,154.81	5,829.66	11.77	59.44	0	3	0.00	50.00	0.00	79.34	0.00	67.58	0.00	1.36
7	750	1,000	875	421	7,283	5.32	92.10	1,036.69	6,866.35	10.57	70.01	1	4	16.67	66.67	27.46	106.81	23.39	90.97	2.65	1.56
8	1,000	1,500	1,250	306	7,589	3.87	95.97	973.51	7,839.86	9.93	79.93	2	6	33.33	100.00	10.60	117.41	9.03	100.00	1.09	1.50
9	1,500	2,000	1,750	115	7,704	1.45	97.42	556.28	8,396.14	5.67	85.60	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.40
10	2,000	2,500	2,250	67	7,771	0.85	98.27	290.51	8,686.65	2.96	88.56	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.35
11	2,500	3,000	2,750	42	7,813	0.53	98.80	262.92	8,949.58	2.68	91.25	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.31
12	3,000	4,000	3,500	42	7,855	0.53	99.33	314.85	9,264.43	3.21	94.46	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.27
13	4,000	5,000	4,500	17	7,872	0.21	99.54	185.12	9,449.54	1.89	96.34	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.24
14	5,000	7,500	6,250	17	7,889	0.21	99.76	224.94	9,674.48	2.29	98.64	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.21
15	7,500	10,000	8,750	4	7,893	0.05	99.81	43.05	9,717.53	0.44	99.08	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.21
16	10,000	20,000	15,000	5	7,898	0.06	99.87	60.55	9,778.08	0.62	99.69	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.20
17	20,000	50,000	35,000	4	7,902	0.05	99.92	25.80	9,803.89	0.26	99.96	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.20
18	50,000	100,000	75,000	2	7,904	0.03	99.95	0.74	9,804.63	0.01	99.96	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.20
19	100,000	500,000	300,000	4	7,908	0.05	100.00	3.63	9,808.26	0.04	100.00	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.20
20	500,000	UP		0	7,908	0.00	100.00	0.00	9,808.26	0.00	100.00	0	6	0.00	100.00	0.00	117.41	0.00	100.00	0.00	1.20
				7,908				9,808.26				6				117.41				1.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	225	225	7.83	7.83	50.19	50.19	1.29	1.29	1	1	10.00	10.00	4.20	4.20	0.10	0.10	8.36	8.36
2	50	100	75	143	368	4.97	12.80	41.55	91.74	1.07	2.36	0	1	0.00	10.00	0.00	4.20	0.00	0.10	0.00	4.57
3	100	200	150	289	657	10.05	22.85	106.86	198.59	2.75	5.12	0	1	0.00	10.00	0.00	4.20	0.00	0.10	0.00	2.11
4	200	300	250	276	933	9.60	32.45	120.96	319.56	3.12	8.23	0	1	0.00	10.00	0.00	4.20	0.00	0.10	0.00	1.31
5	300	500	400	472	1,405	16.42	48.87	255.70	575.26	6.59	14.82	4	5	40.00	50.00	100.45	104.64	2.42	2.52	39.28	18.19
6	500	750	625	349	1,754	12.14	61.01	292.50	867.76	7.54	22.35	0	5	0.00	50.00	0.00	104.64	0.00	2.52	0.00	12.06
7	750	1,000	875	315	2,069	10.96	71.97	323.06	1,190.82	8.32	30.68	0	5	0.00	50.00	0.00	104.64	0.00	2.52	0.00	8.79
8	1,000	1,500	1,250	276	2,345	9.60	81.57	436.47	1,627.29	11.24	41.92	0	5	0.00	50.00	0.00	104.64	0.00	2.52	0.00	6.43
9	1,500	2,000	1,750	156	2,501	5.43	86.99	354.77	1,982.07	9.14	51.06	0	5	0.00	50.00	0.00	104.64	0.00	2.52	0.00	5.28
10	2,000	2,500	2,250	103	2,604	3.58	90.57	299.76	2,281.83	7.72	58.78	0	5	0.00	50.00	0.00	104.64	0.00	2.52	0.00	4.59
11	2,500	3,000	2,750	75	2,679	2.61	93.18	264.78	2,546.61	6.82	65.60	1	6	10.00	60.00	13.50	118.14	0.32	2.84	5.10	4.64
12	3,000	4,000	3,500	73	2,752	2.54	95.72	311.58	2,858.19	8.03	73.63	1	7	10.00	70.00	50.00	168.14	1.20	4.05	16.05	5.88
13	4,000	5,000	4,500	38	2,790	1.32	97.04	232.92	3,091.11	6.00	79.63	2	9	20.00	90.00	52.49	220.63	1.26	5.31	22.53	7.14
14	5,000	7,500	6,250	48	2,838	1.67	98.71	340.18	3,431.29	8.76	88.39	0	9	0.00	90.00	0.00	220.63	0.00	5.31	0.00	6.43
15	7,500	10,000	8,750	16	2,854	0.56	99.27	183.89	3,615.18	4.74	93.13	1	10	10.00	100.00	3,933.38	4,154.01	94.69	100.00	2139.01	114.90
16	10,000	20,000	15,000	13	2,867	0.45	99.72	151.05	3,766.23	3.89	97.02	0	10	0.00	100.00	0.00	4,154.01	0.00	100.00	0.00	110.30
17	20,000	50,000	35,000	5	2,872	0.17	99.90	113.56	3,879.79	2.93	99.95	0	10	0.00	100.00	0.00	4,154.01	0.00	100.00	0.00	107.07
18	50,000	100,000	75,000	1	2,873	0.03	99.93	0.78	3,880.57	0.02	99.97	0	10	0.00	100.00	0.00	4,154.01	0.00	100.00	0.00	107.05
19	100,000	500,000	300,000	1	2,874	0.03	99.97	0.51	3,881.09	0.01	99.98	0	10	0.00	100.00	0.00	4,154.01	0.00	100.00	0.00	107.03
20	500,000	UP		1	2,875	0.03	100.00	0.70	3,881.79	0.02	100.00	0	10	0.00	100.00	0.00	4,154.01	0.00	100.00	0.00	107.01
				2,875				3,881.79				10				4,154.01				107.01	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	80	80	12.18	12.18	0.07	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	51	131	7.76	19.94	2.73	2.80	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	170	5.94	25.88	6.40	9.20	0.22	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	189	2.89	28.77	7.71	16.91	0.27	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	231	6.39	35.16	43.26	60.17	1.49	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	245	2.13	37.29	18.37	78.54	0.63	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	272	4.11	41.40	115.36	193.89	3.99	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	32	304	4.87	46.27	85.16	279.06	2.94	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	336	4.87	51.14	58.61	337.67	2.02	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	353	2.59	53.73	65.88	403.55	2.28	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	376	3.50	57.23	88.71	492.26	3.06	17.01	1	1	14.29	14.29	20.00	20.00	5.50	5.50	22.55	4.06
12	3,000	4,000	3,500	38	414	5.78	63.01	126.88	619.14	4.38	21.39	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	3.23
13	4,000	5,000	4,500	14	428	2.13	65.14	114.14	733.28	3.94	25.33	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	2.73
14	5,000	7,500	6,250	34	462	5.18	70.32	224.61	957.89	7.76	33.09	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	2.09
15	7,500	10,000	8,750	16	478	2.44	72.75	195.35	1,153.23	6.75	39.84	0	1	0.00	14.29	0.00	20.00	0.00	5.50	0.00	1.73
16	10,000	20,000	15,000	60	538	9.13	81.89	662.54	1,815.78	22.89	62.73	1	2	14.29	28.57	24.74	44.74	6.80	12.30	3.73	2.46
17	20,000	50,000	35,000	57	595	8.68	90.56	562.77	2,378.55	19.44	82.17	1	3	14.29	42.86	12.23	56.97	3.36	15.66	2.17	2.40
18	50,000	100,000	75,000	26	621	3.96	94.52	143.45	2,522.00	4.96	87.13	0	3	0.00	42.86	0.00	56.97	0.00	15.66	0.00	2.26
19	100,000	500,000	300,000	29	650	4.41	98.93	276.08	2,798.08	9.54	96.66	1	4	14.29	57.14	12.23	69.20	3.36	19.02	4.43	2.47
20	500,000	UP		7	657	1.07	100.00	96.55	2,894.64	3.34	100.00	3	7	42.86	100.00	294.59	363.79	80.98	100.00	305.12	12.57
				657				2,894.64				7				363.79				12.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.98	6.98	0.15	0.15	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.33	9.30	0.65	0.80	0.27	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.33	11.63	0.20	1.00	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.33	13.95	3.10	4.10	1.30	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.33	16.28	1.43	5.53	0.60	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.33	18.60	6.06	11.58	2.54	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.33	20.93	6.68	18.26	2.80	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.33	23.26	10.11	28.38	4.24	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.33	25.58	11.60	39.98	4.87	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.33	27.91	36.67	76.65	15.38	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.33	30.23	5.55	82.21	2.33	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.33	32.56	18.11	100.32	7.60	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.33	34.88	21.13	121.45	8.86	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.33	37.21	0.31	121.76	0.13	51.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.33	39.53	0.65	122.41	0.27	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	9.30	48.84	34.44	156.85	14.44	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	27	13.95	62.79	102.42	259.27	42.95	108.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	34	16.28	79.07	25.25	284.51	10.59	119.31	1	1	100.00	100.00	12.23	12.23	100.00	100.00	48.43	4.30
19	100,000	500,000	300,000	5	39	11.63	90.70	50.56	233.95	21.20	98.11	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	5.23
20	500,000	UP		4	43	9.30	100.00	4.51	238.46	1.89	100.00	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	5.13
				43				238.46				1				12.23				5.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29492 AQUARIA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				42.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	37.16	37.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				37.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.04	0.05	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	0.06	0.11	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	10.34	20.69	3.05	3.16	3.52	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.45	24.14	0.00	3.16	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	6.90	31.03	0.88	4.03	1.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	6.90	37.93	1.39	5.42	1.61	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	15	13.79	51.72	3.16	8.59	3.65	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	6.90	58.62	3.62	12.20	4.18	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	3.45	62.07	1.02	13.22	1.18	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	3.45	65.52	1.94	15.16	2.24	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	3.45	68.97	4.03	19.20	4.66	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	23	10.34	79.31	16.64	35.84	19.22	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	3.45	82.76	6.02	41.86	6.96	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	3.45	86.21	2.40	44.26	2.77	51.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	29	13.79	100.00	42.33	86.59	48.89	100.00	1	1	100.00	100.00	13.56	13.56	100.00	100.00	32.02	15.66
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66
20	500,000	UP		0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66
				29				86.59				1				13.56				15.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,175	1,175	12.99	12.99	171.76	171.76	1.11	1.11	2	2	2.38	2.38	303.03	303.03	3.68	3.68	176.43	176.43
2	50	100	75	363	1,538	4.01	17.01	36.18	207.94	0.23	1.34	0	2	0.00	2.38	0.00	303.03	0.00	3.68	0.00	145.73
3	100	200	150	655	2,193	7.24	24.25	124.78	332.71	0.80	2.14	0	2	0.00	2.38	0.00	303.03	0.00	3.68	0.00	91.08
4	200	300	250	644	2,837	7.12	31.37	130.98	463.70	0.84	2.99	1	3	1.19	3.57	4.74	307.77	0.06	3.73	3.62	66.37
5	300	500	400	1,071	3,908	11.84	43.22	323.07	786.76	2.08	5.07	3	6	3.57	7.14	52.61	360.38	0.64	4.37	16.29	45.81
6	500	750	625	753	4,661	8.33	51.54	342.39	1,129.15	2.20	7.27	1	7	1.19	8.33	9.00	369.38	0.11	4.48	2.63	32.71
7	750	1,000	875	760	5,421	8.40	59.95	500.66	1,629.81	3.22	10.49	1	8	1.19	9.52	0.85	370.23	0.01	4.49	0.17	22.72
8	1,000	1,500	1,250	702	6,123	7.76	67.71	683.81	2,313.62	4.40	14.90	0	8	0.00	9.52	0.00	370.23	0.00	4.49	0.00	16.00
9	1,500	2,000	1,750	424	6,547	4.69	72.40	590.02	2,903.64	3.80	18.70	0	8	0.00	9.52	0.00	370.23	0.00	4.49	0.00	12.75
10	2,000	2,500	2,250	278	6,825	3.07	75.47	464.28	3,367.91	2.99	21.69	5	13	5.95	15.48	60.37	430.61	0.73	5.23	13.00	12.79
11	2,500	3,000	2,750	160	6,985	1.77	77.24	334.49	3,702.40	2.15	23.84	0	13	0.00	15.48	0.00	430.61	0.00	5.23	0.00	11.63
12	3,000	4,000	3,500	262	7,247	2.90	80.14	695.37	4,397.78	4.48	28.32	2	15	2.38	17.86	660.00	1,090.61	8.01	13.23	94.91	24.80
13	4,000	5,000	4,500	179	7,426	1.98	82.12	559.48	4,957.26	3.60	31.92	1	16	1.19	19.05	14.23	1,104.83	0.17	13.41	2.54	22.29
14	5,000	7,500	6,250	260	7,686	2.88	84.99	839.19	5,796.45	5.40	37.32	7	23	8.33	27.38	109.41	1,214.24	1.33	14.73	13.04	20.95
15	7,500	10,000	8,750	180	7,866	1.99	86.98	844.07	6,640.52	5.43	42.76	2	25	2.38	29.76	27.50	1,241.74	0.33	15.07	3.26	18.70
16	10,000	20,000	15,000	312	8,178	3.45	90.43	2,469.47	9,109.99	15.90	58.66	8	33	9.52	39.29	936.76	2,178.50	11.37	26.43	37.93	23.91
17	20,000	50,000	35,000	383	8,561	4.24	94.67	3,747.17	12,857.16	24.13	82.79	12	45	14.29	53.57	628.99	2,807.49	7.63	34.07	16.79	21.84
18	50,000	100,000	75,000	152	8,713	1.68	96.35	1,244.98	14,102.15	8.02	90.80	0	45	0.00	53.57	0.00	2,807.49	0.00	34.07	0.00	19.91
19	100,000	500,000	300,000	265	8,978	2.93	99.28	1,238.91	15,341.06	7.98	98.78	37	82	44.05	97.62	3,786.39	6,593.88	45.95	80.01	305.62	42.98
20	500,000	UP		65	9,043	0.72	100.00	189.27	15,530.33	1.22	100.00	2	84	2.38	100.00	1,647.18	8,241.06	19.99	100.00	870.28	53.06
				9,043				15,530.33				84				8,241.06				53.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	161	161	5.93	5.93	10.73	10.73	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	217	2.06	7.99	3.26	13.99	0.03	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	234	451	8.62	16.61	30.02	44.01	0.32	0.47	1	1	3.57	3.57	4.81	4.81	0.18	0.18	16.02	10.93
4	200	300	250	145	596	5.34	21.95	17.38	61.39	0.18	0.65	0	1	0.00	3.57	0.00	4.81	0.00	0.18	0.00	7.83
5	300	500	400	262	858	9.65	31.60	42.98	104.37	0.46	1.11	0	1	0.00	3.57	0.00	4.81	0.00	0.18	0.00	4.61
6	500	750	625	208	1,066	7.66	39.26	81.46	185.83	0.86	1.97	1	2	3.57	7.14	17.12	21.93	0.65	0.83	21.01	11.80
7	750	1,000	875	224	1,290	8.25	47.51	147.62	333.45	1.57	3.54	0	2	0.00	7.14	0.00	21.93	0.00	0.83	0.00	6.58
8	1,000	1,500	1,250	215	1,505	7.92	55.43	169.08	502.53	1.79	5.33	1	3	3.57	10.71	1.78	23.70	0.07	0.90	1.05	4.72
9	1,500	2,000	1,750	141	1,646	5.19	60.63	179.88	682.41	1.91	7.24	0	3	0.00	10.71	0.00	23.70	0.00	0.90	0.00	3.47
10	2,000	2,500	2,250	133	1,779	4.90	65.52	214.41	896.82	2.27	9.51	2	5	7.14	17.86	40.47	64.17	1.53	2.42	18.87	7.16
11	2,500	3,000	2,750	170	1,949	6.26	71.79	311.41	1,208.23	3.30	12.81	2	7	7.14	25.00	26.62	90.79	1.01	3.43	8.55	7.51
12	3,000	4,000	3,500	138	2,087	5.08	76.87	380.91	1,589.14	4.04	16.85	1	8	3.57	28.57	5.00	95.79	0.19	3.62	1.31	6.03
13	4,000	5,000	4,500	109	2,196	4.01	80.88	382.97	1,972.11	4.06	20.91	1	9	3.57	32.14	212.78	308.57	8.04	11.65	55.56	15.65
14	5,000	7,500	6,250	154	2,350	5.67	86.56	2,404.49	4,376.60	25.49	46.40	2	11	7.14	39.29	59.28	367.85	2.24	13.89	2.47	8.40
15	7,500	10,000	8,750	113	2,463	4.16	90.72	1,876.52	6,253.12	19.90	66.30	2	13	7.14	46.43	50.00	417.85	1.89	15.78	2.66	6.68
16	10,000	20,000	15,000	125	2,588	4.60	95.32	1,323.92	7,577.04	14.04	80.34	1	14	3.57	50.00	37.48	455.33	1.42	17.20	2.83	6.01
17	20,000	50,000	35,000	80	2,668	2.95	98.27	1,432.06	9,009.10	15.18	95.52	6	20	21.43	71.43	152.90	608.24	5.77	22.97	10.68	6.75
18	50,000	100,000	75,000	22	2,690	0.81	99.08	284.74	9,293.84	3.02	98.54	1	21	3.57	75.00	1,804.82	2,413.05	68.16	91.14	633.84	25.96
19	100,000	500,000	300,000	22	2,712	0.81	99.89	132.76	9,426.60	1.41	99.95	7	28	25.00	100.00	234.67	2,647.72	8.86	100.00	176.77	28.09
20	500,000	UP		3	2,715	0.11	100.00	5.11	9,431.71	0.05	100.00	0	28	0.00	100.00	0.00	2,647.72	0.00	100.00	0.00	28.07
				2,715				9,431.71				28				2,647.72				28.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,055	1,055	7.62	7.62	169.74	169.74	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	356	1,411	2.57	10.20	51.63	221.37	0.23	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	564	1,975	4.08	14.27	102.02	323.39	0.45	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	612	2,587	4.42	18.69	129.19	452.58	0.57	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,023	3,610	7.39	26.09	263.87	716.45	1.15	3.13	1	1	0.46	0.46	146.37	146.37	2.04	2.04	55.47	20.43
6	500	750	625	887	4,497	6.41	32.50	285.28	1,001.73	1.25	4.38	2	3	0.92	1.38	2.99	149.36	0.04	2.09	1.05	14.91
7	750	1,000	875	893	5,390	6.45	38.95	466.44	1,468.17	2.04	6.42	1	4	0.46	1.83	21.74	171.10	0.30	2.39	4.66	11.65
8	1,000	1,500	1,250	814	6,204	5.88	44.83	661.42	2,129.59	2.89	9.32	2	6	0.92	2.75	6.33	177.43	0.09	2.48	0.96	8.33
9	1,500	2,000	1,750	510	6,714	3.69	48.52	644.08	2,773.67	2.82	12.13	2	8	0.92	3.67	688.50	865.93	9.61	12.09	106.90	31.22
10	2,000	2,500	2,250	342	7,056	2.47	50.99	515.28	3,288.95	2.25	14.39	2	10	0.92	4.59	15.06	880.99	0.21	12.30	2.92	26.79
11	2,500	3,000	2,750	306	7,362	2.21	53.20	462.66	3,751.61	2.02	16.41	0	10	0.00	4.59	0.00	880.99	0.00	12.30	0.00	23.48
12	3,000	4,000	3,500	343	7,705	2.48	55.68	774.99	4,526.60	3.39	19.80	3	13	1.38	5.96	2,673.64	3,554.62	37.34	49.64	344.99	78.53
13	4,000	5,000	4,500	360	8,065	2.60	58.28	1,087.96	5,614.56	4.76	24.56	4	17	1.83	7.80	481.91	4,036.53	6.73	56.37	44.29	71.89
14	5,000	7,500	6,250	3,746	11,811	27.07	85.35	3,448.50	9,063.06	15.08	39.64	134	151	61.47	69.27	649.32	4,685.86	9.07	65.44	18.83	51.70
15	7,500	10,000	8,750	375	12,186	2.71	88.06	2,518.13	11,581.19	11.01	50.66	5	156	2.29	71.56	556.01	5,241.87	7.76	73.20	22.08	45.26
16	10,000	20,000	15,000	700	12,886	5.06	93.11	4,433.05	16,014.24	19.39	70.05	20	176	9.17	80.73	297.54	5,539.41	4.16	77.36	6.71	34.59
17	20,000	50,000	35,000	553	13,439	4.00	97.11	5,057.40	21,071.64	22.12	92.17	21	197	9.63	90.37	1,178.30	6,717.71	16.45	93.81	23.30	31.88
18	50,000	100,000	75,000	223	13,662	1.61	98.72	1,402.00	22,473.64	6.13	98.31	4	201	1.83	92.20	112.53	6,830.24	1.57	95.38	8.03	30.39
19	100,000	500,000	300,000	156	13,818	1.13	99.85	294.80	22,768.44	1.29	99.59	9	210	4.13	96.33	203.37	7,033.61	2.84	98.22	68.99	30.89
20	500,000	UP		21	13,839	0.15	100.00	92.65	22,861.08	0.41	100.00	8	218	3.67	100.00	127.29	7,160.91	1.78	100.00	137.40	31.32
				13,839				22,861.08				218				7,160.91				31.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.63	5.63	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.41	7.04	13.83	13.92	2.81	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.41	8.45	27.09	41.01	5.51	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.41	9.86	0.03	41.04	0.01	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.41	11.27	0.02	41.05	0.00	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	13	7.04	18.31	1.90	42.95	0.39	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	2.82	21.13	4.25	47.21	0.87	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	2.82	23.94	0.81	48.02	0.17	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	24	9.86	33.80	2.66	50.68	0.54	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	27	4.23	38.03	4.12	54.80	0.84	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	32	7.04	45.07	12.95	67.74	2.63	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	34	2.82	47.89	8.41	76.15	1.71	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	38	5.63	53.52	6.81	82.96	1.39	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	45	9.86	63.38	11.65	94.61	2.37	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	49	5.63	69.01	22.23	116.84	4.52	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	62	18.31	87.32	86.21	203.05	17.53	41.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	66	5.63	92.96	76.87	279.91	15.63	56.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	67	1.41	94.37	15.42	295.34	3.14	60.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	71	5.63	100.00	196.33	491.67	39.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	71	0.00	100.00	0.00	491.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				71				491.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	17.42	17.42	4.78	4.78	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	68	1.69	19.10	1.01	5.79	0.17	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	88	5.62	24.72	8.99	14.78	1.48	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	119	8.71	33.43	14.32	29.10	2.36	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	155	10.11	43.54	26.23	55.34	4.33	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	53	208	14.89	58.43	32.03	87.37	5.29	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	248	11.24	69.66	57.77	145.14	9.53	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	290	11.80	81.46	69.18	214.32	11.42	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	307	4.78	86.24	43.61	257.93	7.20	42.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	318	3.09	89.33	25.70	283.63	4.24	46.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	326	2.25	91.57	34.51	318.14	5.69	52.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	333	1.97	93.54	2.64	320.78	0.44	52.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	338	1.40	94.94	36.93	357.71	6.09	59.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	348	2.81	97.75	86.47	444.17	14.27	73.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	350	0.56	98.31	24.62	468.79	4.06	77.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	353	0.84	99.16	60.98	529.77	10.06	87.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	356	0.84	100.00	76.18	605.95	12.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	356	0.00	100.00	0.00	605.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	356	0.00	100.00	0.00	605.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	356	0.00	100.00	0.00	605.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				356				605.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.02	4.02	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.50	4.52	0.07	0.25	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	21	6.03	10.55	3.56	3.81	0.44	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	28	3.52	14.07	3.25	7.06	0.40	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	35	3.52	17.59	5.76	12.82	0.71	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	43	4.02	21.61	4.07	16.88	0.50	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	52	4.52	26.13	14.60	31.48	1.79	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	68	8.04	34.17	23.07	54.55	2.83	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	78	5.03	39.20	19.71	74.27	2.42	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	80	1.01	40.20	4.20	78.47	0.52	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	87	3.52	43.72	23.67	102.14	2.90	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	105	9.05	52.76	60.84	162.98	7.46	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	119	7.04	59.80	83.28	246.26	10.21	30.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	136	8.54	68.34	66.60	312.86	8.16	38.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	143	3.52	71.86	33.72	346.58	4.13	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	168	12.56	84.42	144.89	491.47	17.76	60.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	196	14.07	98.49	287.05	778.52	35.18	95.42	1	1	100.00	100.00	4.40	4.40	100.00	100.00	1.53	0.56
18	50,000	100,000	75,000	3	199	1.51	100.00	37.34	815.86	4.58	100.00	0	1	0.00	100.00	0.00	4.40	0.00	100.00	0.00	0.54
19	100,000	500,000	300,000	0	199	0.00	100.00	0.00	815.86	0.00	100.00	0	1	0.00	100.00	0.00	4.40	0.00	100.00	0.00	0.54
20	500,000	UP		0	199	0.00	100.00	0.00	815.86	0.00	100.00	0	1	0.00	100.00	0.00	4.40	0.00	100.00	0.00	0.54
				199				815.86				1				4.40				0.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	753	753	8.96	8.96	102.72	102.72	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	481	1,234	5.73	14.69	99.86	202.58	0.47	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	761	1,995	9.06	23.75	255.68	458.26	1.20	2.15	2	2	2.70	2.70	5.49	5.49	0.16	0.16	2.15	1.20
4	200	300	250	608	2,603	7.24	30.98	297.62	755.88	1.39	3.54	0	2	0.00	2.70	0.00	5.49	0.00	0.16	0.00	0.73
5	300	500	400	927	3,530	11.03	42.02	643.78	1,399.65	3.02	6.56	4	6	5.41	8.11	931.66	937.15	27.21	27.37	144.72	66.96
6	500	750	625	629	4,159	7.49	49.51	630.26	2,029.91	2.95	9.51	1	7	1.35	9.46	47.91	985.06	1.40	28.77	7.60	48.53
7	750	1,000	875	598	4,757	7.12	56.62	753.05	2,782.96	3.53	13.04	6	13	8.11	17.57	45.21	1,030.27	1.32	30.09	6.00	37.02
8	1,000	1,500	1,250	660	5,417	7.86	64.48	1,124.77	3,907.73	5.27	18.31	0	13	0.00	17.57	0.00	1,030.27	0.00	30.09	0.00	26.36
9	1,500	2,000	1,750	460	5,877	5.48	69.96	1,085.68	4,993.41	5.09	23.40	3	16	4.05	21.62	115.55	1,145.82	3.38	33.47	10.64	22.95
10	2,000	2,500	2,250	336	6,213	4.00	73.96	878.73	5,872.14	4.12	27.52	5	21	6.76	28.38	518.85	1,664.67	15.15	48.62	59.05	28.35
11	2,500	3,000	2,750	279	6,492	3.32	77.28	980.36	6,852.50	4.59	32.11	1	22	1.35	29.73	7.05	1,671.72	0.21	48.83	0.72	24.40
12	3,000	4,000	3,500	353	6,845	4.20	81.48	1,473.65	8,326.14	6.91	39.02	2	24	2.70	32.43	30.74	1,702.46	0.90	49.73	2.09	20.45
13	4,000	5,000	4,500	237	7,082	2.82	84.30	1,227.24	9,553.39	5.75	44.77	6	30	8.11	40.54	347.70	2,050.16	10.16	59.88	28.33	21.46
14	5,000	7,500	6,250	331	7,413	3.94	88.24	2,048.33	11,601.72	9.60	54.37	3	33	4.05	44.59	512.70	2,562.86	14.97	74.86	25.03	22.09
15	7,500	10,000	8,750	240	7,653	2.86	91.10	2,052.72	13,654.44	9.62	63.99	2	35	2.70	47.30	23.59	2,586.45	0.69	75.55	1.15	18.94
16	10,000	20,000	15,000	403	8,056	4.80	95.89	4,780.77	18,435.21	22.41	86.40	12	47	16.22	63.51	346.28	2,932.73	10.11	85.66	7.24	15.91
17	20,000	50,000	35,000	222	8,278	2.64	98.54	2,841.27	21,276.48	13.32	99.71	24	71	32.43	95.95	261.84	3,194.56	7.65	93.31	9.22	15.01
18	50,000	100,000	75,000	75	8,353	0.89	99.43	572.38	20,704.11	2.68	97.03	2	73	2.70	98.65	10.56	3,205.12	0.31	93.62	1.84	15.48
19	100,000	500,000	300,000	35	8,388	0.42	99.85	509.31	21,213.42	2.39	99.42	1	74	1.35	100.00	218.59	3,423.72	6.38	100.00	42.92	16.14
20	500,000	UP		13	8,401	0.15	100.00	124.07	21,337.49	0.58	100.00	0	74	0.00	100.00	0.00	3,423.72	0.00	100.00	0.00	16.05
				8,401				21,337.49				74				3,423.72				16.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	7.50	7.50	1.64	1.64	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	31	8.00	15.50	8.70	10.35	1.41	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	51	10.00	25.50	7.26	17.60	1.18	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	80	14.50	40.00	12.04	29.64	1.95	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	32	112	16.00	56.00	26.18	55.82	4.25	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	124	6.00	62.00	9.45	65.26	1.53	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	134	5.00	67.00	15.27	80.53	2.48	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	144	5.00	72.00	25.52	106.05	4.14	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	152	4.00	76.00	33.54	139.59	5.44	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	158	3.00	79.00	20.90	160.49	3.39	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	162	2.00	81.00	19.24	179.72	3.12	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	171	4.50	85.50	65.79	245.52	10.68	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	178	3.50	89.00	62.71	308.23	10.18	50.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	185	3.50	92.50	72.54	380.77	11.77	61.81	1	1	50.00	50.00	1.51	1.51	52.76	52.76	2.08	0.40
15	7,500	10,000	8,750	5	190	2.50	95.00	85.00	465.78	13.80	75.60	0	1	0.00	50.00	0.00	1.51	0.00	52.76	0.00	0.32
16	10,000	20,000	15,000	4	194	2.00	97.00	111.94	577.72	18.17	93.77	1	2	50.00	100.00	1.35	2.86	47.24	100.00	1.21	0.49
17	20,000	50,000	35,000	1	195	0.50	97.50	6.00	583.72	0.97	94.75	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.49
18	50,000	100,000	75,000	1	196	0.50	98.00	20.66	604.37	3.35	98.10	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.47
19	100,000	500,000	300,000	4	200	2.00	100.00	11.70	616.08	1.90	100.00	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.46
20	500,000	UP		0	200	0.00	100.00	0.00	616.08	0.00	100.00	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.46
				200				616.08				2				2.86				0.46	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	151	151	8.18	8.18	23.73	23.73	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	121	272	6.56	14.74	16.96	40.70	0.46	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	137	409	7.43	22.17	32.17	72.86	0.87	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	170	579	9.21	31.38	64.93	137.79	1.75	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	217	796	11.76	43.14	119.81	257.60	3.23	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	146	942	7.91	51.06	124.39	382.00	3.35	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	158	1,100	8.56	59.62	191.59	573.59	5.16	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	139	1,239	7.53	67.15	229.68	803.27	6.19	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	113	1,352	6.12	73.28	221.97	1,025.23	5.98	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	81	1,433	4.39	77.67	185.83	1,211.07	5.01	32.64	3	3	17.65	17.65	63.01	63.01	17.36	17.36	33.91	5.20
11	2,500	3,000	2,750	37	1,470	2.01	79.67	137.36	1,348.43	3.70	36.34	0	3	0.00	17.65	0.00	63.01	0.00	17.36	0.00	4.67
12	3,000	4,000	3,500	45	1,515	2.44	82.11	168.50	1,516.93	4.54	40.88	0	3	0.00	17.65	0.00	63.01	0.00	17.36	0.00	4.15
13	4,000	5,000	4,500	44	1,559	2.38	84.50	193.12	1,710.06	5.20	46.09	1	4	5.88	23.53	1.50	64.51	0.41	17.77	0.78	3.77
14	5,000	7,500	6,250	95	1,654	5.15	89.65	535.37	2,245.43	14.43	60.52	2	6	11.76	35.29	78.62	143.14	21.66	39.43	14.69	6.37
15	7,500	10,000	8,750	38	1,692	2.06	91.71	170.67	2,416.10	4.60	65.11	1	7	5.88	41.18	27.20	170.34	7.49	46.92	15.94	7.05
16	10,000	20,000	15,000	80	1,772	4.34	96.04	668.37	3,084.47	18.01	83.13	4	11	23.53	64.71	75.22	245.56	20.72	67.64	11.25	7.96
17	20,000	50,000	35,000	51	1,823	2.76	98.81	450.87	3,535.34	12.15	95.28	5	16	29.41	94.12	102.75	348.31	28.30	95.95	22.79	9.85
18	50,000	100,000	75,000	10	1,833	0.54	99.35	82.54	3,617.88	2.22	97.50	1	17	5.88	100.00	14.71	363.02	4.05	100.00	17.82	10.03
19	100,000	500,000	300,000	12	1,845	0.65	100.00	92.64	3,710.52	2.50	100.00	0	17	0.00	100.00	0.00	363.02	0.00	100.00	0.00	9.78
20	500,000	UP		0	1,845	0.00	100.00	0.00	3,710.52	0.00	100.00	0	17	0.00	100.00	0.00	363.02	0.00	100.00	0.00	9.78
				1,845				3,710.52				17				363.02				9.78	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	402	402	12.98	12.98	35.66	35.66	0.78	0.78	1	1	10.00	10.00	1.55	1.55	1.11	1.11	4.35	4.35
2	50	100	75	300	702	9.69	22.67	56.64	92.30	1.23	2.01	1	2	10.00	20.00	41.72	43.27	29.74	30.85	73.65	46.88
3	100	200	150	309	1,011	9.98	32.66	48.04	140.34	1.05	3.05	0	2	0.00	20.00	0.00	43.27	0.00	30.85	0.00	30.83
4	200	300	250	231	1,242	7.46	40.12	57.90	198.25	1.26	4.31	1	3	10.00	30.00	11.00	54.27	7.84	38.69	19.00	27.37
5	300	500	400	292	1,534	9.43	49.55	118.48	316.73	2.58	6.89	0	3	0.00	30.00	0.00	54.27	0.00	38.69	0.00	17.13
6	500	750	625	228	1,762	7.36	56.91	140.59	457.32	3.06	9.95	0	3	0.00	30.00	0.00	54.27	0.00	38.69	0.00	11.87
7	750	1,000	875	174	1,936	5.62	62.53	152.52	609.84	3.32	13.27	0	3	0.00	30.00	0.00	54.27	0.00	38.69	0.00	8.90
8	1,000	1,500	1,250	247	2,183	7.98	70.51	279.96	889.80	6.09	19.36	2	5	20.00	50.00	61.96	116.23	44.18	82.86	22.13	13.06
9	1,500	2,000	1,750	165	2,348	5.33	75.84	276.39	1,166.19	6.01	25.38	0	5	0.00	50.00	0.00	116.23	0.00	82.86	0.00	9.97
10	2,000	2,500	2,250	113	2,461	3.65	79.49	218.14	1,384.33	4.75	30.12	0	5	0.00	50.00	0.00	116.23	0.00	82.86	0.00	8.40
11	2,500	3,000	2,750	95	2,556	3.07	82.56	239.67	1,624.00	5.22	35.34	1	6	10.00	60.00	0.00	116.23	0.00	82.86	0.00	7.16
12	3,000	4,000	3,500	101	2,657	3.26	85.82	303.65	1,927.65	6.61	41.95	0	6	0.00	60.00	0.00	116.23	0.00	82.86	0.00	6.03
13	4,000	5,000	4,500	80	2,737	2.58	88.40	293.87	2,221.52	6.39	48.34	0	6	0.00	60.00	0.00	116.23	0.00	82.86	0.00	5.23
14	5,000	7,500	6,250	108	2,845	3.49	91.89	453.13	2,674.64	9.86	58.20	1	7	10.00	70.00	5.54	121.77	3.95	86.81	1.22	4.55
15	7,500	10,000	8,750	58	2,903	1.87	93.77	287.07	2,961.71	6.25	64.45	1	8	10.00	80.00	0.00	121.77	0.00	86.81	0.00	4.11
16	10,000	20,000	15,000	103	3,006	3.33	97.09	833.65	3,795.36	18.14	82.59	2	10	20.00	100.00	18.50	140.27	13.19	100.00	2.22	3.70
17	20,000	50,000	35,000	61	3,067	1.97	99.06	521.71	4,317.07	11.35	93.94	0	10	0.00	100.00	0.00	140.27	0.00	100.00	0.00	3.25
18	50,000	100,000	75,000	19	3,086	0.61	99.68	211.97	4,529.03	4.61	98.55	0	10	0.00	100.00	0.00	140.27	0.00	100.00	0.00	3.10
19	100,000	500,000	300,000	9	3,095	0.29	99.97	62.89	4,591.92	1.37	99.92	0	10	0.00	100.00	0.00	140.27	0.00	100.00	0.00	3.05
20	500,000	UP		1	3,096	0.03	100.00	3.73	4,595.65	0.08	100.00	0	10	0.00	100.00	0.00	140.27	0.00	100.00	0.00	3.05
				3,096				4,595.65				10				140.27				3.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	233	233	7.78	7.78	8.87	8.87	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	149	382	4.98	12.76	14.16	23.03	0.14	0.23	1	1	4.17	4.17	7.71	7.71	2.24	2.24	54.47	33.50
3	100	200	150	191	573	6.38	19.14	16.73	39.76	0.17	0.40	1	2	4.17	8.33	7.71	15.43	2.24	4.49	46.10	38.80
4	200	300	250	162	735	5.41	24.56	23.45	63.21	0.24	0.64	0	2	0.00	8.33	0.00	15.43	0.00	4.49	0.00	24.41
5	300	500	400	156	891	5.21	29.77	80.61	143.82	0.82	1.46	0	2	0.00	8.33	0.00	15.43	0.00	4.49	0.00	10.73
6	500	750	625	160	1,051	5.35	35.12	110.33	254.15	1.12	2.58	1	3	4.17	12.50	10.00	25.43	2.91	7.39	9.06	10.01
7	750	1,000	875	161	1,212	5.38	40.49	149.79	403.94	1.52	4.10	2	5	8.33	20.83	7.93	33.35	2.30	9.70	5.29	8.26
8	1,000	1,500	1,250	307	1,519	10.26	50.75	334.30	738.24	3.39	7.49	2	7	8.33	29.17	31.59	64.95	9.19	18.88	9.45	8.80
9	1,500	2,000	1,750	208	1,727	6.95	57.70	395.41	1,133.65	4.01	11.51	0	7	0.00	29.17	0.00	64.95	0.00	18.88	0.00	5.73
10	2,000	2,500	2,250	163	1,890	5.45	63.15	330.26	1,463.91	3.35	14.86	0	7	0.00	29.17	0.00	64.95	0.00	18.88	0.00	4.44
11	2,500	3,000	2,750	135	2,025	4.51	67.66	375.16	1,839.07	3.81	18.67	1	8	4.17	33.33	67.19	132.14	19.54	38.42	17.91	7.19
12	3,000	4,000	3,500	173	2,198	5.78	73.44	528.31	2,367.38	5.36	24.03	0	8	0.00	33.33	0.00	132.14	0.00	38.42	0.00	5.58
13	4,000	5,000	4,500	96	2,294	3.21	76.65	380.64	2,748.03	3.86	27.89	1	9	4.17	37.50	0.00	132.14	0.00	38.42	0.00	4.81
14	5,000	7,500	6,250	184	2,478	6.15	82.79	1,125.04	3,873.07	11.42	39.31	1	10	4.17	41.67	25.32	157.46	7.36	45.78	2.25	4.07
15	7,500	10,000	8,750	84	2,562	2.81	85.60	708.72	4,581.79	7.19	46.51	2	12	8.33	50.00	9.00	166.46	2.62	48.40	1.27	3.63
16	10,000	20,000	15,000	173	2,735	5.78	91.38	1,724.68	6,306.47	17.51	64.02	6	18	25.00	75.00	48.15	214.61	14.00	62.40	2.79	3.40
17	20,000	50,000	35,000	213	2,948	7.12	98.50	2,637.00	8,943.47	26.77	90.78	5	23	20.83	95.83	100.27	314.88	29.15	91.56	3.80	3.52
18	50,000	100,000	75,000	40	2,988	1.34	99.83	826.86	9,770.33	8.39	99.18	1	24	4.17	100.00	29.04	343.91	8.44	100.00	3.51	3.52
19	100,000	500,000	300,000	5	2,993	0.17	100.00	81.06	9,851.39	0.82	100.00	0	24	0.00	100.00	0.00	343.91	0.00	100.00	0.00	3.49
20	500,000	**UP**		0	2,993	0.00	100.00	0.00	9,851.39	0.00	100.00	0	24	0.00	100.00	0.00	343.91	0.00	100.00	0.00	3.49
				2,993				9,851.39				24				343.91				3.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	390	390	35.26	35.26	23.85	23.85	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	410	1.81	37.07	3.30	27.14	0.10	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	50	460	4.52	41.59	9.30	36.44	0.29	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	488	2.53	44.12	11.20	47.64	0.35	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	53	541	4.79	48.92	36.84	84.48	1.15	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	591	4.52	53.44	47.01	131.49	1.47	4.10	2	2	12.50	12.50	25.40	25.40	5.00	5.00	54.02	19.31
7	750	1,000	875	47	638	4.25	57.69	55.80	187.29	1.74	5.84	0	2	0.00	12.50	0.00	25.40	0.00	5.00	0.00	13.56
8	1,000	1,500	1,250	61	699	5.52	63.20	113.20	300.49	3.53	9.37	1	3	6.25	18.75	2.42	27.81	0.48	5.48	2.13	9.26
9	1,500	2,000	1,750	44	743	3.98	67.18	106.55	407.05	3.32	12.69	0	3	0.00	18.75	0.00	27.81	0.00	5.48	0.00	6.83
10	2,000	2,500	2,250	45	788	4.07	71.25	126.66	533.70	3.95	16.64	1	4	6.25	25.00	31.45	59.27	6.19	11.67	24.83	11.10
11	2,500	3,000	2,750	45	833	4.07	75.32	178.50	712.20	5.56	22.20	2	6	12.50	37.50	137.63	196.90	27.10	38.77	77.11	27.65
12	3,000	4,000	3,500	33	866	2.98	78.30	151.93	864.13	4.74	26.94	1	7	6.25	43.75	24.58	221.48	4.84	43.61	16.18	25.63
13	4,000	5,000	4,500	27	893	2.44	80.74	169.13	1,033.26	5.27	32.21	1	8	6.25	50.00	217.90	439.38	42.91	86.52	128.83	42.52
14	5,000	7,500	6,250	54	947	4.88	85.62	305.43	1,338.69	9.52	41.73	3	11	18.75	68.75	16.67	456.05	3.28	89.80	5.46	34.07
15	7,500	10,000	8,750	31	978	2.80	88.43	304.07	1,642.76	9.48	51.21	4	15	25.00	93.75	51.77	507.82	10.20	100.00	17.03	30.91
16	10,000	20,000	15,000	69	1,047	6.24	94.67	780.16	2,422.92	24.32	75.53	0	15	0.00	93.75	0.00	507.82	0.00	100.00	0.00	20.96
17	20,000	50,000	35,000	45	1,092	4.07	98.73	617.00	3,039.91	19.23	94.77	0	15	0.00	93.75	0.00	507.82	0.00	100.00	0.00	16.71
18	50,000	100,000	75,000	13	1,105	1.18	99.91	140.67	3,180.59	4.39	99.15	1	16	6.25	100.00	0.00	507.82	0.00	100.00	0.00	15.97
19	100,000	500,000	300,000	1	1,106	0.09	100.00	27.18	3,207.77	0.85	100.00	0	16	0.00	100.00	0.00	507.82	0.00	100.00	0.00	15.83
20	500,000	UP		0	1,106	0.00	100.00	0.00	3,207.77	0.00	100.00	0	16	0.00	100.00	0.00	507.82	0.00	100.00	0.00	15.83
				1,106				3,207.77				16				507.82				15.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.96	4.96	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	4.96	9.92	1.86	1.93	0.57	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	25	10.74	20.66	6.35	8.29	1.96	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	31	4.96	25.62	3.73	12.01	1.15	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	47	13.22	38.84	10.79	22.81	3.34	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	67	16.53	55.37	47.41	70.22	14.66	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	78	9.09	64.46	11.16	81.38	3.45	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	91	10.74	75.21	41.58	122.96	12.85	38.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	95	3.31	78.51	15.15	138.10	4.68	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	106	9.09	87.60	25.41	163.51	7.85	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	110	3.31	90.91	46.19	209.70	14.28	64.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	117	5.79	96.69	83.03	292.74	25.67	90.49	2	2	66.67	66.67	35.84	35.84	96.18	96.18	43.16	12.24
13	4,000	5,000	4,500	2	119	1.65	98.35	20.58	313.31	6.36	96.85	1	3	33.33	100.00	1.43	37.26	3.82	100.00	6.93	11.89
14	5,000	7,500	6,250	2	121	1.65	100.00	10.18	323.49	3.15	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
15	7,500	10,000	8,750	0	121	0.00	100.00	0.00	323.49	0.00	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
16	10,000	20,000	15,000	0	121	0.00	100.00	0.00	323.49	0.00	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
17	20,000	50,000	35,000	0	121	0.00	100.00	0.00	323.49	0.00	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
18	50,000	100,000	75,000	0	121	0.00	100.00	0.00	323.49	0.00	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
19	100,000	500,000	300,000	0	121	0.00	100.00	0.00	323.49	0.00	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
20	500,000	UP		0	121	0.00	100.00	0.00	323.49	0.00	100.00	0	3	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.52
				121				323.49				3				37.26				11.52	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	14.08	14.08	4.34	4.34	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	30	7.04	21.13	2.40	6.74	0.54	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	49	13.38	34.51	10.92	17.67	2.44	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	58	6.34	40.85	5.55	23.22	1.24	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	71	9.15	50.00	16.78	40.00	3.75	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	88	11.97	61.97	21.15	61.15	4.72	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	103	10.56	72.54	28.75	89.89	6.42	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	116	9.15	81.69	66.78	156.67	14.91	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	118	1.41	83.10	4.70	161.37	1.05	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	120	1.41	84.51	3.33	164.70	0.74	36.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	121	0.70	85.21	6.81	171.51	1.52	38.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	127	4.23	89.44	47.23	218.75	10.55	48.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	130	2.11	91.55	44.21	174.54	9.87	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	133	2.11	93.66	51.50	226.04	11.50	50.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	136	2.11	95.77	43.97	270.01	9.82	60.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	139	2.11	97.89	82.83	352.85	18.50	78.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	140	0.70	98.59	45.54	398.39	10.17	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	141	0.70	99.30	15.23	413.62	3.40	92.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	142	0.70	100.00	34.12	447.74	7.62	100.00	1	1	100.00	100.00	10.57	10.57	100.00	100.00	30.97	2.36
20	500,000	UP		0	142	0.00	100.00	0.00	447.74	0.00	100.00	0	1	0.00	100.00	0.00	10.57	0.00	100.00	0.00	2.36
				142				447.74				1				10.57				2.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.14	6.14	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.88	7.02	0.06	0.09	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	5.26	12.28	1.18	1.27	0.49	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	2.63	14.91	1.92	3.19	0.80	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	23	5.26	20.18	2.64	5.84	1.10	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	28	4.39	24.56	2.46	8.29	1.02	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	39	9.65	34.21	11.96	20.26	4.98	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	51	10.53	44.74	11.76	32.02	4.90	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	55	3.51	48.25	7.85	39.86	3.27	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	56	0.88	49.12	2.79	42.66	1.16	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	62	5.26	54.39	8.84	51.50	3.68	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	74	10.53	64.91	21.30	72.79	8.87	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	82	7.02	71.93	6.49	79.28	2.70	33.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	95	11.40	83.33	42.87	122.15	17.86	50.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	100	4.39	87.72	30.88	153.03	12.86	63.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	111	9.65	97.37	45.40	198.43	18.91	82.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	113	1.75	99.12	25.97	224.40	10.82	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	114	0.88	100.00	15.70	240.10	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	114	0.00	100.00	0.00	240.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	114	0.00	100.00	0.00	240.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				114				240.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	6.46	6.46	0.24	0.24	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	30	4.94	11.41	1.22	1.46	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	58	10.65	22.05	4.94	6.41	0.71	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	81	8.75	30.80	5.62	12.02	0.80	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	106	9.51	40.30	11.63	23.65	1.66	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	127	7.98	48.29	14.09	37.75	2.01	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	149	8.37	56.65	21.02	58.76	3.00	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	172	8.75	65.40	27.19	85.96	3.88	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	187	5.70	71.10	26.10	112.06	3.72	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	196	3.42	74.52	19.27	131.33	2.75	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	206	3.80	78.33	29.05	160.38	4.14	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	216	3.80	82.13	35.25	195.63	5.03	27.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	218	0.76	82.89	6.25	201.88	0.89	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	220	0.76	83.65	1.13	203.01	0.16	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	230	3.80	87.45	77.92	280.93	11.12	40.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	245	5.70	93.16	204.44	485.37	29.17	69.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	251	2.28	95.44	74.69	560.05	10.66	79.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	260	3.42	98.86	102.47	662.52	14.62	94.52	1	1	100.00	100.00	206.15	206.15	100.00	100.00	201.19	31.12
19	100,000	500,000	300,000	2	262	0.76	99.62	20.28	682.80	2.89	97.41	0	1	0.00	100.00	0.00	206.15	0.00	100.00	0.00	30.19
20	500,000	UP		1	263	0.38	100.00	18.13	700.93	2.59	100.00	0	1	0.00	100.00	0.00	206.15	0.00	100.00	0.00	29.41
				263				700.93				1				206.15				29.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33,171	33,171	21.38	21.38	3,130.62	3,130.62	1.72	1.72	14	14	1.96	1.96	93.59	93.59	0.20	0.20	2.99	2.99
2	50	100	75	9,423	42,594	6.07	27.45	883.97	4,014.59	0.48	2.20	17	31	2.37	4.33	210.42	304.00	0.44	0.64	23.80	7.57
3	100	200	150	12,649	55,243	8.15	35.60	1,758.59	5,773.18	0.96	3.16	9	40	1.26	5.59	544.65	848.65	1.15	1.79	30.97	14.70
4	200	300	250	10,383	65,626	6.69	42.29	2,379.47	8,152.65	1.30	4.47	19	59	2.65	8.24	357.50	1,206.15	0.75	2.54	15.02	14.79
5	300	500	400	17,393	83,019	11.21	53.50	6,469.66	14,622.31	3.55	8.01	35	94	4.89	13.13	443.49	1,649.64	0.93	3.47	6.85	11.28
6	500	750	625	12,867	95,886	8.29	61.79	6,403.03	21,025.34	3.51	11.52	32	126	4.47	17.60	427.27	2,076.91	0.90	4.37	6.67	9.88
7	750	1,000	875	10,600	106,486	6.83	68.63	7,081.83	28,107.17	3.88	15.41	31	157	4.33	21.93	1,211.38	3,288.29	2.55	6.92	17.11	11.70
8	1,000	1,500	1,250	10,998	117,484	7.09	75.71	10,550.58	38,657.74	5.78	21.19	40	197	5.59	27.51	2,772.34	6,060.63	5.83	12.75	26.28	15.68
9	1,500	2,000	1,750	6,982	124,466	4.50	80.21	8,691.26	47,349.00	4.76	25.95	33	230	4.61	32.12	782.18	6,842.80	1.65	14.40	9.00	14.45
10	2,000	2,500	2,250	4,255	128,721	2.74	82.96	6,623.29	53,972.29	3.63	29.58	11	241	1.54	33.66	337.97	7,180.77	0.71	15.11	5.10	13.30
11	2,500	3,000	2,750	3,500	132,221	2.26	85.21	7,137.27	61,109.57	3.91	33.49	17	258	2.37	36.03	136.56	7,317.32	0.29	15.40	1.91	11.97
12	3,000	4,000	3,500	4,490	136,711	2.89	88.11	11,435.52	72,545.09	6.27	39.76	15	273	2.09	38.13	527.39	7,844.71	1.11	16.51	4.61	10.81
13	4,000	5,000	4,500	3,164	139,875	2.04	90.14	10,285.01	82,830.10	5.64	45.40	12	285	1.68	39.80	458.19	8,302.91	0.96	17.47	4.45	10.02
14	5,000	7,500	6,250	4,280	144,155	2.76	92.90	17,924.39	100,754.49	9.82	55.22	34	319	4.75	44.55	1,138.07	9,440.98	2.39	19.86	6.35	9.37
15	7,500	10,000	8,750	2,394	146,549	1.54	94.45	11,013.15	111,767.65	6.04	61.26	21	340	2.93	47.49	10,278.21	19,719.19	21.63	41.49	93.33	17.64
16	10,000	20,000	15,000	3,532	150,081	2.28	96.72	24,562.33	136,329.98	13.46	74.72	50	390	6.98	54.47	1,989.82	21,709.00	4.19	45.68	8.10	15.92
17	20,000	50,000	35,000	2,422	152,503	1.56	98.28	21,712.73	158,042.71	11.90	86.62	46	436	6.42	60.89	17,004.39	38,713.39	35.78	81.46	78.32	24.50
18	50,000	100,000	75,000	896	153,399	0.58	98.86	7,657.99	165,700.69	4.20	90.82	45	481	6.28	67.18	6,333.05	45,046.45	13.33	94.78	82.70	27.19
19	100,000	500,000	300,000	1,054	154,453	0.68	99.54	8,722.29	174,422.98	4.78	95.60	44	525	6.15	73.32	1,166.92	46,213.37	2.46	97.24	13.38	26.50
20	500,000	UP		715	155,168	0.46	100.00	8,025.72	182,448.70	4.40	100.00	191	716	26.68	100.00	1,312.55	47,525.92	2.76	100.00	16.35	26.05
				155,168				182,448.70				716				47,525.92				26.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6-18 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,971	2,971	29.90	29.90	463.73	463.73	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	316	3,287	3.18	33.08	56.62	520.36	0.30	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	708	3,995	7.12	40.20	90.08	610.44	0.48	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	370	4,365	3.72	43.93	29.54	639.98	0.16	3.38	3	3	1.12	1.12	36.92	36.92	0.86	0.86	124.96	5.77
5	300	500	400	586	4,951	5.90	49.82	231.89	871.88	1.22	4.60	1	4	0.37	1.49	23.36	60.28	0.55	1.41	10.07	6.91
6	500	750	625	409	5,360	4.12	53.94	190.38	1,062.26	1.00	5.60	1	5	0.37	1.86	0.00	60.28	0.00	1.41	0.00	5.67
7	750	1,000	875	400	5,760	4.03	57.97	286.59	1,348.84	1.51	7.11	0	5	0.00	1.86	0.00	60.28	0.00	1.41	0.00	4.47
8	1,000	1,500	1,250	551	6,311	5.54	63.51	382.13	1,730.98	2.02	9.13	1	6	0.37	2.23	5.07	65.35	0.12	1.53	1.33	3.78
9	1,500	2,000	1,750	470	6,781	4.73	68.24	324.19	2,055.17	1.71	10.84	5	11	1.86	4.09	34.61	99.96	0.81	2.34	10.68	4.86
10	2,000	2,500	2,250	304	7,085	3.06	71.30	264.25	2,319.42	1.39	12.23	2	13	0.74	4.83	1.38	101.34	0.03	2.37	0.52	4.37
11	2,500	3,000	2,750	238	7,323	2.40	73.69	323.26	2,642.68	1.71	13.94	2	15	0.74	5.58	422.95	524.29	9.88	12.25	130.84	19.84
12	3,000	4,000	3,500	259	7,582	2.61	76.30	476.85	3,119.53	2.52	16.45	5	20	1.86	7.43	113.35	637.65	2.65	14.90	23.77	20.44
13	4,000	5,000	4,500	142	7,724	1.43	77.73	319.50	3,439.03	1.69	18.14	2	22	0.74	8.18	4.50	642.15	0.11	15.00	1.41	18.67
14	5,000	7,500	6,250	261	7,985	2.63	80.36	920.51	4,359.55	4.86	23.00	0	22	0.00	8.18	0.00	642.15	0.00	15.00	0.00	14.73
15	7,500	10,000	8,750	142	8,127	1.43	81.79	645.16	5,004.71	3.40	26.40	2	24	0.74	8.92	54.41	696.55	1.27	16.27	8.43	13.92
16	10,000	20,000	15,000	275	8,402	2.77	84.55	2,305.28	7,309.99	12.16	38.56	5	29	1.86	10.78	63.29	759.85	1.48	17.75	2.75	10.39
17	20,000	50,000	35,000	426	8,828	4.29	88.84	3,634.99	10,944.99	19.17	57.73	9	38	3.35	14.13	290.27	1,050.11	6.78	24.53	7.99	9.59
18	50,000	100,000	75,000	454	9,282	4.57	93.41	3,653.84	14,598.83	19.27	77.00	27	65	10.04	24.16	668.34	1,718.45	15.61	40.15	18.29	11.77
19	100,000	500,000	300,000	556	9,838	5.60	99.00	3,900.19	18,499.02	20.57	97.58	45	110	16.73	40.89	1,869.68	3,588.13	43.68	83.83	47.94	19.40
20	500,000	UP		99	9,937	1.00	100.00	459.61	18,958.63	2.42	100.00	159	269	59.11	100.00	692.19	4,280.31	16.17	100.00	150.60	22.58
				9,937				18,958.63				269				4,280.31				22.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	973	973	18.42	18.42	279.09	279.09	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	221	1,194	4.18	22.61	61.27	340.36	0.51	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	338	1,532	6.40	29.00	48.10	388.47	0.40	3.26	1	1	0.65	0.65	8.42	8.42	0.34	0.34	17.51	2.17
4	200	300	250	285	1,817	5.40	34.40	105.14	493.61	0.88	4.14	1	2	0.65	1.30	3.00	11.42	0.12	0.46	2.85	2.31
5	300	500	400	378	2,195	7.16	41.56	163.82	657.43	1.37	5.51	0	2	0.00	1.30	0.00	11.42	0.00	0.46	0.00	1.74
6	500	750	625	314	2,509	5.94	47.50	169.26	826.69	1.42	6.93	0	2	0.00	1.30	0.00	11.42	0.00	0.46	0.00	1.38
7	750	1,000	875	239	2,748	4.52	52.03	195.11	1,021.80	1.64	8.57	0	2	0.00	1.30	0.00	11.42	0.00	0.46	0.00	1.12
8	1,000	1,500	1,250	248	2,996	4.70	56.72	235.45	1,257.25	1.97	10.55	0	2	0.00	1.30	0.00	11.42	0.00	0.46	0.00	0.91
9	1,500	2,000	1,750	201	3,197	3.81	60.53	273.49	1,530.74	2.29	12.84	1	3	0.65	1.95	0.50	11.92	0.02	0.48	0.18	0.78
10	2,000	2,500	2,250	110	3,307	2.08	62.61	232.74	1,763.48	1.95	14.79	0	3	0.00	1.95	0.00	11.92	0.00	0.48	0.00	0.68
11	2,500	3,000	2,750	88	3,395	1.67	64.27	179.69	1,943.17	1.51	16.30	1	4	0.65	2.60	0.46	12.38	0.02	0.50	0.26	0.64
12	3,000	4,000	3,500	142	3,537	2.69	66.96	309.82	2,253.00	2.60	18.90	1	5	0.65	3.25	15.30	27.68	0.62	1.12	4.94	1.23
13	4,000	5,000	4,500	68	3,605	1.29	68.25	214.08	2,467.08	1.80	20.69	1	6	0.65	3.90	3.00	30.68	0.12	1.24	1.40	1.24
14	5,000	7,500	6,250	130	3,735	2.46	70.71	466.08	2,933.16	3.91	24.60	0	6	0.00	3.90	0.00	30.68	0.00	1.24	0.00	1.05
15	7,500	10,000	8,750	87	3,822	1.65	72.36	298.83	3,232.00	2.51	27.11	8	14	5.19	9.09	146.85	177.53	5.93	7.17	49.14	5.49
16	10,000	20,000	15,000	238	4,060	4.51	76.86	975.80	4,207.80	8.18	35.29	5	19	3.25	12.34	13.96	191.49	0.56	7.73	1.43	4.55
17	20,000	50,000	35,000	289	4,349	5.47	82.34	766.41	4,974.21	6.43	41.72	13	32	8.44	20.78	44.54	236.03	1.80	9.53	5.81	4.75
18	50,000	100,000	75,000	152	4,501	2.88	85.21	1,156.41	6,130.62	9.70	51.42	13	45	8.44	29.22	253.70	489.73	10.24	19.77	21.94	7.99
19	100,000	500,000	300,000	606	5,107	11.47	96.69	5,144.15	11,274.77	43.15	94.57	77	122	50.00	79.22	1,379.71	1,869.44	55.71	75.48	26.82	16.58
20	500,000	UP		175	5,282	3.31	100.00	647.67	11,922.44	5.43	100.00	32	154	20.78	100.00	607.21	2,476.65	24.52	100.00	93.75	20.77
				5,282				11,922.44				154				2,476.65				20.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	6.44	6.44	1.77	1.77	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	79	1.90	8.34	1.54	3.31	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	46	125	4.86	13.20	5.69	8.99	0.19	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	145	2.11	15.31	3.76	12.76	0.13	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	209	6.76	22.07	13.09	25.85	0.44	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	81	290	8.55	30.62	27.89	53.74	0.93	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	59	349	6.23	36.85	34.88	88.62	1.16	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	59	408	6.23	43.08	54.74	143.35	1.82	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	61	469	6.44	49.52	81.13	224.48	2.70	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	30	499	3.17	52.69	58.56	283.05	1.95	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	40	539	4.22	56.92	77.69	360.74	2.59	12.02	1	1	5.26	5.26	220.36	220.36	15.96	15.96	283.64	61.09
12	3,000	4,000	3,500	41	580	4.33	61.25	133.55	494.29	4.45	16.46	0	1	0.00	5.26	0.00	220.36	0.00	15.96	0.00	44.58
13	4,000	5,000	4,500	29	609	3.06	64.31	98.83	593.12	3.29	19.76	0	1	0.00	5.26	0.00	220.36	0.00	15.96	0.00	37.15
14	5,000	7,500	6,250	58	667	6.12	70.43	159.07	752.19	5.30	25.05	0	1	0.00	5.26	0.00	220.36	0.00	15.96	0.00	29.30
15	7,500	10,000	8,750	37	704	3.91	74.34	167.70	919.90	5.59	30.64	2	3	10.53	15.79	19.09	239.45	1.38	17.35	11.38	26.03
16	10,000	20,000	15,000	84	788	8.87	83.21	824.65	1,744.55	27.47	58.11	4	7	21.05	36.84	42.36	281.81	3.07	20.41	5.14	16.15
17	20,000	50,000	35,000	88	876	9.29	92.50	685.16	2,429.71	22.82	80.93	6	13	31.58	68.42	11.87	293.68	0.86	21.27	1.73	12.09
18	50,000	100,000	75,000	16	892	1.69	94.19	170.47	2,600.17	5.68	86.61	0	13	0.00	68.42	0.00	293.68	0.00	21.27	0.00	11.29
19	100,000	500,000	300,000	34	926	3.59	97.78	294.55	2,894.72	9.81	96.42	4	17	21.05	89.47	57.48	351.17	4.16	25.44	19.52	12.13
20	500,000	UP		21	947	2.22	100.00	107.57	3,002.29	3.58	100.00	2	19	10.53	100.00	1,029.27	1,380.43	74.56	100.00	956.81	45.98
				947				3,002.29				19				1,380.43				45.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2975 -EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	995	995	11.86	11.86	361.41	361.41	2.16	2.16	25	25	6.58	6.58	202.74	202.74	1.62	1.62	56.10	56.10
2	50	100	75	378	1,373	4.51	16.37	104.92	466.33	0.63	2.79	1	26	0.26	6.84	13.15	215.89	0.11	1.73	12.53	46.30
3	100	200	150	610	1,983	7.27	23.64	216.93	683.26	1.30	4.09	3	29	0.79	7.63	22.69	238.58	0.18	1.91	10.46	34.92
4	200	300	250	588	2,571	7.01	30.65	255.22	938.48	1.53	5.62	1	30	0.26	7.89	15.00	253.58	0.12	2.03	5.88	27.02
5	300	500	400	754	3,325	8.99	39.64	407.68	1,346.16	2.44	8.06	0	30	0.00	7.89	0.00	253.58	0.00	2.03	0.00	18.84
6	500	750	625	526	3,851	6.27	45.92	369.63	1,715.78	2.21	10.27	0	30	0.00	7.89	0.00	253.58	0.00	2.03	0.00	14.78
7	750	1,000	875	484	4,335	5.77	51.69	415.79	2,131.57	2.49	12.76	0	30	0.00	7.89	0.00	253.58	0.00	2.03	0.00	11.90
8	1,000	1,500	1,250	482	4,817	5.75	57.43	510.15	2,641.72	3.05	15.81	0	30	0.00	7.89	0.00	253.58	0.00	2.03	0.00	9.60
9	1,500	2,000	1,750	262	5,079	3.12	60.56	354.29	2,996.01	2.12	17.93	0	30	0.00	7.89	0.00	253.58	0.00	2.03	0.00	8.46
10	2,000	2,500	2,250	242	5,321	2.89	63.44	363.15	3,359.16	2.17	20.11	1	31	0.26	8.16	5.18	258.77	0.04	2.07	1.43	7.70
11	2,500	3,000	2,750	179	5,500	2.13	65.58	368.17	3,727.32	2.20	22.31	1	32	0.26	8.42	0.63	259.40	0.01	2.07	0.17	6.96
12	3,000	4,000	3,500	214	5,714	2.55	68.13	486.14	4,213.46	2.91	25.22	1	33	0.26	8.68	0.31	259.71	0.00	2.08	0.06	6.16
13	4,000	5,000	4,500	154	5,868	1.84	69.97	434.05	4,647.51	2.60	27.82	0	33	0.00	8.68	0.00	259.71	0.00	2.08	0.00	5.59
14	5,000	7,500	6,250	219	6,087	2.61	72.58	842.73	5,490.24	5.04	32.86	3	36	0.79	9.47	25.93	285.64	0.21	2.28	3.08	5.20
15	7,500	10,000	8,750	135	6,222	1.61	74.19	1,191.08	6,681.32	7.13	39.99	3	39	0.79	10.26	62.75	348.39	0.50	2.79	5.27	5.21
16	10,000	20,000	15,000	258	6,480	3.08	77.26	1,761.56	8,442.87	10.54	50.53	18	57	4.74	15.00	25.49	373.88	0.20	2.99	1.45	4.43
17	20,000	50,000	35,000	276	6,756	3.29	80.55	1,956.26	10,399.13	11.71	62.24	4	61	1.05	16.05	23.61	397.48	0.19	3.18	1.21	3.82
18	50,000	100,000	75,000	155	6,911	1.85	82.40	618.11	11,017.24	3.70	65.94	8	69	2.11	18.16	88.99	486.47	0.71	3.89	14.40	4.42
19	100,000	500,000	300,000	769	7,680	9.17	91.57	3,694.93	14,712.17	22.12	88.06	113	182	29.74	47.89	7,192.37	7,678.85	57.53	61.42	194.66	52.19
20	500,000	UP		707	8,387	8.43	100.00	1,995.07	16,707.25	11.94	100.00	198	380	52.11	100.00	4,822.74	12,501.59	38.58	100.00	241.73	74.83
				8,387				16,707.25				380				12,501.59				74.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	104,553	104,553	12.42	12.42	6,798.91	6,798.91	2.22	2.22	12	12	1.53	1.53	7,018.83	7,018.83	7.98	7.98	103.23	103.23
2	50	100	75	87,534	192,087	10.40	22.82	7,302.80	14,101.70	2.38	4.59	29	41	3.70	5.24	1,014.85	8,033.68	1.15	9.13	13.90	56.97
3	100	200	150	173,060	365,147	20.56	43.38	24,934.30	39,036.01	8.12	12.72	67	108	8.56	13.79	3,537.00	11,570.68	4.02	13.15	14.19	29.64
4	200	300	250	112,504	477,651	13.37	56.75	20,286.43	59,322.44	6.61	19.33	52	160	6.64	20.43	7,502.30	19,072.98	8.53	21.68	36.98	32.15
5	300	500	400	129,615	607,266	15.40	72.14	32,257.82	91,580.25	10.51	29.84	85	245	10.86	31.29	5,678.46	24,751.44	6.46	28.14	17.60	27.03
6	500	750	625	75,372	682,638	8.95	81.10	25,950.81	117,531.07	8.46	38.29	46	291	5.87	37.16	1,997.36	26,748.80	2.27	30.41	7.70	22.76
7	750	1,000	875	52,533	735,171	6.24	87.34	24,774.08	142,305.14	8.07	46.36	60	351	7.66	44.83	6,723.75	33,472.56	7.64	38.05	27.14	23.52
8	1,000	1,500	1,250	43,000	778,171	5.11	92.45	29,206.69	171,511.84	9.52	55.88	73	424	9.32	54.15	5,014.31	38,486.87	5.70	43.75	17.17	22.44
9	1,500	2,000	1,750	21,188	799,359	2.52	94.97	20,730.31	192,242.15	6.75	62.63	34	458	4.34	58.49	4,164.20	42,651.07	4.73	48.49	20.09	22.19
10	2,000	2,500	2,250	10,545	809,904	1.25	96.22	14,141.98	206,384.13	4.61	67.24	26	484	3.32	61.81	1,692.06	44,343.13	1.92	50.41	11.96	21.49
11	2,500	3,000	2,750	7,356	817,260	0.87	97.09	12,076.52	218,460.65	3.93	71.18	20	504	2.55	64.37	1,841.72	46,184.85	2.09	52.50	15.25	21.14
12	3,000	4,000	3,500	7,338	824,598	0.87	97.96	14,888.10	233,348.75	4.85	76.03	40	544	5.11	69.48	2,130.02	48,314.87	2.42	54.92	14.31	20.71
13	4,000	5,000	4,500	4,300	828,898	0.51	98.48	13,588.71	246,937.46	4.43	80.45	22	566	2.81	72.29	1,432.09	49,746.97	1.63	56.55	10.54	20.15
14	5,000	7,500	6,250	4,380	833,278	0.52	99.00	15,060.15	261,997.61	4.91	85.36	37	603	4.73	77.01	1,117.93	50,864.90	1.27	57.82	7.42	19.41
15	7,500	10,000	8,750	2,222	835,500	0.26	99.26	10,885.18	272,882.80	3.55	88.91	14	617	1.79	78.80	4,574.12	55,439.02	5.20	63.02	42.02	20.32
16	10,000	20,000	15,000	2,769	838,269	0.33	99.59	17,178.13	290,060.93	5.60	94.51	33	650	4.21	83.01	1,127.86	56,566.87	1.28	64.31	6.57	19.50
17	20,000	50,000	35,000	1,756	840,025	0.21	99.80	11,419.80	301,480.73	3.72	98.23	50	700	6.39	89.40	7,289.69	63,856.56	8.29	72.59	63.83	21.18
18	50,000	100,000	75,000	703	840,728	0.08	99.88	2,663.08	304,143.81	0.87	99.09	28	728	3.58	92.98	691.58	64,548.14	0.79	73.38	25.97	21.22
19	100,000	500,000	300,000	762	841,490	0.09	99.97	2,451.25	306,595.06	0.80	99.89	44	772	5.62	98.60	6,319.06	70,867.19	7.18	80.56	257.79	23.11
20	500,000	UP		241	841,731	0.03	100.00	331.37	306,926.43	0.11	100.00	11	783	1.40	100.00	17,098.95	87,966.15	19.44	100.00	5160.15	28.66
				841,731				306,926.43				783				87,966.15				28.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.53	2.53	33.68	33.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	4.99	7.52	66.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	7.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				7.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	124	124	19.22	19.22	24.04	24.04	9.17	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	67	191	10.39	29.61	24.43	48.47	9.31	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	87	278	13.49	43.10	20.71	69.18	7.90	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	66	344	10.23	53.33	20.15	89.34	7.68	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	101	445	15.66	68.99	18.05	107.39	6.88	40.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	63	508	9.77	78.76	24.25	131.63	9.24	50.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	55	563	8.53	87.29	28.87	160.50	11.01	61.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	65	628	10.08	97.36	36.93	197.43	14.08	75.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	636	1.24	98.60	7.00	204.44	2.67	77.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	639	0.47	99.07	8.61	213.04	3.28	81.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	642	0.47	99.53	8.23	221.27	3.14	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	643	0.16	99.69	1.58	222.84	0.60	84.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	644	0.16	99.84	15.10	237.94	5.76	90.71	1	1	100.00	100.00	3.49	3.49	100.00	100.00	23.11	1.47
14	5,000	7,500	6,250	1	645	0.16	100.00	24.37	262.31	9.29	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
15	7,500	10,000	8,750	0	645	0.00	100.00	0.00	262.31	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
16	10,000	20,000	15,000	0	645	0.00	100.00	0.00	262.31	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
17	20,000	50,000	35,000	0	645	0.00	100.00	0.00	262.31	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
18	50,000	100,000	75,000	0	645	0.00	100.00	0.00	262.31	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
19	100,000	500,000	300,000	0	645	0.00	100.00	0.00	262.31	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
20	500,000	UP		0	645	0.00	100.00	0.00	262.31	0.00	100.00	0	1	0.00	100.00	0.00	3.49	0.00	100.00	0.00	1.33
				645				262.31				1				3.49				1.33	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	6.60	6.60	8.95	8.95	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	71	162	5.15	11.76	11.01	19.96	0.34	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	77	239	5.59	17.34	11.22	31.18	0.34	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	94	333	6.82	24.17	20.17	51.35	0.62	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	104	437	7.55	31.71	44.95	96.30	1.38	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	111	548	8.06	39.77	66.80	163.10	2.05	5.01	2	2	20.00	20.00	17.91	17.91	3.66	3.66	26.82	10.98
7	750	1,000	875	91	639	6.60	46.37	96.75	259.86	2.97	7.99	2	4	20.00	40.00	9.38	27.29	1.92	5.58	9.69	10.50
8	1,000	1,500	1,250	147	786	10.67	57.04	248.44	508.30	7.64	15.62	0	4	0.00	40.00	0.00	27.29	0.00	5.58	0.00	5.37
9	1,500	2,000	1,750	79	865	5.73	62.77	183.85	692.16	5.65	21.27	1	5	10.00	50.00	200.00	227.29	40.88	46.45	108.78	32.84
10	2,000	2,500	2,250	49	914	3.56	66.33	146.40	838.55	4.50	25.77	0	5	0.00	50.00	0.00	227.29	0.00	46.45	0.00	27.11
11	2,500	3,000	2,750	41	955	2.98	69.30	137.32	975.87	4.22	29.99	0	5	0.00	50.00	0.00	227.29	0.00	46.45	0.00	23.29
12	3,000	4,000	3,500	68	1,023	4.93	74.24	240.41	1,216.29	7.39	37.38	1	6	10.00	60.00	16.50	243.79	3.37	49.83	6.86	20.04
13	4,000	5,000	4,500	71	1,094	5.15	79.39	319.10	1,535.38	9.81	47.18	0	6	0.00	60.00	0.00	243.79	0.00	49.83	0.00	15.88
14	5,000	7,500	6,250	94	1,188	6.82	86.21	401.77	1,937.15	12.35	59.53	3	9	30.00	90.00	241.13	484.93	49.28	99.11	60.02	25.03
15	7,500	10,000	8,750	42	1,230	3.05	89.26	286.72	2,223.87	8.81	68.34	0	9	0.00	90.00	0.00	484.93	0.00	99.11	0.00	21.81
16	10,000	20,000	15,000	57	1,287	4.14	93.40	441.97	2,665.84	13.58	81.92	0	9	0.00	90.00	0.00	484.93	0.00	99.11	0.00	18.19
17	20,000	50,000	35,000	56	1,343	4.06	97.46	410.76	3,076.60	12.62	94.55	0	9	0.00	90.00	0.00	484.93	0.00	99.11	0.00	15.76
18	50,000	100,000	75,000	22	1,365	1.60	99.06	109.14	3,185.74	3.35	97.90	1	10	10.00	100.00	4.37	489.30	0.89	100.00	4.00	15.36
19	100,000	500,000	300,000	9	1,374	0.65	99.71	67.16	3,252.89	2.06	99.97	0	10	0.00	100.00	0.00	489.30	0.00	100.00	0.00	15.04
20	500,000	UP		4	1,378	0.29	100.00	1.11	3,254.00	0.03	100.00	0	10	0.00	100.00	0.00	489.30	0.00	100.00	0.00	15.04
				1,378				3,254.00				10				489.30				15.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	230	230	19.25	19.25	99.52	99.52	10.22	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	70	300	5.86	25.10	7.37	106.89	0.76	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	159	459	13.31	38.41	22.51	129.40	2.31	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	496	3.10	41.51	6.65	136.05	0.68	13.96	1	1	6.67	6.67	1.11	1.11	9.76	9.76	16.69	0.82
5	300	500	400	70	566	5.86	47.36	24.45	160.51	2.51	16.47	0	1	0.00	6.67	0.00	1.11	0.00	9.76	0.00	0.69
6	500	750	625	39	605	3.26	50.63	18.57	179.08	1.91	18.38	2	3	13.33	20.00	3.19	4.30	28.04	37.79	17.17	2.40
7	750	1,000	875	64	669	5.36	55.98	29.92	209.00	3.07	21.45	0	3	0.00	20.00	0.00	4.30	0.00	37.79	0.00	2.06
8	1,000	1,500	1,250	77	746	6.44	62.43	52.10	261.10	5.35	26.80	0	3	0.00	20.00	0.00	4.30	0.00	37.79	0.00	1.65
9	1,500	2,000	1,750	58	804	4.85	67.28	39.54	300.64	4.06	30.86	3	6	20.00	40.00	0.00	4.30	0.00	37.79	0.00	1.43
10	2,000	2,500	2,250	40	844	3.35	70.63	12.77	313.40	1.31	32.17	0	6	0.00	40.00	0.00	4.30	0.00	37.79	0.00	1.37
11	2,500	3,000	2,750	16	860	1.34	71.97	29.72	343.13	3.05	35.22	0	6	0.00	40.00	0.00	4.30	0.00	37.79	0.00	1.25
12	3,000	4,000	3,500	30	890	2.51	74.48	72.26	415.39	7.42	42.64	4	10	26.67	66.67	2.67	6.97	23.48	61.28	3.70	1.68
13	4,000	5,000	4,500	52	942	4.35	78.83	45.67	461.06	4.69	47.32	0	10	0.00	66.67	0.00	6.97	0.00	61.28	0.00	1.51
14	5,000	7,500	6,250	53	995	4.44	83.26	79.54	540.60	8.16	55.49	0	10	0.00	66.67	0.00	6.97	0.00	61.28	0.00	1.29
15	7,500	10,000	8,750	38	1,033	3.18	86.44	61.18	601.77	6.28	61.77	0	10	0.00	66.67	0.00	6.97	0.00	61.28	0.00	1.16
16	10,000	20,000	15,000	88	1,121	7.36	93.81	271.79	873.56	27.90	89.66	1	11	6.67	73.33	0.00	6.97	0.00	61.28	0.00	0.80
17	20,000	50,000	35,000	24	1,145	2.01	95.82	36.91	910.48	3.79	93.45	0	11	0.00	73.33	0.00	6.97	0.00	61.28	0.00	0.77
18	50,000	100,000	75,000	18	1,163	1.51	97.32	0.66	911.14	0.07	93.52	0	11	0.00	73.33	0.00	6.97	0.00	61.28	0.00	0.77
19	100,000	500,000	300,000	25	1,188	2.09	99.41	34.69	945.83	3.56	97.08	3	14	20.00	93.33	4.40	11.37	38.72	100.00	12.70	1.20
20	500,000	UP		7	1,195	0.59	100.00	28.43	974.27	2.92	100.00	1	15	6.67	100.00	0.00	11.37	0.00	100.00	0.00	1.17
				1,195				974.27				15				11.37				1.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.26	5.26	0.59	0.59	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	175	188	70.85	76.11	8.72	9.32	36.91	39.41	1	1	100.00	100.00	3.47	3.47	100.00	100.00	39.77	37.24
3	100	200	150	50	238	20.24	96.36	4.67	13.99	19.77	59.19	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	24.80
4	200	300	250	1	239	0.40	96.76	0.02	14.01	0.10	59.28	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	24.76
5	300	500	400	3	242	1.21	97.98	1.58	15.59	6.66	65.95	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.26
6	500	750	625	1	243	0.40	98.38	0.06	15.65	0.26	66.20	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.17
7	750	1,000	875	1	244	0.40	98.79	1.30	16.95	5.51	71.71	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	20.47
8	1,000	1,500	1,250	1	245	0.40	99.19	0.56	17.51	2.36	74.07	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	19.82
9	1,500	2,000	1,750	1	246	0.40	99.60	2.85	20.36	12.05	86.12	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	17.05
10	2,000	2,500	2,500	1	247	0.40	100.00	3.28	23.64	13.88	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
11	2,500	3,000	2,750	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
12	3,000	4,000	3,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
13	4,000	5,000	4,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
14	5,000	7,500	6,250	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
15	7,500	10,000	8,750	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
16	10,000	20,000	15,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
17	20,000	50,000	35,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
18	50,000	100,000	75,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
19	100,000	500,000	300,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
20	500,000	UP		0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68
				247				23.64				1				3.47				14.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.54	0.54	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.68	0.14	4.55	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.84	0.98	5.60	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.61	5.59	30.87	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	9.35	14.94	62.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				14.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.44	7.44	7.82	7.82	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	22	10.74	18.18	5.21	2.60	1.58	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	32	8.26	26.45	6.39	3.79	1.94	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	42	8.26	34.71	5.56	9.35	1.69	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	55	10.74	45.45	8.39	17.74	2.54	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	64	7.44	52.89	9.91	27.65	3.00	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	82	14.88	67.77	24.08	51.74	7.30	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	86	3.31	71.07	32.40	84.14	9.82	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	99	10.74	81.82	60.88	145.01	18.44	43.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	100	0.83	82.64	7.36	152.37	2.23	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	103	2.48	85.12	16.05	168.42	4.86	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	104	0.83	85.95	4.52	172.94	1.37	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	107	2.48	88.43	43.59	216.53	13.21	65.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	112	4.13	92.56	90.07	306.60	27.29	92.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	114	1.65	94.21	7.72	314.33	2.34	95.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	115	0.83	95.04	0.00	314.33	0.00	95.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	116	0.83	95.87	1.58	315.90	0.48	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	117	0.83	96.69	2.35	318.26	0.71	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	118	0.83	97.52	7.92	326.17	2.40	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	121	2.48	100.00	3.91	330.08	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				121				330.08				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	31.76	31.76	72.05	72.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	12.32	44.08	27.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				44.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	8.91	8.91	22.72	22.72	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	88	2.79	11.70	16.05	38.77	1.11	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	113	3.32	15.03	3.69	42.46	0.26	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	143	3.99	19.02	14.13	56.59	0.98	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	204	8.11	27.13	14.25	70.84	0.99	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	36	240	4.79	31.91	23.77	94.61	1.64	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	213	453	28.32	60.24	98.82	193.43	6.84	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	501	6.38	66.62	47.82	241.26	3.31	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	518	2.26	68.88	23.39	264.65	1.62	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	534	2.13	71.01	28.24	292.89	1.95	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	552	2.39	73.40	29.76	322.65	2.06	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	574	2.93	76.33	35.78	358.42	2.48	24.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	587	1.73	78.06	29.16	387.59	2.02	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	610	3.06	81.12	63.09	450.67	4.37	31.18	1	1	33.33	33.33	3,443.04	3,443.04	90.31	90.31	5457.71	763.98
15	7,500	10,000	8,750	20	630	2.66	83.78	92.77	543.44	6.42	37.60	0	1	0.00	33.33	0.00	3,443.04	0.00	90.31	0.00	633.56
16	10,000	20,000	15,000	35	665	4.65	88.43	269.40	812.84	18.64	56.24	0	1	0.00	33.33	0.00	3,443.04	0.00	90.31	0.00	423.58
17	20,000	50,000	35,000	38	703	5.05	93.48	245.01	1,057.84	16.95	73.20	0	1	0.00	33.33	0.00	3,443.04	0.00	90.31	0.00	325.48
18	50,000	100,000	75,000	27	730	3.59	97.07	206.97	1,264.81	14.32	87.52	1	2	33.33	66.67	345.25	3,788.29	9.06	99.37	166.81	299.51
19	100,000	500,000	300,000	19	749	2.53	99.60	149.50	1,414.31	10.34	97.86	0	2	0.00	66.67	0.00	3,788.29	0.00	99.37	0.00	267.85
20	500,000	UP		3	752	0.40	100.00	30.89	1,445.20	2.14	100.00	1	3	33.33	100.00	23.99	3,812.28	0.63	100.00	77.67	263.79
				752				1,445.20				3				3,812.28				263.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	312	312	55.22	55.22	3.01	3.01	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	73	385	12.92	68.14	5.89	8.90	3.61	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	72	457	12.74	80.88	12.90	21.80	7.91	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	490	5.84	86.73	9.64	31.44	5.91	19.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	527	6.55	93.27	15.30	46.74	9.38	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	541	2.48	95.75	8.25	54.98	5.05	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	549	1.42	97.17	6.31	61.30	3.87	37.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	552	0.53	97.70	7.18	68.48	4.40	41.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	553	0.18	97.88	4.25	72.73	2.61	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	554	0.18	98.05	0.85	73.58	0.52	45.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	557	0.53	98.58	7.87	81.45	4.82	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	559	0.35	98.94	9.42	90.88	5.78	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	560	0.18	99.12	4.29	95.17	2.63	58.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	562	0.35	99.47	13.16	108.33	8.07	66.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	563	0.18	99.65	8.64	116.97	5.30	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	564	0.18	99.82	17.56	134.53	10.76	82.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	565	0.18	100.00	28.60	163.13	17.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	565	0.00	100.00	0.00	163.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	565	0.00	100.00	0.00	163.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	565	0.00	100.00	0.00	163.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				565				163.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.38	0.38	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.95	1.33	11.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	5.61	6.94	70.42	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.28	7.22	3.50	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.10	8.33	13.86	104.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.17	8.50	2.13	106.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.94	9.43	11.76	118.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.33	9.11	4.10	114.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	1.14	7.97	14.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				7.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.00	10.00	0.10	0.10	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	10.00	20.00	0.81	0.91	3.07	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	21	32.50	52.50	5.72	6.63	21.61	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	26	12.50	65.00	4.09	10.72	15.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	28	5.00	70.00	2.92	13.64	11.03	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	32	10.00	80.00	4.66	18.31	17.62	69.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	2.50	82.50	0.38	18.69	1.43	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	36	7.50	90.00	0.13	18.56	0.47	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	38	5.00	95.00	1.30	17.26	4.92	65.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	2.50	97.50	2.77	20.02	10.45	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	40	2.50	100.00	6.45	26.48	24.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				26.48				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	1.28	1.28	12.87	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.36	1.64	3.62	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	15.38	30.77	0.54	2.17	5.39	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	15.38	46.15	0.84	3.02	8.47	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.69	53.85	0.25	3.26	2.47	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.69	61.54	1.22	4.48	12.26	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	15.38	76.92	2.68	7.16	26.96	72.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.69	84.62	0.88	8.04	8.87	80.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.69	92.31	0.10	8.14	0.97	81.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.69	100.00	1.80	9.94	18.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				9.94				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	27.50	27.50	2.25	2.25	3.38	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	12.50	40.00	1.80	4.05	2.70	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	2.50	42.50	0.08	4.13	0.12	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	21	10.00	52.50	1.99	6.12	2.99	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	24	7.50	60.00	0.42	6.54	0.63	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	25.00	85.00	6.63	13.18	9.96	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	35	2.50	87.50	1.15	14.32	1.72	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	36	2.50	90.00	1.14	15.46	1.71	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	37	2.50	92.50	2.10	17.56	3.15	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	2.50	95.00	20.25	37.80	30.39	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	2.50	97.50	9.07	46.87	13.62	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	40	2.50	100.00	19.75	66.62	29.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	66.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				66.62				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	75.00	75.00	2.03	2.03	57.61	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	25.00	100.00	1.50	3.53	42.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	3.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				3.53				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	9.83	9.83	4.99	4.99	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	93	4.45	14.29	3.14	8.14	0.37	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	137	6.76	21.04	8.44	16.58	0.99	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	176	5.99	27.04	6.86	23.44	0.81	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	204	4.30	31.34	12.41	35.85	1.46	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	234	4.61	35.94	18.33	54.18	2.16	6.38	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	261	4.15	40.09	3.14	57.32	0.37	6.75	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	285	3.69	43.78	4.72	62.04	0.56	7.30	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	36	321	5.53	49.31	20.96	83.00	2.47	9.77	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	341	3.07	52.38	38.56	121.55	4.54	14.31	1	2	10.00	20.00	100.00	100.00	4.47	4.47	259.37	82.27
11	2,500	3,000	2,750	21	362	3.23	55.61	12.77	134.33	1.50	15.81	0	2	0.00	20.00	0.00	100.00	0.00	4.47	0.00	74.45
12	3,000	4,000	3,500	29	391	4.45	60.06	27.17	161.50	3.20	19.01	1	3	10.00	30.00	117.00	217.00	5.23	9.69	430.58	134.37
13	4,000	5,000	4,500	26	417	3.99	64.06	69.90	231.40	8.23	27.24	0	3	0.00	30.00	0.00	217.00	0.00	9.69	0.00	93.78
14	5,000	7,500	6,250	44	461	6.76	70.81	48.63	280.03	5.72	32.96	1	4	10.00	40.00	834.05	1,051.05	37.25	46.94	1714.99	375.33
15	7,500	10,000	8,750	44	505	6.76	77.57	100.00	380.03	11.77	44.74	0	4	0.00	40.00	0.00	1,051.05	0.00	46.94	0.00	276.57
16	10,000	20,000	15,000	52	557	7.99	85.56	175.45	555.48	20.65	65.39	4	8	40.00	80.00	848.09	1,899.14	37.88	84.82	483.38	341.89
17	20,000	50,000	35,000	58	615	8.91	94.47	142.44	697.93	16.77	82.16	0	8	0.00	80.00	0.00	1,899.14	0.00	84.82	0.00	272.11
18	50,000	100,000	75,000	19	634	2.92	97.39	83.19	781.12	9.79	91.95	0	8	0.00	80.00	0.00	1,899.14	0.00	84.82	0.00	243.13
19	100,000	500,000	300,000	17	651	2.61	100.00	68.37	849.49	8.05	100.00	2	10	20.00	100.00	339.84	2,238.98	15.18	100.00	497.08	263.57
20	500,000	UP		0	651	0.00	100.00	0.00	849.49	0.00	100.00	0	10	0.00	100.00	0.00	2,238.98	0.00	100.00	0.00	263.57
				651				849.49				10				2,238.98				263.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	40.00	40.00	1.19	1.19	13.55	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	10.00	50.00	0.01	1.20	0.12	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	10.00	60.00	0.22	1.42	2.55	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	10.00	70.00	0.14	1.56	1.55	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	20.00	90.00	0.55	2.11	6.25	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	10.00	100.00	6.67	8.78	75.97	100.00	1	1	100.00	100.00	59.95	59.95	100.00	100.00	898.81	682.87
7	750	1,000	875	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
20	500,000	UP		0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
				10				8.78				1				59.95				682.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	26.09	26.09	0.23	0.23	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	4.35	30.43	0.30	0.53	0.17	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	13.04	43.48	0.44	0.97	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	4.35	47.83	1.45	2.42	0.82	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	4.35	52.17	2.38	4.80	1.35	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	4.35	56.52	7.46	12.26	4.24	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	4.35	60.87	39.80	52.06	22.64	29.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	4.35	65.22	46.53	98.59	26.46	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	4.35	69.57	7.16	105.75	4.07	60.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	4.35	73.91	13.79	119.54	7.84	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	4.35	78.26	7.16	126.70	4.07	72.07	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.01	0.00
12	3,000	4,000	3,500	1	19	4.35	82.61	6.90	133.59	3.92	75.99	1	2	20.00	40.00	144.69	144.69	7.39	7.39	2098.39	108.31
13	4,000	5,000	4,500	1	20	4.35	86.96	17.59	151.18	10.01	85.99	1	3	20.00	60.00	1,460.75	1,605.44	74.56	81.94	8304.47	1061.92
14	5,000	7,500	6,250	1	21	4.35	91.30	0.00	151.18	0.00	85.99	0	3	0.00	60.00	0.00	1,605.44	0.00	81.94	0.00	1061.92
15	7,500	10,000	8,750	1	22	4.35	95.65	13.88	165.07	7.90	93.89	1	4	20.00	80.00	135.69	1,741.13	6.93	88.87	977.38	1054.81
16	10,000	20,000	15,000	1	23	4.35	100.00	10.74	175.81	6.11	100.00	1	5	20.00	100.00	218.07	1,959.21	11.13	100.00	2030.68	1114.42
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	5	0.00	100.00	0.00	1,959.21	0.00	100.00	0.00	1114.42
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	5	0.00	100.00	0.00	1,959.21	0.00	100.00	0.00	1114.42
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	5	0.00	100.00	0.00	1,959.21	0.00	100.00	0.00	1114.42
20	500,000	UP		0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	5	0.00	100.00	0.00	1,959.21	0.00	100.00	0.00	1114.42
				23				175.81				5				1,959.21				1114.42	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.59	0.59	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	1.42	2.02	8.76	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	6.51	8.53	40.04	52.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	7.73	16.26	47.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				16.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	18.46	18.46	2.72	2.72	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.54	20.00	0.41	3.13	0.36	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	20	10.77	30.77	6.84	9.97	6.09	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	4.62	35.38	3.25	13.22	2.89	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	26	4.62	40.00	2.85	16.07	2.53	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	1.54	41.54	0.07	16.14	0.06	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	29	3.08	44.62	0.04	16.18	0.04	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	33	6.15	50.77	0.30	16.48	0.27	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	38	7.69	58.46	0.36	16.84	0.32	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	42	6.15	64.62	2.43	19.27	2.16	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	1.54	66.15	0.44	19.71	0.39	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	1.54	67.69	14.89	34.60	13.25	30.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	1.54	69.23	23.02	57.62	20.48	51.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	46	1.54	70.77	3.63	61.24	3.23	54.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	53	10.77	81.54	4.18	65.42	3.72	58.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	56	4.62	86.15	2.60	68.02	2.31	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	63	10.77	96.92	37.84	105.86	33.67	94.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	65	3.08	100.00	6.53	112.39	5.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	112.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	65	0.00	100.00	0.00	112.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					65				112.39				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	8.83	8.83	27.97	27.97	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	42	4.42	13.25	5.08	33.06	0.80	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	58	5.05	18.30	2.58	35.64	0.41	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	77	5.99	24.29	5.70	41.33	0.90	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	94	5.36	29.65	6.58	47.91	1.04	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	105	3.47	33.12	4.84	52.75	0.76	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	116	3.47	36.59	3.34	56.09	0.53	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	136	6.31	42.90	14.46	70.55	2.28	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	159	7.26	50.16	21.21	91.76	3.35	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	174	4.73	54.89	12.16	103.92	1.92	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	187	4.10	58.99	38.33	142.25	6.05	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	204	5.36	64.35	13.88	156.13	2.19	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	223	5.99	70.35	45.63	201.76	7.20	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	258	11.04	81.39	86.74	288.50	13.68	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	274	5.05	86.44	41.52	330.03	6.55	52.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	295	6.62	93.06	50.51	380.54	7.97	60.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	302	2.21	95.27	107.77	488.30	17.00	77.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	311	2.84	98.11	128.91	617.21	20.33	97.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	317	1.89	100.00	16.84	634.06	2.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	317	0.00	100.00	0.00	634.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				317				634.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	7.53	7.53	36.92	36.92	11.96	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	29	4.60	12.13	3.58	40.50	1.16	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	41	5.02	17.15	8.21	48.71	2.66	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	46	2.09	19.25	0.89	49.61	0.29	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	55	3.77	23.01	4.47	54.08	1.45	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	78	9.62	32.64	17.53	71.60	5.68	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	86	3.35	35.98	0.17	71.44	0.05	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	124	15.90	51.88	36.13	107.57	11.71	34.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	134	4.18	56.07	14.06	121.63	4.56	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	150	6.69	62.76	14.34	135.98	4.65	44.07	1	1	100.00	100.00	31.13	31.13	100.00	100.00	217.01	22.89
11	2,500	3,000	2,750	18	168	7.53	70.29	18.09	154.06	5.86	49.93	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	20.20
12	3,000	4,000	3,500	10	178	4.18	74.48	8.62	162.69	2.79	52.72	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	19.13
13	4,000	5,000	4,500	14	192	5.86	80.33	12.28	174.96	3.98	56.70	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	17.79
14	5,000	7,500	6,250	3	195	1.26	81.59	2.28	172.68	0.74	55.96	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	18.03
15	7,500	10,000	8,750	16	211	6.69	88.28	53.30	225.98	17.27	73.23	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	13.77
16	10,000	20,000	15,000	22	233	9.21	97.49	56.34	282.32	18.26	91.49	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	11.03
17	20,000	50,000	35,000	6	239	2.51	100.00	26.25	308.57	8.51	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09
18	50,000	100,000	75,000	0	239	0.00	100.00	0.00	308.57	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09
19	100,000	500,000	300,000	0	239	0.00	100.00	0.00	308.57	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09
20	500,000	UP		0	239	0.00	100.00	0.00	308.57	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	10.09
				239				308.57				1				31.13				10.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	12.07	12.07	0.55	0.55	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	37	0.69	12.76	0.03	0.59	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	42	1.72	14.48	0.73	1.31	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	62	6.90	21.38	2.97	4.28	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	70	2.76	24.14	14.12	18.40	1.19	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	78	2.76	26.90	5.16	23.56	0.44	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	85	2.41	29.31	6.66	30.22	0.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	93	2.76	32.07	25.53	55.74	2.16	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	100	2.41	34.48	15.25	70.99	1.29	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	44	144	15.17	49.66	73.83	144.82	6.25	12.25	1	1	100.00	100.00	47.92	47.92	100.00	100.00	64.91	33.09
11	2,500	3,000	2,750	24	168	8.28	57.93	36.02	180.84	3.05	15.30	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	26.50
12	3,000	4,000	3,500	8	176	2.76	60.69	37.38	218.23	3.16	18.46	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	21.96
13	4,000	5,000	4,500	2	178	0.69	61.38	19.50	237.72	1.65	20.11	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	20.16
14	5,000	7,500	6,250	14	192	4.83	66.21	34.88	272.60	2.95	23.06	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	17.58
15	7,500	10,000	8,750	9	201	3.10	69.31	16.16	288.76	1.37	24.43	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	16.60
16	10,000	20,000	15,000	11	212	3.79	73.10	74.16	362.92	6.27	30.70	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	13.20
17	20,000	50,000	35,000	26	238	8.97	82.07	183.36	546.29	15.51	46.22	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	8.77
18	50,000	100,000	75,000	33	271	11.38	93.45	434.22	980.51	36.74	82.96	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	4.89
19	100,000	500,000	300,000	19	290	6.55	100.00	201.46	1,181.97	17.04	100.00	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	4.05
20	500,000	UP		0	290	0.00	100.00	0.00	1,181.97	0.00	100.00	0	1	0.00	100.00	0.00	47.92	0.00	100.00	0.00	4.05
				290				1,181.97				1				47.92				4.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	35.71	35.71	0.94	0.94	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	7.14	42.86	1.40	2.34	2.34	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	7.14	50.00	4.96	7.30	8.32	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	12	35.71	85.71	20.41	27.71	34.20	46.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	7.14	92.86	6.86	34.56	11.49	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	7.14	100.00	25.10	59.66	42.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	59.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				59.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.98	1.98	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	13.82	15.80	7.40	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	61.71	77.51	33.05	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	109.19	186.70	58.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				186.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.00	8.00	2.00	2.00	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.00	12.00	9.32	11.32	1.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.00	16.00	9.41	20.73	1.60	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.00	20.00	9.91	30.65	1.69	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.00	24.00	10.79	41.43	1.84	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.00	28.00	10.95	52.38	1.87	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.00	32.00	12.00	64.38	2.05	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.00	36.00	12.59	76.97	2.15	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.00	40.00	22.65	99.62	3.86	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.00	44.00	9.06	108.68	1.54	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.00	48.00	6.80	115.48	1.16	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.00	52.00	6.80	122.27	1.16	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.00	56.00	13.65	135.92	2.33	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.00	60.00	45.49	181.41	7.76	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	18	12.00	72.00	103.13	284.54	17.58	48.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	22	16.00	88.00	211.40	495.94	36.04	84.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	4.00	92.00	90.60	586.54	15.45	100.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	25	8.00	100.00	0.04	586.50	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	586.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				586.50				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH - REMPAH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.46	0.46	36.77	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.35	0.81	27.73	64.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	33.33	66.67	0.11	0.92	8.44	72.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	16.67	83.33	0.34	1.26	27.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	16.67	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				1.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	2.35	2.35	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.88	8.24	7.22	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	16.50	24.74	20.25	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	56.75	81.49	69.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				81.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3150 HORTIKULTURASAYUR-SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	16.50	16.50	3.80	3.80	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	30	12.62	29.13	3.85	7.65	0.94	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	38	7.77	36.89	3.26	10.91	0.80	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	40	1.94	38.83	2.74	8.17	0.67	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	56	15.53	54.37	6.73	14.91	1.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	62	5.83	60.19	9.40	24.31	2.30	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	68	5.83	66.02	35.15	59.46	8.62	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	69	0.97	66.99	13.74	73.20	3.37	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	72	2.91	69.90	43.70	116.90	10.71	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	73	0.97	70.87	13.34	130.24	3.27	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	74	0.97	71.84	4.12	134.36	1.01	32.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	79	4.85	76.70	45.67	180.04	11.20	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	80	0.97	77.67	25.43	205.47	6.23	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	85	4.85	82.52	6.26	211.73	1.53	51.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	87	1.94	84.47	0.64	212.37	0.16	52.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	100	12.62	97.09	84.69	297.05	20.76	72.83	2	2	50.00	50.00	65.47	65.47	4.94	4.94	77.31	22.04
17	20,000	50,000	35,000	2	102	1.94	99.03	110.52	407.57	27.10	99.92	2	4	50.00	100.00	1,260.00	1,325.47	95.06	100.00	1140.07	325.21
18	50,000	100,000	75,000	1	103	0.97	100.00	0.32	407.89	0.08	100.00	0	4	0.00	100.00	0.00	1,325.47	0.00	100.00	0.00	324.96
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	407.89	0.00	100.00	0	4	0.00	100.00	0.00	1,325.47	0.00	100.00	0.00	324.96
20	500,000	UP		0	103	0.00	100.00	0.00	407.89	0.00	100.00	0	4	0.00	100.00	0.00	1,325.47	0.00	100.00	0.00	324.96
				103				407.89				4				1,325.47				324.96	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	68.75	68.75	11.45	11.45	98.57	98.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	6.25	75.00	0.01	11.46	0.12	98.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	6.25	81.25	0.03	11.49	0.27	98.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	6.25	87.50	0.03	11.53	0.28	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	6.25	93.75	0.04	11.56	0.34	99.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	6.25	100.00	0.05	11.61	0.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	11.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				11.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	783	783	23.17	23.17	33.28	33.28	0.43	0.43	1	1	2.38	2.38	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	235	1,018	6.95	30.12	23.06	56.34	0.30	0.72	1	2	2.38	4.76	53.96	53.96	1.76	1.76	233.95	95.76
3	100	200	150	121	1,139	3.58	33.70	18.11	74.46	0.23	0.95	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	72.47
4	200	300	250	118	1,257	3.49	37.19	9.92	84.37	0.13	1.08	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	63.95
5	300	500	400	95	1,352	2.81	40.00	14.90	99.28	0.19	1.27	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	54.35
6	500	750	625	50	1,402	1.48	41.48	7.65	106.93	0.10	1.37	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	50.46
7	750	1,000	875	50	1,452	1.48	42.96	15.93	122.86	0.20	1.57	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	43.92
8	1,000	1,500	1,250	108	1,560	3.20	46.15	26.05	148.91	0.33	1.91	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	36.23
9	1,500	2,000	1,750	85	1,645	2.51	48.67	25.51	174.42	0.33	2.23	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	30.93
10	2,000	2,500	2,250	84	1,729	2.49	51.15	39.25	213.67	0.50	2.74	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	25.25
11	2,500	3,000	2,750	46	1,775	1.36	52.51	43.67	257.34	0.56	3.30	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	20.97
12	3,000	4,000	3,500	93	1,868	2.75	55.27	48.15	305.49	0.62	3.91	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	17.66
13	4,000	5,000	4,500	57	1,925	1.69	56.95	107.36	412.86	1.38	5.29	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	13.07
14	5,000	7,500	6,250	88	2,013	2.60	59.56	109.84	522.69	1.41	6.70	0	2	0.00	4.76	0.00	53.96	0.00	1.76	0.00	10.32
15	7,500	10,000	8,750	89	2,102	2.63	62.19	172.54	695.23	2.21	8.91	2	4	4.76	9.52	4.06	58.02	0.13	1.89	2.36	8.35
16	10,000	20,000	15,000	232	2,334	6.86	69.05	708.55	1,403.79	9.08	17.98	11	15	26.19	35.71	643.23	701.26	20.99	22.89	90.78	49.95
17	20,000	50,000	35,000	385	2,719	11.39	80.44	1,463.92	2,867.70	18.75	36.74	6	21	14.29	50.00	200.23	901.49	6.53	29.42	13.68	31.44
18	50,000	100,000	75,000	405	3,124	11.98	92.43	2,338.82	5,206.52	29.96	66.70	13	34	30.95	80.95	1,463.89	2,365.38	47.78	77.20	62.59	45.43
19	100,000	500,000	300,000	242	3,366	7.16	99.59	2,275.97	7,482.49	29.16	95.85	8	42	19.05	100.00	698.70	3,064.08	22.80	100.00	30.70	40.95
20	500,000	UP		14	3,380	0.41	100.00	323.89	7,806.38	4.15	100.00	0	42	0.00	100.00	0.00	3,064.08	0.00	100.00	0.00	39.25
				3,380				7,806.38				42				3,064.08				39.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.15	0.15	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.18	0.33	0.09	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	21.43	35.71	1.14	1.47	0.60	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	0.50	1.97	0.26	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	0.43	2.41	0.23	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.14	57.14	0.88	3.29	0.46	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	14.29	71.43	3.15	6.43	1.64	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.14	78.57	31.50	37.93	16.41	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.14	85.71	2.51	40.44	1.31	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.14	92.86	6.08	46.52	3.17	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	7.14	100.00	145.42	191.94	75.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				191.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	0.10	0.10	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	12	84.62	92.31	1.32	1.42	87.03	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	7.69	100.00	0.09	1.51	6.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				1.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3240 PERKEBUNAN GULA JAMINAN (AMPAS & RAPAK TIDAK DISIMPAN DALAM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.00	0.00	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.00	0.00	7.47	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.00	0.01	9.14	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.01	0.02	20.42	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.01	0.03	20.42	59.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.02	0.05	40.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				0.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	31.29	31.29	44.33	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	8.00	39.29	11.34	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	31.29	70.57	44.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				70.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 3241 PENYIMPANAN GULA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	127	127	21.60	21.60	12.83	12.83	1.95	1.95	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	155	4.76	26.36	17.12	29.94	2.61	4.56	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	170	2.55	28.91	3.21	33.15	0.49	5.05	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	180	1.70	30.61	113.59	80.43	17.30	12.25	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	190	1.70	32.31	2.74	77.69	0.42	11.84	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	203	2.21	34.52	5.12	72.58	0.78	11.06	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	214	1.87	36.39	4.65	67.93	0.71	10.35	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	233	3.23	39.63	2.79	65.14	0.42	9.92	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	266	5.61	45.24	1.13	64.01	0.17	9.75	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	70	336	11.90	57.14	0.61	63.40	0.09	9.66	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	71	407	12.07	69.22	45.44	17.97	6.92	2.74	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	427	3.40	72.62	16.81	1.16	2.56	0.18	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	428	0.17	72.79	20.63	21.78	3.14	3.32	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	429	0.17	72.96	0.13	21.92	0.02	3.34	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	432	0.51	73.47	34.53	12.61	5.26	1.92	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	444	2.04	75.51	283.69	296.30	43.22	45.14	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	474	5.10	80.61	507.81	804.11	77.37	122.51	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	43	517	7.31	87.93	133.65	937.76	20.36	142.87	1	2	33.33	66.67	13.75	13.75	4.76	4.76	10.29	1.47
19	100,000	500,000	300,000	64	581	10.88	98.81	387.15	1,324.91	58.98	201.85	1	3	33.33	100.00	275.00	288.75	95.24	100.00	71.03	21.79
20	500,000	UP		7	588	1.19	100.00	668.53	656.38	101.85	100.00	0	3	0.00	100.00	0.00	288.75	0.00	100.00	0.00	43.99
				588				656.38				3				288.75				43.99	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.03	3.03	0.10	0.10	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.03	6.06	0.52	0.61	0.23	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.03	9.09	0.00	0.62	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.03	12.12	0.01	0.62	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.03	15.15	4.05	4.67	1.77	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.03	18.18	0.01	4.69	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.03	21.21	0.02	4.71	0.01	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.03	24.24	0.02	4.73	0.01	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.03	27.27	0.03	4.76	0.01	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.03	30.30	0.03	4.79	0.01	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.03	33.33	0.03	4.82	0.01	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.03	36.36	0.04	4.86	0.02	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.03	39.39	0.04	4.90	0.02	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.03	42.42	2.50	7.40	1.09	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.03	45.45	0.06	7.47	0.03	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.03	48.48	45.00	52.47	19.62	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	20	12.12	60.61	5.32	57.79	2.32	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	24	12.12	72.73	24.45	82.24	10.66	35.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	30	18.18	90.91	113.57	195.82	49.51	85.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	33	9.09	100.00	33.58	229.39	14.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				229.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.15	0.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.15				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	66.67	66.67	0.09	0.09	19.99	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	33.33	100.00	0.35	0.44	80.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				0.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,021	1,021	52.76	52.76	166.47	166.47	6.29	6.29	1	1	5.00	5.00	3.75	3.75	0.61	0.61	2.25	2.25
2	50	100	75	293	1,314	15.14	67.91	102.34	268.81	3.87	10.15	1	2	5.00	10.00	38.29	42.04	6.24	6.85	37.41	15.64
3	100	200	150	166	1,480	8.58	76.49	78.52	347.33	2.97	13.12	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	12.10
4	200	300	250	53	1,533	2.74	79.22	53.43	400.76	2.02	15.14	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	10.49
5	300	500	400	38	1,571	1.96	81.19	56.15	456.91	2.12	17.26	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	9.20
6	500	750	625	15	1,586	0.78	81.96	9.83	466.74	0.37	17.63	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	9.01
7	750	1,000	875	5	1,591	0.26	82.22	1.17	467.91	0.04	17.67	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	8.98
8	1,000	1,500	1,250	18	1,609	0.93	83.15	23.13	491.03	0.87	18.55	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	8.56
9	1,500	2,000	1,750	11	1,620	0.57	83.72	26.34	517.38	0.99	19.54	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	8.12
10	2,000	2,500	2,250	12	1,632	0.62	84.34	15.65	533.03	0.59	20.13	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	7.89
11	2,500	3,000	2,750	5	1,637	0.26	84.60	11.55	544.57	0.44	20.57	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	7.72
12	3,000	4,000	3,500	6	1,643	0.31	84.91	2.19	546.77	0.08	20.65	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	7.69
13	4,000	5,000	4,500	4	1,647	0.21	85.12	7.79	554.56	0.29	20.95	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	7.58
14	5,000	7,500	6,250	16	1,663	0.83	85.94	52.03	606.59	1.97	22.91	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	6.93
15	7,500	10,000	8,750	19	1,682	0.98	86.93	114.77	721.36	4.33	27.25	0	2	0.00	10.00	0.00	42.04	0.00	6.85	0.00	5.83
16	10,000	20,000	15,000	36	1,718	1.86	88.79	200.09	921.45	7.56	34.80	1	3	5.00	15.00	39.05	81.08	6.37	13.22	19.51	8.80
17	20,000	50,000	35,000	49	1,767	2.53	91.32	468.56	1,390.01	17.70	52.50	0	3	0.00	15.00	0.00	81.08	0.00	13.22	0.00	5.83
18	50,000	100,000	75,000	67	1,834	3.46	94.78	467.78	1,857.79	17.67	70.17	1	4	5.00	20.00	20.09	101.17	3.27	16.49	4.29	5.45
19	100,000	500,000	300,000	87	1,921	4.50	99.28	700.24	2,558.03	26.45	96.61	14	18	70.00	90.00	505.60	606.77	82.43	98.92	72.20	23.72
20	500,000	UP		14	1,935	0.72	100.00	89.64	2,647.66	3.39	100.00	2	20	10.00	100.00	6.61	613.38	1.08	100.00	7.37	23.17
				1,935				2,647.66				20				613.38				23.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	169	169	86.22	86.22	28.35	28.35	47.08	47.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	188	9.69	95.92	11.20	39.55	18.60	65.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	191	1.53	97.45	3.66	43.22	6.08	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	195	2.04	99.49	2.01	45.22	3.33	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	196	0.51	100.00	15.00	60.22	24.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				196				60.22				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4017 SPICES/REMPAH-REMPAH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.14				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	37.50	37.50	2.00	2.00	11.55	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	16	29.17	66.67	3.08	5.08	17.76	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18	8.33	75.00	1.75	6.83	10.11	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	4.17	79.17	2.04	8.86	11.77	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	4.17	83.33	1.46	10.32	8.42	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	4.17	87.50	1.46	11.78	8.42	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	4.17	91.67	2.04	13.82	11.77	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	4.17	95.83	2.04	15.85	11.77	91.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	4.17	100.00	1.46	17.31	8.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				17.31				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4020 TEA/TEH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.18	0.18	20.35	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.16	0.35	17.95	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.20	0.54	21.58	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.32	0.86	35.03	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	0.01	0.85	0.74	94.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	0.05	0.91	5.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				0.91				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2017

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.63	7.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.63				0				0.00				0.00	
	GRAND TOTAL			2,287,852.0				3,004,287.74				11,209.0				3,359,625.80					

4.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,618	3,618	15.63	15.63	215.26	215.26	1.23	1.23	2	2	3.51	3.51	10.07	10.07	0.32	0.32	4.68	4.68
2	50	100	75	2,739	6,357	11.83	27.46	321.13	536.39	1.84	3.07	6	8	10.53	14.04	348.63	358.70	11.15	11.47	108.56	66.87
3	100	200	150	4,466	10,823	19.29	46.75	979.74	1,516.13	5.62	8.69	6	14	10.53	24.56	482.91	841.61	15.44	26.91	49.29	55.51
4	200	300	250	3,159	13,982	13.65	60.40	2,053.64	3,569.77	11.77	20.46	10	24	17.54	42.11	737.03	1,578.64	23.56	50.47	35.89	44.22
5	300	500	400	3,454	17,436	14.92	75.32	1,746.14	5,315.92	10.01	30.47	2	26	3.51	45.61	161.44	1,740.08	5.16	55.63	9.25	32.73
6	500	750	625	1,586	19,022	6.85	82.17	1,021.50	6,337.41	5.85	36.32	2	28	3.51	49.12	136.87	1,876.95	4.38	60.01	13.40	29.62
7	750	1,000	875	937	19,959	4.05	86.22	1,107.81	7,445.23	6.35	42.67	6	34	10.53	59.65	103.78	1,980.73	3.32	63.33	9.37	26.60
8	1,000	1,500	1,250	805	20,764	3.48	89.70	1,164.72	8,609.95	6.68	49.35	0	34	0.00	59.65	0.00	1,980.73	0.00	63.33	0.00	23.01
9	1,500	2,000	1,750	471	21,235	2.03	91.73	957.00	9,566.95	5.49	54.83	1	35	1.75	61.40	5.00	1,985.73	0.16	63.49	0.52	20.76
10	2,000	2,500	2,250	273	21,508	1.18	92.91	486.90	10,053.85	2.79	57.62	3	38	5.26	66.67	180.86	2,166.59	5.78	69.27	37.14	21.55
11	2,500	3,000	2,750	227	21,735	0.98	93.89	527.03	10,580.88	3.02	60.64	1	39	1.75	68.42	0.00	2,166.59	0.00	69.27	0.00	20.48
12	3,000	4,000	3,500	195	21,930	0.84	94.73	510.18	11,091.06	2.92	63.57	2	41	3.51	71.93	401.72	2,568.31	12.84	82.11	78.74	23.16
13	4,000	5,000	4,500	189	22,119	0.82	95.55	656.35	11,747.41	3.76	67.33	1	42	1.75	73.68	50.00	2,618.31	1.60	83.71	7.62	22.29
14	5,000	7,500	6,250	242	22,361	1.05	96.60	826.25	12,573.65	4.74	72.07	5	47	8.77	82.46	28.24	2,646.56	0.90	84.62	3.42	21.05
15	7,500	10,000	8,750	120	22,481	0.52	97.11	614.86	13,188.51	3.52	75.59	2	49	3.51	85.96	20.32	2,666.88	0.65	85.27	3.31	20.22
16	10,000	20,000	15,000	257	22,738	1.11	98.22	1,450.57	14,639.09	8.31	83.90	3	52	5.26	91.23	31.55	2,698.43	1.01	86.27	2.18	18.43
17	20,000	50,000	35,000	181	22,919	0.78	99.01	1,601.33	16,240.42	9.18	93.08	2	54	3.51	94.74	1.12	2,699.55	0.04	86.31	0.07	16.62
18	50,000	100,000	75,000	97	23,016	0.42	99.43	1,211.40	17,451.82	6.94	100.03	2	56	3.51	98.25	232.83	2,932.38	7.44	93.75	19.22	16.80
19	100,000	500,000	300,000	80	23,096	0.35	99.77	820.80	18,272.63	4.70	104.73	0	56	0.00	98.25	0.00	2,932.38	0.00	93.75	0.00	16.05
20	500,000	UP		53	23,149	0.23	100.00	825.34	17,447.29	4.73	100.00	1	57	1.75	100.00	195.36	3,127.73	6.25	100.00	23.67	17.93
				23,149				17,447.29				57				3,127.73				17.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,927	17,927	12.83	12.83	1,043.19	1,043.19	0.64	0.64	11	11	1.68	1.68	173.97	173.97	0.10	0.10	16.68	16.68
2	50	100	75	10,412	28,339	7.45	20.29	1,470.32	2,513.51	0.90	1.54	4	15	0.61	2.29	110.52	284.49	0.06	0.16	7.52	11.32
3	100	200	150	18,045	46,384	12.92	33.21	3,303.17	5,816.68	2.03	3.57	37	52	5.65	7.94	1,014.76	1,299.25	0.57	0.74	30.72	22.34
4	200	300	250	13,731	60,115	9.83	43.04	3,820.25	9,636.93	2.34	5.91	20	72	3.05	10.99	1,056.22	2,355.47	0.60	1.33	27.65	24.44
5	300	500	400	21,774	81,889	15.59	58.63	9,181.96	18,818.88	5.63	11.55	38	110	5.80	16.79	2,387.31	4,742.78	1.35	2.69	26.00	25.20
6	500	750	625	12,904	94,793	9.24	67.87	8,321.22	27,140.11	5.11	16.65	27	137	4.12	20.92	1,712.91	6,455.69	0.97	3.65	20.58	23.79
7	750	1,000	875	9,756	104,549	6.98	74.85	9,538.88	36,678.98	5.85	22.50	74	211	11.30	32.21	4,985.41	11,441.10	2.82	6.48	52.26	31.19
8	1,000	1,500	1,250	8,303	112,852	5.94	80.80	10,773.37	47,452.36	6.61	29.11	48	259	7.33	39.54	3,828.64	15,269.74	2.17	8.64	35.54	32.18
9	1,500	2,000	1,750	5,228	118,080	3.74	84.54	8,648.77	56,101.12	5.31	34.42	22	281	3.36	42.90	4,771.31	20,041.05	2.70	11.35	55.17	35.72
10	2,000	2,500	2,250	2,726	120,806	1.95	86.49	5,733.55	61,834.68	3.52	37.94	20	301	3.05	45.95	3,116.21	23,157.26	1.76	13.11	54.35	37.45
11	2,500	3,000	2,750	2,090	122,896	1.50	87.99	5,871.74	67,706.42	3.60	41.54	16	317	2.44	48.40	2,330.00	25,487.26	1.32	14.43	39.68	37.64
12	3,000	4,000	3,500	2,548	125,444	1.82	89.81	7,789.69	75,496.10	4.78	46.32	12	329	1.83	50.23	438.08	25,925.34	0.25	14.68	5.62	34.34
13	4,000	5,000	4,500	1,893	127,337	1.36	91.17	6,965.53	82,461.63	4.27	50.59	21	350	3.21	53.44	274.73	26,200.06	0.16	14.83	3.94	31.77
14	5,000	7,500	6,250	2,494	129,831	1.79	92.95	11,980.90	94,442.54	7.35	57.94	26	376	3.97	57.40	4,644.22	30,844.28	2.63	17.46	38.76	32.66
15	7,500	10,000	8,750	1,686	131,517	1.21	94.16	10,667.07	105,109.61	6.54	64.48	15	391	2.29	59.69	5,044.61	35,888.89	2.86	20.32	47.29	34.14
16	10,000	20,000	15,000	2,739	134,256	1.96	96.12	20,265.05	125,374.66	12.43	76.92	37	428	5.65	65.34	2,450.30	38,339.19	1.39	21.70	12.09	30.58
17	20,000	50,000	35,000	2,327	136,583	1.67	97.79	18,335.85	143,710.51	11.25	88.17	52	480	7.94	73.28	8,607.07	46,946.26	4.87	26.58	46.94	32.67
18	50,000	100,000	75,000	1,402	137,985	1.00	98.79	10,640.75	154,351.27	6.53	94.69	41	521	6.26	79.54	1,851.16	48,797.42	1.05	27.63	17.40	31.61
19	100,000	500,000	300,000	1,224	139,209	0.88	99.67	6,986.14	161,337.41	4.29	98.98	102	623	15.57	95.11	126,311.65	175,109.08	71.51	99.13	1808.03	108.54
20	500,000	UP		465	139,674	0.33	100.00	1,661.74	162,999.15	1.02	100.00	32	655	4.89	100.00	1,528.84	176,637.92	0.87	100.00	92.00	108.37
				139,674				162,999.15				655				176,637.92				108.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,786	6,786	10.03	10.03	358.22	358.22	0.65	0.65	2	2	0.76	0.76	23.75	23.75	0.06	0.06	6.63	6.63
2	50	100	75	5,373	12,159	7.94	17.98	635.20	993.42	1.15	1.80	2	4	0.76	1.52	39.88	63.63	0.10	0.17	6.28	6.40
3	100	200	150	10,055	22,214	14.87	32.84	1,992.74	2,986.16	3.60	5.40	5	9	1.89	3.41	1,383.32	1,446.94	3.62	3.79	69.42	48.45
4	200	300	250	9,287	31,501	13.73	46.57	2,686.32	5,672.48	4.86	10.26	9	18	3.41	6.82	145.83	1,592.77	0.38	4.17	5.43	28.08
5	300	500	400	12,295	43,796	18.18	64.75	5,541.78	11,214.26	10.02	20.28	19	37	7.20	14.02	1,187.59	2,780.36	3.11	7.28	21.43	24.79
6	500	750	625	6,358	50,154	9.40	74.15	4,544.11	15,758.37	8.22	28.50	10	47	3.79	17.80	918.18	3,698.54	2.40	9.68	20.21	23.47
7	750	1,000	875	4,623	54,777	6.84	80.99	4,799.57	20,557.94	8.68	37.18	15	62	5.68	23.48	1,580.64	5,279.18	4.14	13.82	32.93	25.68
8	1,000	1,500	1,250	3,153	57,930	4.66	85.65	4,736.10	25,294.04	8.57	45.74	11	73	4.17	27.65	3,870.92	9,150.10	10.13	23.96	81.73	36.17
9	1,500	2,000	1,750	1,798	59,728	2.66	88.31	3,615.65	28,909.69	6.54	52.28	10	83	3.79	31.44	395.09	9,545.19	1.03	24.99	10.93	33.02
10	2,000	2,500	2,250	909	60,637	1.34	89.65	2,322.98	31,232.67	4.20	56.48	5	88	1.89	33.33	175.04	9,720.22	0.46	25.45	7.54	31.12
11	2,500	3,000	2,750	670	61,307	0.99	90.64	1,879.65	33,112.32	3.40	59.88	1	89	0.38	33.71	15.00	9,735.22	0.04	25.49	0.80	29.40
12	3,000	4,000	3,500	739	62,046	1.09	91.74	2,858.22	35,970.54	5.17	65.05	11	100	4.17	37.88	3,641.91	13,377.13	9.54	35.02	127.42	37.19
13	4,000	5,000	4,500	472	62,518	0.70	92.43	2,135.88	38,106.42	3.86	68.91	2	102	0.76	38.64	65.21	13,442.34	0.17	35.19	3.05	35.28
14	5,000	7,500	6,250	3,412	65,930	5.04	97.48	4,395.10	42,501.52	7.95	76.86	104	206	39.39	78.03	225.52	13,667.86	0.59	35.78	5.13	32.16
15	7,500	10,000	8,750	358	66,288	0.53	98.01	2,641.83	45,143.35	4.78	81.64	3	209	1.14	79.17	27.50	13,695.36	0.07	35.86	1.04	30.34
16	10,000	20,000	15,000	443	66,731	0.65	98.66	3,403.12	48,546.47	6.15	87.80	16	225	6.06	85.23	17,609.16	31,304.52	46.10	81.96	517.44	64.48
17	20,000	50,000	35,000	374	67,105	0.55	99.21	2,715.71	51,262.17	4.91	92.71	4	229	1.52	86.74	399.69	31,704.21	1.05	83.01	14.72	61.85
18	50,000	100,000	75,000	137	67,242	0.20	99.42	1,944.16	53,206.33	3.52	96.22	5	234	1.89	88.64	1,275.40	32,979.62	3.34	86.35	65.60	61.98
19	100,000	500,000	300,000	324	67,566	0.48	99.90	1,888.71	55,095.04	3.42	99.64	19	253	7.20	95.83	651.28	33,630.89	1.71	88.05	34.48	61.04
20	500,000	**UP**		70	67,636	0.10	100.00	199.92	55,294.97	0.36	100.00	11	264	4.17	100.00	4,563.53	38,194.43	11.95	100.00	2282.63	69.07
				67,636				55,294.97				264				38,194.43				69.07	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 04 RIAU

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,577	7,577	11.24	11.24	32.75	32.75	0.04	0.04	7	7	1.90	1.90	385.82	385.82	0.53	0.53	1178.10	1178.10
2	50	100	75	5,704	13,281	8.46	19.69	1,008.98	976.23	1.39	1.34	7	14	1.90	3.79	237.31	623.13	0.33	0.86	23.52	63.83
3	100	200	150	9,854	23,135	14.61	34.31	2,216.18	3,192.41	3.04	4.38	6	20	1.63	5.42	459.57	1,082.70	0.63	1.49	20.74	33.91
4	200	300	250	7,104	30,239	10.53	44.84	2,228.99	5,421.40	3.06	7.44	11	31	2.98	8.40	435.49	1,518.19	0.60	2.09	19.54	28.00
5	300	500	400	11,078	41,317	16.43	61.27	5,614.45	11,035.86	7.71	15.15	25	56	6.78	15.18	1,390.84	2,909.03	1.92	4.01	24.77	26.36
6	500	750	625	7,900	49,217	11.71	72.98	5,727.83	16,763.69	7.86	23.02	48	104	13.01	28.18	1,447.15	4,356.18	2.00	6.01	25.27	25.99
7	750	1,000	875	4,318	53,535	6.40	79.39	4,599.07	21,362.76	6.31	29.33	15	119	4.07	32.25	1,243.64	5,599.82	1.71	7.72	27.04	26.21
8	1,000	1,500	1,250	3,334	56,869	4.94	84.33	3,256.72	24,619.48	4.47	33.80	17	136	4.61	36.86	1,134.16	6,733.98	1.56	9.28	34.83	27.35
9	1,500	2,000	1,750	1,941	58,810	2.88	87.21	4,042.31	28,661.79	5.55	39.35	9	145	2.44	39.30	237.76	6,971.74	0.33	9.61	5.88	24.32
10	2,000	2,500	2,250	835	59,645	1.24	88.45	1,442.19	30,103.98	1.98	41.33	5	150	1.36	40.65	902.89	7,874.63	1.24	10.86	62.61	26.16
11	2,500	3,000	2,750	913	60,558	1.35	89.80	2,329.00	32,432.99	3.20	44.53	5	155	1.36	42.01	249.62	8,124.26	0.34	11.20	10.72	25.05
12	3,000	4,000	3,500	1,008	61,566	1.49	91.30	3,196.58	35,629.57	4.39	48.92	7	162	1.90	43.90	340.14	8,464.40	0.47	11.67	10.64	23.76
13	4,000	5,000	4,500	653	62,219	0.97	92.27	2,574.87	38,204.44	3.54	52.46	2	164	0.54	44.44	192.82	8,657.22	0.27	11.94	7.49	22.66
14	5,000	7,500	6,250	916	63,135	1.36	93.62	3,957.60	42,162.05	5.43	57.89	6	170	1.63	46.07	67.90	8,725.11	0.09	12.03	1.72	20.69
15	7,500	10,000	8,750	587	63,722	0.87	94.49	3,777.37	45,939.42	5.19	63.08	2	172	0.54	46.61	64.44	8,789.55	0.09	12.12	1.71	19.13
16	10,000	20,000	15,000	1,042	64,764	1.55	96.04	8,086.99	54,026.41	11.10	74.18	12	184	3.25	49.86	421.11	9,210.66	0.58	12.70	5.21	17.05
17	20,000	50,000	35,000	843	65,607	1.25	97.29	7,737.43	61,763.84	10.62	84.80	22	206	5.96	55.83	1,394.50	10,605.16	1.92	14.62	18.02	17.17
18	50,000	100,000	75,000	658	66,265	0.98	98.26	5,537.49	67,301.33	7.60	92.41	14	220	3.79	59.62	32,583.20	43,188.36	44.93	59.55	588.41	64.17
19	100,000	500,000	300,000	919	67,184	1.36	99.63	5,022.29	72,323.62	6.90	99.30	130	350	35.23	94.85	28,643.59	71,831.95	39.49	99.04	570.33	99.32
20	500,000	UP		251	67,435	0.37	100.00	506.84	72,830.45	0.70	100.00	19	369	5.15	100.00	693.52	72,525.47	0.96	100.00	136.83	99.58
				67,435				72,830.45				369				72,525.47				99.58	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,061	3,061	11.78	11.78	370.39	370.39	1.40	1.40	1	1	0.47	0.47	55.62	55.62	0.19	0.19	15.02	15.02
2	50	100	75	2,323	5,384	8.94	20.71	263.51	633.90	0.99	2.39	1	2	0.47	0.94	42.96	98.58	0.15	0.34	16.31	15.55
3	100	200	150	4,180	9,564	16.08	36.80	821.47	1,455.37	3.10	5.49	11	13	5.19	6.13	1,153.96	1,252.54	4.02	4.36	140.47	86.06
4	200	300	250	3,068	12,632	11.80	48.60	1,077.62	2,532.99	4.06	9.55	6	19	2.83	8.96	1,280.47	2,533.01	4.46	8.82	118.82	100.00
5	300	500	400	4,196	16,828	16.14	64.74	2,293.86	4,826.85	8.65	18.19	12	31	5.66	14.62	3,185.00	5,718.01	11.09	19.92	138.85	118.46
6	500	750	625	2,263	19,091	8.71	73.45	1,737.73	6,564.58	6.55	24.74	5	36	2.36	16.98	2,069.91	7,787.92	7.21	27.13	119.12	118.64
7	750	1,000	875	1,714	20,805	6.59	80.04	1,668.90	8,233.48	6.29	31.03	27	63	12.74	29.72	3,015.93	10,803.85	10.51	37.63	180.71	131.22
8	1,000	1,500	1,250	1,261	22,066	4.85	84.90	1,626.02	9,859.50	6.13	37.16	16	79	7.55	37.26	2,195.76	12,999.61	7.65	45.28	135.04	131.85
9	1,500	2,000	1,750	690	22,756	2.65	87.55	1,350.62	11,210.12	5.09	42.25	2	81	0.94	38.21	136.83	13,136.44	0.48	45.76	10.13	117.18
10	2,000	2,500	2,250	425	23,181	1.64	89.19	873.70	12,083.81	3.29	45.54	2	83	0.94	39.15	42.08	13,178.52	0.15	45.90	4.82	109.06
11	2,500	3,000	2,750	346	23,527	1.33	90.52	879.54	12,963.35	3.31	48.86	1	84	0.47	39.62	220.36	13,398.88	0.77	46.67	25.05	103.36
12	3,000	4,000	3,500	350	23,877	1.35	91.86	1,205.22	14,168.57	4.54	53.40	0	84	0.00	39.62	0.00	13,398.88	0.00	46.67	0.00	94.57
13	4,000	5,000	4,500	234	24,111	0.90	92.76	867.04	15,035.60	3.27	56.67	4	88	1.89	41.51	36.87	13,435.75	0.13	46.80	4.25	89.36
14	5,000	7,500	6,250	384	24,495	1.48	94.24	1,809.03	16,844.64	6.82	63.49	5	93	2.36	43.87	28.58	13,464.33	0.10	46.90	1.58	79.93
15	7,500	10,000	8,750	214	24,709	0.82	95.06	1,261.50	18,106.13	4.75	68.24	6	99	2.83	46.70	8,079.21	21,543.54	28.14	75.04	640.45	118.98
16	10,000	20,000	15,000	386	25,095	1.49	96.55	2,913.71	21,019.84	10.98	79.22	8	107	3.77	50.47	203.60	21,747.14	0.71	75.75	6.99	103.46
17	20,000	50,000	35,000	298	25,393	1.15	97.70	2,507.86	23,527.70	9.45	88.68	17	124	8.02	58.49	242.34	21,989.49	0.84	76.60	9.66	93.46
18	50,000	100,000	75,000	204	25,597	0.78	98.48	1,216.11	24,743.81	4.58	93.26	6	130	2.83	61.32	61.78	22,051.27	0.22	76.81	5.08	89.12
19	100,000	500,000	300,000	275	25,872	1.06	99.54	1,576.12	26,319.94	5.94	99.20	77	207	36.32	97.64	6,066.95	28,118.22	21.13	97.94	384.93	106.83
20	500,000	UP		120	25,992	0.46	100.00	212.42	26,532.36	0.80	100.00	5	212	2.36	100.00	590.27	28,708.49	2.06	100.00	277.88	108.20
				25,992				26,532.36				212				28,708.49				108.20	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,253	7,253	11.54	11.54	429.79	429.79	0.65	0.65	2	2	0.66	0.66	24.97	24.97	0.12	0.12	5.81	5.81
2	50	100	75	4,315	11,568	6.87	18.41	426.20	855.98	0.64	1.29	6	8	1.99	2.66	98.89	123.87	0.49	0.61	23.20	14.47
3	100	200	150	7,839	19,407	12.47	30.88	1,091.06	1,947.04	1.65	2.95	8	16	2.66	5.32	139.53	263.39	0.69	1.30	12.79	13.53
4	200	300	250	6,128	25,535	9.75	40.63	1,459.61	3,406.65	2.21	5.15	9	25	2.99	8.31	395.41	658.80	1.96	3.26	27.09	19.34
5	300	500	400	9,562	35,097	15.21	55.84	3,756.03	7,162.68	5.68	10.83	18	43	5.98	14.29	626.51	1,285.31	3.10	6.37	16.68	17.94
6	500	750	625	6,346	41,443	10.10	65.94	3,314.05	10,476.73	5.01	15.85	14	57	4.65	18.94	138.79	1,424.10	0.69	7.06	4.19	13.59
7	750	1,000	875	4,665	46,108	7.42	73.36	3,968.50	14,445.22	6.00	21.85	21	78	6.98	25.91	597.99	2,022.09	2.96	10.02	15.07	14.00
8	1,000	1,500	1,250	4,613	50,721	7.34	80.70	4,723.03	19,168.25	7.14	28.99	45	123	14.95	40.86	845.42	2,867.51	4.19	14.21	17.90	14.96
9	1,500	2,000	1,750	2,201	52,922	3.50	84.20	3,624.25	22,792.50	5.48	34.48	12	135	3.99	44.85	304.05	3,171.56	1.51	15.71	8.39	13.91
10	2,000	2,500	2,250	1,178	54,100	1.87	86.08	2,451.85	25,244.35	3.71	38.19	6	141	1.99	46.84	81.54	3,253.10	0.40	16.12	3.33	12.89
11	2,500	3,000	2,750	992	55,092	1.58	87.65	2,105.69	27,350.04	3.19	41.37	2	143	0.66	47.51	65.08	3,318.18	0.32	16.44	3.09	12.13
12	3,000	4,000	3,500	1,181	56,273	1.88	89.53	3,071.99	30,422.03	4.65	46.02	2	145	0.66	48.17	66.41	3,384.59	0.33	16.77	2.16	11.13
13	4,000	5,000	4,500	816	57,089	1.30	90.83	2,747.58	33,169.61	4.16	50.17	9	154	2.99	51.16	362.81	3,747.40	1.80	18.57	13.20	11.30
14	5,000	7,500	6,250	1,008	58,097	1.60	92.43	3,770.60	36,940.21	5.70	55.88	6	160	1.99	53.16	244.84	3,992.24	1.21	19.78	6.49	10.81
15	7,500	10,000	8,750	617	58,714	0.98	93.42	3,090.39	40,030.61	4.67	60.55	6	166	1.99	55.15	220.94	4,213.17	1.09	20.87	7.15	10.52
16	10,000	20,000	15,000	1,197	59,911	1.90	95.32	6,631.92	46,662.53	10.03	70.58	17	183	5.65	60.80	519.92	4,733.09	2.58	23.45	7.84	10.14
17	20,000	50,000	35,000	1,098	61,009	1.75	97.07	7,153.01	53,815.54	10.82	81.40	17	200	5.65	66.45	1,721.56	6,454.65	8.53	31.98	24.07	11.99
18	50,000	100,000	75,000	677	61,686	1.08	98.14	3,458.47	57,274.01	5.23	86.63	24	224	7.97	74.42	1,797.94	8,252.59	8.91	40.88	51.99	14.41
19	100,000	500,000	300,000	765	62,451	1.22	99.36	4,913.58	62,187.59	7.43	94.07	51	275	16.94	91.36	9,449.72	17,702.31	46.82	87.70	192.32	28.47
20	500,000	UP		401	62,852	0.64	100.00	3,922.60	66,110.19	5.93	100.00	26	301	8.64	100.00	2,482.73	20,185.04	12.30	100.00	63.29	30.53
				62,852				66,110.19				301				20,185.04				30.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,571	1,571	11.59	11.59	212.58	212.58	1.52	1.52	1	1	2.33	2.33	23.59	23.59	1.21	1.21	11.10	11.10
2	50	100	75	1,335	2,906	9.85	21.44	202.33	414.91	1.44	2.96	2	3	4.65	6.98	13.77	37.36	0.71	1.92	6.81	9.00
3	100	200	150	2,439	5,345	17.99	39.43	642.23	1,057.14	4.58	7.54	4	7	9.30	16.28	407.84	445.20	20.95	22.87	63.50	42.11
4	200	300	250	1,822	7,167	13.44	52.87	698.02	1,755.16	4.98	12.52	2	9	4.65	20.93	218.60	663.80	11.23	34.10	31.32	37.82
5	300	500	400	2,051	9,218	15.13	68.00	1,261.11	3,016.27	8.99	21.51	1	10	2.33	23.26	75.12	738.93	3.86	37.96	5.96	24.50
6	500	750	625	1,045	10,263	7.71	75.71	860.87	3,877.14	6.14	27.65	0	10	0.00	23.26	0.00	738.93	0.00	37.96	0.00	19.06
7	750	1,000	875	907	11,170	6.69	82.41	1,251.15	5,128.29	8.92	36.57	2	12	4.65	27.91	8.47	747.40	0.44	38.40	0.68	14.57
8	1,000	1,500	1,250	733	11,903	5.41	87.81	1,114.38	6,242.67	7.95	44.52	10	22	23.26	51.16	202.44	949.84	10.40	48.80	18.17	15.22
9	1,500	2,000	1,750	363	12,266	2.68	90.49	803.75	7,046.41	5.73	50.25	2	24	4.65	55.81	699.94	1,649.78	35.96	84.76	87.09	23.41
10	2,000	2,500	2,250	168	12,434	1.24	91.73	341.48	7,387.89	2.44	52.69	1	25	2.33	58.14	24.99	1,674.77	1.28	86.05	7.32	22.67
11	2,500	3,000	2,750	150	12,584	1.11	92.84	498.57	7,886.46	3.56	56.24	0	25	0.00	58.14	0.00	1,674.77	0.00	86.05	0.00	21.24
12	3,000	4,000	3,500	145	12,729	1.07	93.91	526.60	8,413.06	3.76	60.00	0	25	0.00	58.14	0.00	1,674.77	0.00	86.05	0.00	19.91
13	4,000	5,000	4,500	106	12,835	0.78	94.69	532.04	8,945.10	3.79	63.79	0	25	0.00	58.14	0.00	1,674.77	0.00	86.05	0.00	18.72
14	5,000	7,500	6,250	137	12,972	1.01	95.70	588.07	9,533.17	4.19	67.98	1	26	2.33	60.47	3.55	1,678.32	0.18	86.23	0.60	17.61
15	7,500	10,000	8,750	98	13,070	0.72	96.42	632.73	10,165.90	4.51	72.50	1	27	2.33	62.79	0.00	1,678.32	0.00	86.23	0.00	16.51
16	10,000	20,000	15,000	168	13,238	1.24	97.66	1,198.69	11,364.59	8.55	81.04	4	31	9.30	72.09	11.51	1,689.83	0.59	86.82	0.96	14.87
17	20,000	50,000	35,000	104	13,342	0.77	98.43	919.33	12,283.92	6.56	87.60	1	32	2.33	74.42	84.00	1,773.83	4.32	91.13	9.14	14.44
18	50,000	100,000	75,000	75	13,417	0.55	98.98	914.19	13,198.11	6.52	94.12	4	36	9.30	83.72	133.31	1,907.14	6.85	97.98	14.58	14.45
19	100,000	500,000	300,000	121	13,538	0.89	99.87	735.71	13,933.82	5.25	99.37	7	43	16.28	100.00	39.25	1,946.38	2.02	100.00	5.33	13.97
20	500,000	UP		17	13,555	0.13	100.00	88.84	14,022.67	0.63	100.00	0	43	0.00	100.00	0.00	1,946.38	0.00	100.00	0.00	13.88
				13,555				14,022.67				43				1,946.38				13.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,228	5,228	11.48	11.48	321.26	321.26	0.74	0.74	1	1	0.40	0.40	5.81	5.81	0.03	0.03	1.81	1.81
2	50	100	75	3,607	8,835	7.92	19.39	354.80	676.07	0.81	1.55	0	1	0.00	0.40	0.00	5.81	0.00	0.03	0.00	0.86
3	100	200	150	6,854	15,689	15.04	34.44	1,029.02	1,705.08	2.36	3.91	2	3	0.79	1.19	16.68	22.49	0.08	0.11	1.62	1.32
4	200	300	250	4,560	20,249	10.01	44.45	1,070.97	2,776.05	2.46	6.37	1	4	0.40	1.58	25.00	47.49	0.12	0.24	2.33	1.71
5	300	500	400	6,332	26,581	13.90	58.35	2,630.12	5,406.18	6.03	12.40	4	8	1.58	3.16	9.54	57.04	0.05	0.28	0.36	1.06
6	500	750	625	4,053	30,634	8.90	67.24	2,199.17	7,605.34	5.04	17.45	11	19	4.35	7.51	136.00	193.03	0.68	0.96	6.18	2.54
7	750	1,000	875	3,476	34,110	7.63	74.87	2,427.51	10,032.85	5.57	23.01	35	54	13.83	21.34	938.02	1,131.05	4.68	5.64	38.64	11.27
8	1,000	1,500	1,250	3,036	37,146	6.66	81.54	3,357.21	13,390.06	7.70	30.72	19	73	7.51	28.85	591.92	1,722.97	2.95	8.60	17.63	12.87
9	1,500	2,000	1,750	1,442	38,588	3.17	84.70	2,133.61	15,523.67	4.89	35.61	2	75	0.79	29.64	79.48	1,802.45	0.40	8.99	3.73	11.61
10	2,000	2,500	2,250	749	39,337	1.64	86.35	1,567.76	17,091.44	3.60	39.21	2	77	0.79	30.43	25.35	1,827.80	0.13	9.12	1.62	10.69
11	2,500	3,000	2,750	901	40,238	1.98	88.32	1,645.52	18,736.96	3.77	42.98	5	82	1.98	32.41	837.13	2,664.93	4.18	13.30	50.87	14.22
12	3,000	4,000	3,500	896	41,134	1.97	90.29	2,251.35	20,988.31	5.16	48.15	10	92	3.95	36.36	154.67	2,819.60	0.77	14.07	6.87	13.43
13	4,000	5,000	4,500	533	41,667	1.17	91.46	2,007.03	22,995.34	4.60	52.75	7	99	2.77	39.13	753.85	3,573.45	3.76	17.83	37.56	15.54
14	5,000	7,500	6,250	823	42,490	1.81	93.27	3,290.86	26,286.20	7.55	60.30	6	105	2.37	41.50	151.38	3,724.84	0.76	18.58	4.60	14.17
15	7,500	10,000	8,750	451	42,941	0.99	94.26	2,152.95	28,439.15	4.94	65.24	4	109	1.58	43.08	61.31	3,786.14	0.31	18.89	2.85	13.31
16	10,000	20,000	15,000	710	43,651	1.56	95.82	4,529.07	32,968.23	10.39	75.63	11	120	4.35	47.43	1,045.99	4,832.13	5.22	24.11	23.09	14.66
17	20,000	50,000	35,000	668	44,319	1.47	97.28	4,998.58	37,966.81	11.47	87.09	36	156	14.23	61.66	3,672.38	8,504.51	18.32	42.43	73.47	22.40
18	50,000	100,000	75,000	386	44,705	0.85	98.13	2,105.15	40,071.96	4.83	91.92	26	182	10.28	71.94	2,377.86	10,882.37	11.86	54.30	112.95	27.16
19	100,000	500,000	300,000	500	45,205	1.10	99.23	2,406.00	42,477.96	5.52	97.44	47	229	18.58	90.51	8,661.36	19,543.73	43.21	97.51	359.99	46.01
20	500,000	UP		352	45,557	0.77	100.00	1,115.64	43,593.60	2.56	100.00	24	253	9.49	100.00	499.29	20,043.02	2.49	100.00	44.75	45.98
				45,557				43,593.60				253				20,043.02				45.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50,060	50,060	13.52	13.52	5,785.59	5,785.59	1.03	1.03	47	47	2.18	2.18	7,141.13	7,141.13	3.16	3.16	123.43	123.43
2	50	100	75	17,207	67,267	4.65	18.16	3,219.96	9,005.55	0.57	1.60	29	76	1.35	3.53	660.72	7,801.85	0.29	3.45	20.52	86.63
3	100	200	150	34,274	101,541	9.25	27.42	5,996.23	15,001.78	1.06	2.66	92	168	4.27	7.79	794.32	8,596.17	0.35	3.80	13.25	57.30
4	200	300	250	27,816	129,357	7.51	34.93	5,785.51	20,787.29	1.03	3.69	36	204	1.67	9.46	506.95	9,103.11	0.22	4.02	8.76	43.79
5	300	500	400	41,676	171,033	11.25	46.18	13,030.94	33,818.23	2.31	6.00	51	255	2.37	11.83	3,035.54	12,138.66	1.34	5.37	23.29	35.89
6	500	750	625	34,953	205,986	9.44	55.62	19,400.34	53,218.57	3.44	9.45	62	317	2.88	14.70	2,983.68	15,122.34	1.32	6.68	15.38	28.42
7	750	1,000	875	34,197	240,183	9.23	64.85	26,539.34	79,757.90	4.71	14.16	66	383	3.06	17.76	4,167.08	19,289.42	1.84	8.53	15.70	24.18
8	1,000	1,500	1,250	31,873	272,056	8.61	73.46	35,940.08	115,697.98	6.38	20.54	74	457	3.43	21.20	3,367.86	22,657.28	1.49	10.01	9.37	19.58
9	1,500	2,000	1,750	19,496	291,552	5.26	78.72	30,086.12	145,784.10	5.34	25.88	37	494	1.72	22.91	5,491.66	28,148.95	2.43	12.44	18.25	19.31
10	2,000	2,500	2,250	11,871	303,423	3.21	81.93	23,462.42	169,246.52	4.17	30.05	35	529	1.62	24.54	2,768.15	30,917.10	1.22	13.66	11.80	18.27
11	2,500	3,000	2,750	9,383	312,806	2.53	84.46	24,189.97	193,436.49	4.29	34.34	25	554	1.16	25.70	1,467.69	32,384.78	0.65	14.31	6.07	16.74
12	3,000	4,000	3,500	10,413	323,219	2.81	87.28	33,246.67	226,683.16	5.90	40.24	51	605	2.37	28.06	5,670.88	38,055.66	2.51	16.82	17.06	16.79
13	4,000	5,000	4,500	7,254	330,473	1.96	89.23	28,594.00	255,277.16	5.08	45.32	33	638	1.53	29.59	1,414.56	39,470.22	0.63	17.45	4.95	15.46
14	5,000	7,500	6,250	9,220	339,693	2.49	91.72	51,772.21	307,049.37	9.19	54.51	62	700	2.88	32.47	5,211.46	44,681.68	2.30	19.75	10.07	14.55
15	7,500	10,000	8,750	5,647	345,340	1.52	93.25	44,849.75	351,899.12	7.96	62.47	49	749	2.27	34.74	11,101.61	55,783.29	4.91	24.66	24.75	15.85
16	10,000	20,000	15,000	8,231	353,571	2.22	95.47	77,599.01	429,498.12	13.78	76.25	99	848	4.59	39.33	20,158.42	75,941.71	8.91	33.57	25.98	17.68
17	20,000	50,000	35,000	6,445	360,016	1.74	97.21	66,731.57	496,229.69	11.85	88.09	111	959	5.15	44.48	58,427.82	134,369.53	25.82	59.39	87.56	27.08
18	50,000	100,000	75,000	3,135	363,151	0.85	98.06	23,905.53	520,135.22	4.24	92.34	107	1,066	4.96	49.44	22,187.33	156,556.86	9.81	69.20	92.81	30.10
19	100,000	500,000	300,000	4,462	367,613	1.20	99.26	30,731.10	550,866.32	5.46	97.79	390	1,456	18.09	67.53	27,571.86	184,128.72	12.19	81.38	89.72	33.43
20	500,000	UP		2,732	370,345	0.74	100.00	12,432.82	563,299.14	2.21	100.00	700	2,156	32.47	100.00	42,123.83	226,252.55	18.62	100.00	338.81	40.17
				370,345				563,299.14				2,156				226,252.55				40.17	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52,277	52,277	13.59	13.59	3,611.23	3,611.23	0.68	0.68	20	20	0.93	0.93	11,409.36	11,409.36	1.97	1.97	315.94	315.94
2	50	100	75	27,010	79,287	7.02	20.61	2,928.41	6,539.64	0.55	1.23	15	35	0.70	1.63	188.30	11,597.65	0.03	2.00	6.43	177.34
3	100	200	150	55,530	134,817	14.43	35.05	8,919.90	15,459.54	1.68	2.90	83	118	3.86	5.48	1,257.10	12,854.75	0.22	2.22	14.09	83.15
4	200	300	250	38,722	173,539	10.07	45.11	9,104.31	24,563.85	1.71	4.62	38	156	1.77	7.25	6,180.30	19,035.05	1.07	3.28	67.88	77.49
5	300	500	400	48,835	222,374	12.69	57.81	18,750.08	43,313.92	3.52	8.14	80	236	3.72	10.97	3,762.17	22,797.22	0.65	3.93	20.06	52.63
6	500	750	625	32,094	254,468	8.34	66.15	16,996.26	60,310.19	3.19	11.33	147	383	6.83	17.80	3,784.95	26,582.17	0.65	4.58	22.27	44.08
7	750	1,000	875	25,765	280,233	6.70	72.85	21,098.05	81,408.23	3.96	15.30	242	625	11.25	29.04	6,515.64	33,097.82	1.12	5.71	30.88	40.66
8	1,000	1,500	1,250	22,615	302,848	5.88	78.72	24,873.02	106,281.25	4.67	19.97	141	766	6.55	35.59	4,910.93	38,008.75	0.85	6.55	19.74	35.76
9	1,500	2,000	1,750	11,646	314,494	3.03	81.75	20,042.97	126,324.22	3.77	23.73	47	813	2.18	37.78	8,605.36	46,614.11	1.48	8.04	42.93	36.90
10	2,000	2,500	2,250	8,090	322,584	2.10	83.85	16,306.20	142,630.41	3.06	26.80	34	847	1.58	39.36	3,933.05	50,547.15	0.68	8.71	24.12	35.44
11	2,500	3,000	2,750	5,886	328,470	1.53	85.38	15,509.30	158,139.71	2.91	29.71	27	874	1.25	40.61	7,684.16	58,231.31	1.32	10.04	49.55	36.82
12	3,000	4,000	3,500	7,009	335,479	1.82	87.21	23,023.90	181,163.62	4.33	34.04	48	922	2.23	42.84	10,016.02	68,247.33	1.73	11.77	43.50	37.67
13	4,000	5,000	4,500	5,350	340,829	1.39	88.60	22,472.69	203,636.31	4.22	38.26	39	961	1.81	44.66	6,087.75	74,335.08	1.05	12.82	27.09	36.50
14	5,000	7,500	6,250	7,225	348,054	1.88	90.48	36,678.30	240,314.61	6.89	45.15	60	1,021	2.79	47.44	8,553.73	82,888.81	1.47	14.29	23.32	34.49
15	7,500	10,000	8,750	4,890	352,944	1.27	91.75	30,486.29	270,800.90	5.73	50.88	49	1,070	2.28	49.72	8,435.85	91,324.66	1.45	15.74	27.67	33.72
16	10,000	20,000	15,000	8,780	361,724	2.28	94.03	74,299.50	345,100.39	13.96	64.84	124	1,194	5.76	55.48	49,010.25	140,334.91	8.45	24.19	65.96	40.66
17	20,000	50,000	35,000	8,858	370,582	2.30	96.33	88,673.33	433,773.73	16.66	81.50	195	1,389	9.06	64.54	142,712.51	283,047.42	24.60	48.80	160.94	65.25
18	50,000	100,000	75,000	5,063	375,645	1.32	97.65	44,797.49	478,571.22	8.42	89.92	165	1,554	7.67	72.21	48,636.94	331,684.36	8.39	57.18	108.57	69.31
19	100,000	500,000	300,000	6,258	381,903	1.63	99.27	47,822.94	526,394.16	8.99	98.90	287	1,841	13.34	85.55	149,572.34	481,256.70	25.79	82.97	312.76	91.43
20	500,000	UP		2,792	384,695	0.73	100.00	5,837.99	532,232.15	1.10	100.00	311	2,152	14.45	100.00	98,780.12	580,036.82	17.03	100.00	1692.02	108.98
				384,695				532,232.15				2,152				580,036.82				108.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24,850	24,850	13.40	13.40	1,607.18	1,607.18	0.74	0.74	16	16	1.98	1.98	231.71	231.71	0.21	0.21	14.42	14.42
2	50	100	75	17,874	42,724	9.64	23.03	1,882.53	3,489.72	0.87	1.60	17	33	2.11	4.09	554.19	785.91	0.49	0.70	29.44	22.52
3	100	200	150	29,462	72,186	15.88	38.92	5,290.45	8,780.16	2.43	4.04	32	65	3.97	8.05	1,746.77	2,532.68	1.55	2.24	33.02	28.85
4	200	300	250	18,376	90,562	9.91	48.82	4,842.66	13,622.82	2.23	6.27	19	84	2.35	10.41	406.36	2,939.03	0.36	2.60	8.39	21.57
5	300	500	400	22,018	112,580	11.87	60.69	8,754.85	22,377.67	4.03	10.29	22	106	2.73	13.14	1,765.73	4,704.77	1.56	4.16	20.17	21.02
6	500	750	625	14,597	127,177	7.87	68.56	8,542.56	30,920.23	3.93	14.22	69	175	8.55	21.69	3,763.92	8,468.69	3.33	7.49	44.06	27.39
7	750	1,000	875	10,968	138,145	5.91	74.47	8,764.28	39,684.51	4.03	18.25	75	250	9.29	30.98	3,955.80	12,424.48	3.50	10.99	45.14	31.31
8	1,000	1,500	1,250	10,217	148,362	5.51	79.98	11,891.58	51,576.09	5.47	23.72	51	301	6.32	37.30	2,940.85	15,365.33	2.60	13.60	24.73	29.79
9	1,500	2,000	1,750	5,591	153,953	3.01	83.00	10,638.70	62,214.79	4.89	28.61	39	340	4.83	42.13	9,341.67	24,707.00	8.27	21.86	87.81	39.71
10	2,000	2,500	2,250	3,622	157,575	1.95	84.95	8,171.06	70,385.86	3.76	32.37	16	356	1.98	44.11	417.36	25,124.36	0.37	22.23	5.11	35.70
11	2,500	3,000	2,750	2,954	160,529	1.59	86.54	7,923.92	78,309.78	3.64	36.02	16	372	1.98	46.10	1,314.31	26,438.68	1.16	23.40	16.59	33.76
12	3,000	4,000	3,500	3,787	164,316	2.04	88.58	12,402.01	90,711.78	5.70	41.72	24	396	2.97	49.07	1,981.92	28,420.59	1.75	25.15	15.98	31.33
13	4,000	5,000	4,500	2,354	166,670	1.27	89.85	9,811.43	100,523.22	4.51	46.23	27	423	3.35	52.42	3,329.65	31,750.24	2.95	28.10	33.94	31.58
14	5,000	7,500	6,250	3,780	170,450	2.04	91.89	17,756.11	118,279.32	8.17	54.40	26	449	3.22	55.64	3,283.33	35,033.57	2.91	31.00	18.49	29.62
15	7,500	10,000	8,750	2,334	172,784	1.26	93.15	13,938.33	132,217.65	6.41	60.81	33	482	4.09	59.73	8,092.67	43,126.24	7.16	38.16	58.06	32.62
16	10,000	20,000	15,000	3,907	176,691	2.11	95.25	31,350.18	163,567.83	14.42	75.23	71	553	8.80	68.53	20,371.86	63,498.10	18.03	56.19	64.98	38.82
17	20,000	50,000	35,000	3,395	180,086	1.83	97.08	28,489.72	192,057.54	13.10	88.33	90	643	11.15	79.68	20,186.73	83,684.83	17.86	74.05	70.86	43.57
18	50,000	100,000	75,000	2,007	182,093	1.08	98.17	13,030.40	205,087.94	5.99	94.32	55	698	6.82	86.49	6,051.56	89,736.38	5.36	79.41	46.44	43.76
19	100,000	500,000	300,000	2,331	184,424	1.26	99.42	8,304.68	213,392.62	3.82	98.14	73	771	9.05	95.54	7,799.39	97,535.77	6.90	86.31	93.92	45.71
20	500,000	UP		1,071	185,495	0.58	100.00	4,038.81	217,431.43	1.86	100.00	36	807	4.46	100.00	15,468.70	113,004.47	13.69	100.00	383.00	51.97
				185,495				217,431.43				807				113,004.47				51.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,542	3,542	13.06	13.06	216.02	216.02	0.58	0.58	1	1	1.52	1.52	5.46	5.46	0.16	0.16	2.53	2.53
2	50	100	75	1,878	5,420	6.93	19.99	232.91	448.93	0.62	1.20	0	1	0.00	1.52	0.00	5.46	0.00	0.16	0.00	1.22
3	100	200	150	3,461	8,881	12.77	32.76	710.43	1,159.36	1.90	3.09	1	2	1.52	3.03	85.46	90.92	2.53	2.69	12.03	7.84
4	200	300	250	3,009	11,890	11.10	43.86	708.19	1,867.55	1.89	4.98	2	4	3.03	6.06	6.80	97.72	0.20	2.89	0.96	5.23
5	300	500	400	3,900	15,790	14.38	58.24	1,456.00	3,323.56	3.88	8.87	1	5	1.52	7.58	1.73	99.44	0.05	2.94	0.12	2.99
6	500	750	625	2,346	18,136	8.65	66.89	1,550.65	4,874.21	4.14	13.00	6	11	9.09	16.67	41.39	140.84	1.22	4.17	2.67	2.89
7	750	1,000	875	1,839	19,975	6.78	73.68	1,818.67	6,692.88	4.85	17.86	2	13	3.03	19.70	21.00	161.83	0.62	4.79	1.15	2.42
8	1,000	1,500	1,250	1,632	21,607	6.02	79.70	2,192.46	8,885.34	5.85	23.70	3	16	4.55	24.24	193.03	354.86	5.71	10.50	8.80	3.99
9	1,500	2,000	1,750	986	22,593	3.64	83.33	2,007.20	10,892.54	5.35	29.06	4	20	6.06	30.30	38.76	393.62	1.15	11.65	1.93	3.61
10	2,000	2,500	2,250	597	23,190	2.20	85.53	1,501.20	12,393.73	4.00	33.06	4	24	6.06	36.36	432.83	826.45	12.81	24.45	28.83	6.67
11	2,500	3,000	2,750	494	23,684	1.82	87.36	1,393.76	13,787.49	3.72	36.78	2	26	3.03	39.39	35.65	862.10	1.05	25.51	2.56	6.25
12	3,000	4,000	3,500	578	24,262	2.13	89.49	2,217.70	16,005.19	5.92	42.70	1	27	1.52	40.91	2.60	864.70	0.08	25.58	0.12	5.40
13	4,000	5,000	4,500	412	24,674	1.52	91.01	1,925.85	17,931.04	5.14	47.84	3	30	4.55	45.45	146.00	1,010.71	4.32	29.90	7.58	5.64
14	5,000	7,500	6,250	569	25,243	2.10	93.11	3,299.85	21,230.90	8.80	56.64	3	33	4.55	50.00	764.94	1,775.65	22.63	52.54	23.18	8.36
15	7,500	10,000	8,750	452	25,695	1.67	94.77	2,537.99	23,768.89	6.77	63.41	0	33	0.00	50.00	0.00	1,775.65	0.00	52.54	0.00	7.47
16	10,000	20,000	15,000	538	26,233	1.98	96.76	5,369.42	29,138.31	14.32	77.73	3	36	4.55	54.55	67.07	1,842.71	1.98	54.52	1.25	6.32
17	20,000	50,000	35,000	382	26,615	1.41	98.17	4,458.40	33,596.71	11.89	89.63	12	48	18.18	72.73	1,154.12	2,996.84	34.15	88.67	25.89	8.92
18	50,000	100,000	75,000	308	26,923	1.14	99.30	2,489.79	36,086.50	6.64	96.27	4	52	6.06	78.79	164.86	3,161.70	4.88	93.54	6.62	8.76
19	100,000	500,000	300,000	116	27,039	0.43	99.73	1,111.81	37,198.31	2.97	99.24	8	60	12.12	90.91	101.92	3,263.62	3.02	96.56	9.17	8.77
20	500,000	UP		73	27,112	0.27	100.00	285.89	37,484.20	0.76	100.00	6	66	9.09	100.00	116.29	3,379.91	3.44	100.00	40.68	9.02
				27,112				37,484.20				66				3,379.91				9.02	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32,577	32,577	11.60	11.60	2,518.21	2,518.21	0.69	0.69	19	19	1.51	1.51	2,657.81	2,657.81	0.19	0.19	105.54	105.54
2	50	100	75	21,205	53,782	7.55	19.16	2,431.22	4,949.43	0.66	1.35	9	28	0.71	2.22	955,574.82	958,232.63	69.08	69.27	39304.26	19360.46
3	100	200	150	39,384	93,166	14.03	33.19	7,342.36	12,291.79	2.01	3.36	54	82	4.29	6.51	546.95	958,779.58	0.04	69.31	7.45	7800.16
4	200	300	250	26,971	120,137	9.61	42.79	6,585.74	18,877.53	1.80	5.16	14	96	1.11	7.63	573.22	959,352.81	0.04	69.35	8.70	5081.98
5	300	500	400	35,273	155,410	12.56	55.36	12,794.60	31,672.13	3.50	8.66	26	122	2.07	9.69	1,379.89	960,732.70	0.10	69.45	10.78	3033.37
6	500	750	625	23,097	178,507	8.23	63.58	13,617.70	45,289.83	3.72	12.38	42	164	3.34	13.03	4,202.26	964,934.97	0.30	69.75	30.86	2130.58
7	750	1,000	875	17,928	196,435	6.39	69.97	14,379.19	59,669.01	3.93	16.31	70	234	5.56	18.59	11,777.46	976,712.43	0.85	70.60	81.91	1636.88
8	1,000	1,500	1,250	16,685	213,120	5.94	75.91	18,686.08	78,355.09	5.11	21.41	52	286	4.13	22.72	6,633.35	983,345.77	0.48	71.08	35.50	1254.99
9	1,500	2,000	1,750	10,553	223,673	3.76	79.67	16,677.32	95,032.41	4.56	25.97	31	317	2.46	25.18	2,640.74	985,986.51	0.19	71.27	15.83	1037.53
10	2,000	2,500	2,250	6,500	230,173	2.32	81.99	12,954.30	107,986.71	3.54	29.51	28	345	2.22	27.40	2,769.38	988,755.89	0.20	71.47	21.38	915.63
11	2,500	3,000	2,750	5,183	235,356	1.85	83.83	11,948.62	119,935.33	3.27	32.78	27	372	2.14	29.55	3,557.76	992,313.66	0.26	71.73	29.78	827.37
12	3,000	4,000	3,500	6,441	241,797	2.29	86.13	18,477.27	138,412.60	5.05	37.83	49	421	3.89	33.44	2,896.76	995,210.42	0.21	71.94	15.68	719.02
13	4,000	5,000	4,500	4,446	246,243	1.58	87.71	16,664.39	155,076.99	4.55	42.38	18	439	1.43	34.87	9,151.33	1,004,361.75	0.66	72.60	54.92	647.65
14	5,000	7,500	6,250	6,834	253,077	2.43	90.15	29,571.32	184,648.31	8.08	50.46	61	500	4.85	39.71	16,282.15	1,020,643.90	1.18	73.78	55.06	552.75
15	7,500	10,000	8,750	4,263	257,340	1.52	91.67	24,368.35	209,016.66	6.66	57.12	54	554	4.29	44.00	20,151.73	1,040,795.63	1.46	75.24	82.70	497.95
16	10,000	20,000	15,000	7,194	264,534	2.56	94.23	51,886.10	260,902.76	14.18	71.30	104	658	8.26	52.26	20,274.34	1,061,069.97	1.47	76.70	39.07	406.69
17	20,000	50,000	35,000	6,691	271,225	2.38	96.61	50,821.09	311,723.85	13.89	85.19	143	801	11.36	63.62	52,182.51	1,113,252.48	3.77	80.47	102.68	357.13
18	50,000	100,000	75,000	3,544	274,769	1.26	97.87	22,582.41	334,306.26	6.17	91.36	103	904	8.18	71.80	65,593.72	1,178,846.20	4.74	85.21	290.46	352.62
19	100,000	500,000	300,000	3,830	278,599	1.36	99.24	20,807.46	355,113.72	5.69	97.05	183	1,087	14.54	86.34	95,030.27	1,273,876.47	6.87	92.08	456.71	358.72
20	500,000	UP		2,139	280,738	0.76	100.00	10,806.59	365,920.31	2.95	100.00	172	1,259	13.66	100.00	109,509.09	1,383,385.56	7.92	100.00	1013.35	378.06
				280,738				365,920.31				1,259				1,383,385.56				378.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,069	6,069	10.23	10.23	868.50	868.50	1.46	1.46	1	1	0.51	0.51	4.20	4.20	0.02	0.02	0.48	0.48
2	50	100	75	6,312	12,381	10.64	20.87	1,355.78	2,224.29	2.27	3.73	10	11	5.08	5.58	667.24	671.44	2.82	2.84	49.21	30.19
3	100	200	150	12,746	25,127	21.48	42.35	5,139.43	7,363.72	8.62	12.35	15	26	7.61	13.20	1,672.55	2,343.98	7.07	9.90	32.54	31.83
4	200	300	250	8,185	33,312	13.79	56.14	5,266.48	12,630.19	8.83	21.18	12	38	6.09	19.29	2,029.78	4,373.76	8.58	18.48	38.54	34.63
5	300	500	400	8,736	42,048	14.72	70.86	8,225.76	20,855.95	13.79	34.97	20	58	10.15	29.44	4,229.25	8,603.01	17.87	36.35	51.41	41.25
6	500	750	625	4,581	46,629	7.72	78.58	2,808.43	23,664.38	4.71	39.68	14	72	7.11	36.55	2,907.69	11,510.70	12.29	48.64	103.53	48.64
7	750	1,000	875	3,248	49,877	5.47	84.06	5,500.87	29,165.25	9.22	48.90	8	80	4.06	40.61	2,893.06	14,403.76	12.22	60.86	52.59	49.39
8	1,000	1,500	1,250	2,317	52,194	3.90	87.96	4,712.24	33,877.49	7.90	56.80	4	84	2.03	42.64	645.93	15,049.68	2.73	63.59	13.71	44.42
9	1,500	2,000	1,750	1,280	53,474	2.16	90.12	3,380.07	37,257.56	5.67	62.47	3	87	1.52	44.16	2,244.25	17,293.94	9.48	73.07	66.40	46.42
10	2,000	2,500	2,250	820	54,294	1.38	91.50	2,041.78	39,299.35	3.42	65.89	9	96	4.57	48.73	1,029.45	18,323.39	4.35	77.42	50.42	46.63
11	2,500	3,000	2,750	600	54,894	1.01	92.51	1,940.71	41,240.06	3.25	69.14	1	97	0.51	49.24	46.59	18,369.98	0.20	77.62	2.40	44.54
12	3,000	4,000	3,500	636	55,530	1.07	93.58	2,187.83	43,427.89	3.67	72.81	6	103	3.05	52.28	484.62	18,854.60	2.05	79.67	22.15	43.42
13	4,000	5,000	4,500	407	55,937	0.69	94.27	1,642.31	45,070.20	2.75	75.57	2	105	1.02	53.30	22.22	18,876.82	0.09	79.76	1.35	41.88
14	5,000	7,500	6,250	687	56,624	1.16	95.43	2,269.76	47,339.96	3.81	79.37	17	122	8.63	61.93	187.13	19,063.95	0.79	80.55	8.24	40.27
15	7,500	10,000	8,750	411	57,035	0.69	96.12	1,915.22	49,255.18	3.21	82.58	2	124	1.02	62.94	20.95	19,084.90	0.09	80.64	1.09	38.75
16	10,000	20,000	15,000	589	57,624	0.99	97.11	3,104.82	52,360.00	5.21	87.79	15	139	7.61	70.56	2,604.52	21,689.41	11.01	91.65	83.89	41.42
17	20,000	50,000	35,000	403	58,027	0.68	97.79	2,206.43	54,566.43	3.70	91.49	12	151	6.09	76.65	542.79	22,232.20	2.29	93.94	24.60	40.74
18	50,000	100,000	75,000	357	58,384	0.60	98.39	1,559.41	56,125.84	2.61	94.10	20	171	10.15	86.80	88.54	22,320.74	0.37	94.31	5.68	39.77
19	100,000	500,000	300,000	726	59,110	1.22	99.62	2,895.70	59,021.54	4.86	98.96	23	194	11.68	98.48	1,216.73	23,537.47	5.14	99.45	42.02	39.88
20	500,000	UP		228	59,338	0.38	100.00	621.44	59,642.97	1.04	100.00	3	197	1.52	100.00	129.01	23,666.48	0.55	100.00	20.76	39.68
				59,338				59,642.97				197				23,666.48				39.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,766	2,766	15.84	15.84	190.18	190.18	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,236	4,002	7.08	22.92	157.72	347.90	0.85	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,509	6,511	14.37	37.30	661.02	1,008.92	3.57	5.44	2	2	3.28	3.28	164.87	164.87	5.73	5.73	24.94	16.34
4	200	300	250	1,675	8,186	9.60	46.89	577.79	1,586.72	3.12	8.56	1	3	1.64	4.92	63.24	228.11	2.20	7.92	10.95	14.38
5	300	500	400	2,063	10,249	11.82	58.71	998.69	2,585.40	5.39	13.94	3	6	4.92	9.84	13.79	241.91	0.48	8.40	1.38	9.36
6	500	750	625	1,123	11,372	6.43	65.14	803.84	3,389.24	4.34	18.28	3	9	4.92	14.75	326.65	568.55	11.34	19.74	40.64	16.78
7	750	1,000	875	896	12,268	5.13	70.28	833.92	4,223.16	4.50	22.78	2	11	3.28	18.03	821.08	1,389.63	28.51	48.26	98.46	32.91
8	1,000	1,500	1,250	851	13,119	4.87	75.15	966.42	5,189.57	5.21	27.99	0	11	0.00	18.03	0.00	1,389.63	0.00	48.26	0.00	26.78
9	1,500	2,000	1,750	555	13,674	3.18	78.33	850.78	6,040.36	4.59	32.58	0	11	0.00	18.03	0.00	1,389.63	0.00	48.26	0.00	23.01
10	2,000	2,500	2,250	368	14,042	2.11	80.44	638.90	6,679.26	3.45	36.03	0	11	0.00	18.03	0.00	1,389.63	0.00	48.26	0.00	20.81
11	2,500	3,000	2,750	334	14,376	1.91	82.35	639.40	7,318.66	3.45	39.47	1	12	1.64	19.67	0.00	1,389.63	0.00	48.26	0.00	18.99
12	3,000	4,000	3,500	331	14,707	1.90	84.25	984.70	8,303.36	5.31	44.79	3	15	4.92	24.59	93.75	1,483.38	3.26	51.52	9.52	17.86
13	4,000	5,000	4,500	203	14,910	1.16	85.41	694.90	8,998.25	3.75	48.53	0	15	0.00	24.59	0.00	1,483.38	0.00	51.52	0.00	16.49
14	5,000	7,500	6,250	339	15,249	1.94	87.35	1,210.45	10,208.70	6.53	55.06	3	18	4.92	29.51	29.00	1,512.38	1.01	52.52	2.40	14.81
15	7,500	10,000	8,750	248	15,497	1.42	88.77	813.28	11,021.98	4.39	59.45	0	18	0.00	29.51	0.00	1,512.38	0.00	52.52	0.00	13.72
16	10,000	20,000	15,000	457	15,954	2.62	91.39	1,718.33	12,740.31	9.27	68.72	6	24	9.84	39.34	9.21	1,521.59	0.32	52.84	0.54	11.94
17	20,000	50,000	35,000	480	16,434	2.75	94.14	1,914.67	14,654.99	10.33	79.04	9	33	14.75	54.10	492.42	2,014.01	17.10	69.94	25.72	13.74
18	50,000	100,000	75,000	356	16,790	2.04	96.18	1,366.55	16,021.54	7.37	86.41	8	41	13.11	67.21	265.12	2,279.13	9.21	79.15	19.40	14.23
19	100,000	500,000	300,000	556	17,346	3.18	99.36	2,114.57	18,136.11	11.41	97.82	19	60	31.15	98.36	569.02	2,848.16	19.76	98.91	26.91	15.70
20	500,000	UP		111	17,457	0.64	100.00	404.32	18,540.43	2.18	100.00	1	61	1.64	100.00	31.34	2,879.49	1.09	100.00	7.75	15.53
				17,457				18,540.43				61				2,879.49				15.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,857	4,857	15.36	15.36	1,000.70	1,000.70	3.30	3.30	5	5	3.91	3.91	324.99	324.99	0.44	0.44	32.48	32.48
2	50	100	75	2,906	7,763	9.19	24.54	321.33	1,322.03	1.06	4.36	1	6	0.78	4.69	53.96	378.95	0.07	0.51	16.79	28.66
3	100	200	150	5,050	12,813	15.97	40.51	1,088.02	2,410.05	3.58	7.94	3	9	2.34	7.03	3.94	382.89	0.01	0.52	0.36	15.89
4	200	300	250	3,008	15,821	9.51	50.02	789.95	3,200.00	2.60	10.54	1	10	0.78	7.81	30.59	413.48	0.04	0.56	3.87	12.92
5	300	500	400	3,873	19,694	12.25	62.27	1,440.98	4,640.97	4.75	15.29	4	14	3.13	10.94	20.67	434.15	0.03	0.59	1.43	9.35
6	500	750	625	2,273	21,967	7.19	69.45	1,043.29	5,684.26	3.44	18.73	4	18	3.13	14.06	10.95	445.09	0.01	0.60	1.05	7.83
7	750	1,000	875	1,803	23,770	5.70	75.15	1,352.15	7,036.41	4.45	23.18	5	23	3.91	17.97	25.23	470.32	0.03	0.63	1.87	6.68
8	1,000	1,500	1,250	1,682	25,452	5.32	80.47	1,824.58	8,860.99	6.01	29.19	4	27	3.13	21.09	63.15	533.47	0.09	0.72	3.46	6.02
9	1,500	2,000	1,750	859	26,311	2.72	83.19	1,412.57	10,273.57	4.65	33.85	5	32	3.91	25.00	395.77	929.23	0.53	1.25	28.02	9.04
10	2,000	2,500	2,250	542	26,853	1.71	84.90	1,277.23	11,550.80	4.21	38.05	1	33	0.78	25.78	13.50	942.73	0.02	1.27	1.06	8.16
11	2,500	3,000	2,750	488	27,341	1.54	86.45	1,061.17	12,611.96	3.50	41.55	1	34	0.78	26.56	67.19	1,009.93	0.09	1.36	6.33	8.01
12	3,000	4,000	3,500	565	27,906	1.79	88.23	1,584.17	14,196.13	5.22	46.77	2	36	1.56	28.13	15.08	1,025.01	0.02	1.38	0.95	7.22
13	4,000	5,000	4,500	425	28,331	1.34	89.58	1,259.60	15,455.74	4.15	50.92	6	42	4.69	32.81	986.94	2,011.96	1.33	2.72	78.35	13.02
14	5,000	7,500	6,250	605	28,936	1.91	91.49	2,293.15	17,748.89	7.55	58.47	5	47	3.91	36.72	1,353.40	3,365.35	1.83	4.54	59.02	18.96
15	7,500	10,000	8,750	333	29,269	1.05	92.54	1,518.83	19,267.72	5.00	63.48	3	50	2.34	39.06	240.67	3,606.03	0.32	4.87	15.85	18.72
16	10,000	20,000	15,000	682	29,951	2.16	94.70	3,360.75	22,628.47	11.07	74.55	17	67	13.28	52.34	3,754.44	7,360.46	5.07	9.93	111.71	32.53
17	20,000	50,000	35,000	712	30,663	2.25	96.95	4,068.57	26,697.04	13.40	87.95	16	83	12.50	64.84	13,232.40	20,592.86	17.86	27.79	325.23	77.14
18	50,000	100,000	75,000	307	30,970	0.97	97.92	1,325.75	28,022.79	4.37	92.32	9	92	7.03	71.88	508.40	21,101.26	0.69	28.48	38.35	75.30
19	100,000	500,000	300,000	435	31,405	1.38	99.29	1,792.86	29,815.65	5.91	98.23	21	113	16.41	88.28	39,045.93	60,147.19	52.70	81.17	2177.86	201.73
20	500,000	UP		223	31,628	0.71	100.00	537.66	30,353.31	1.77	100.00	15	128	11.72	100.00	13,948.70	74,095.89	18.83	100.00	2594.34	244.11
				31,628				30,353.31				128				74,095.89				244.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,879	5,879	11.87	11.87	635.64	635.64	0.94	0.94	7	7	4.09	4.09	140.06	140.06	0.40	0.40	22.03	22.03
2	50	100	75	3,037	8,916	6.13	18.00	498.27	1,133.91	0.74	1.68	0	7	0.00	4.09	0.00	140.06	0.00	0.40	0.00	12.35
3	100	200	150	5,502	14,418	11.11	29.11	1,162.02	2,295.94	1.72	3.41	6	13	3.51	7.60	287.40	427.46	0.83	1.23	24.73	18.62
4	200	300	250	4,492	18,910	9.07	38.18	1,363.98	3,659.92	2.02	5.43	3	16	1.75	9.36	297.89	725.34	0.86	2.09	21.84	19.82
5	300	500	400	6,789	25,699	13.71	51.89	3,066.81	6,726.72	4.55	9.99	6	22	3.51	12.87	775.13	1,500.48	2.23	4.32	25.27	22.31
6	500	750	625	4,623	30,322	9.34	61.23	2,952.10	9,678.82	4.38	14.37	5	27	2.92	15.79	40.23	1,540.71	0.12	4.44	1.36	15.92
7	750	1,000	875	3,693	34,015	7.46	68.69	3,946.40	13,625.22	5.86	20.23	3	30	1.75	17.54	32.00	1,572.71	0.09	4.53	0.81	11.54
8	1,000	1,500	1,250	3,511	37,526	7.09	75.77	4,752.93	18,378.15	7.06	27.28	9	39	5.26	22.81	317.41	1,890.12	0.91	5.44	6.68	10.28
9	1,500	2,000	1,750	2,183	39,709	4.41	80.18	4,295.29	22,673.44	6.38	33.66	6	45	3.51	26.32	1,061.64	2,951.76	3.06	8.50	24.72	13.02
10	2,000	2,500	2,250	1,249	40,958	2.52	82.71	2,760.66	25,434.09	4.10	37.75	4	49	2.34	28.65	206.79	3,158.54	0.60	9.09	7.49	12.42
11	2,500	3,000	2,750	1,054	42,012	2.13	84.83	2,811.02	28,245.12	4.17	41.93	3	52	1.75	30.41	111.44	3,269.98	0.32	9.41	3.96	11.58
12	3,000	4,000	3,500	1,115	43,127	2.25	87.08	3,670.39	31,915.51	5.45	47.38	4	56	2.34	32.75	251.39	3,521.37	0.72	10.14	6.85	11.03
13	4,000	5,000	4,500	752	43,879	1.52	88.60	3,093.38	35,008.89	4.59	51.97	2	58	1.17	33.92	214.42	3,735.79	0.62	10.75	6.93	10.67
14	5,000	7,500	6,250	1,042	44,921	2.10	90.71	4,942.03	39,950.92	7.34	59.30	12	70	7.02	40.94	800.26	4,536.04	2.30	13.06	16.19	11.35
15	7,500	10,000	8,750	585	45,506	1.18	91.89	3,493.13	43,444.05	5.19	64.49	9	79	5.26	46.20	1,037.62	5,573.66	2.99	16.04	29.70	12.83
16	10,000	20,000	15,000	1,079	46,585	2.18	94.07	6,734.19	50,178.25	10.00	74.49	17	96	9.94	56.14	1,119.52	6,693.18	3.22	19.27	16.62	13.34
17	20,000	50,000	35,000	1,023	47,608	2.07	96.13	6,273.56	56,451.80	9.31	83.80	13	109	7.60	63.74	1,246.25	7,939.43	3.59	22.85	19.87	14.06
18	50,000	100,000	75,000	621	48,229	1.25	97.39	5,151.21	61,603.01	7.65	91.44	13	122	7.60	71.35	221.01	8,160.43	0.64	23.49	4.29	13.25
19	100,000	500,000	300,000	904	49,133	1.83	99.21	4,728.35	66,331.36	7.02	98.46	17	139	9.94	81.29	25,644.70	33,805.13	73.82	97.31	542.36	50.96
20	500,000	UP		390	49,523	0.79	100.00	1,034.91	67,366.27	1.54	100.00	32	171	18.71	100.00	934.32	34,739.45	2.69	100.00	90.28	51.57
				49,523				67,366.27				171				34,739.45				51.57	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,689	2,689	10.15	10.15	177.60	177.60	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,794	4,483	6.77	16.93	212.15	389.75	0.60	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3,280	7,763	12.38	29.31	613.41	1,003.16	1.75	2.86	1	1	1.79	1.79	2.21	2.21	0.04	0.04	0.36	0.22
4	200	300	250	2,474	10,237	9.34	38.65	715.16	1,718.31	2.04	4.89	1	2	1.79	3.57	208.00	210.21	3.64	3.68	29.08	12.23
5	300	500	400	3,902	14,139	14.73	53.38	1,449.35	3,167.66	4.13	9.02	9	11	16.07	19.64	154.67	364.89	2.70	6.38	10.67	11.52
6	500	750	625	2,423	16,562	9.15	62.53	1,387.96	4,555.62	3.95	12.97	6	17	10.71	30.36	162.06	526.94	2.83	9.21	11.68	11.57
7	750	1,000	875	2,110	18,672	7.97	70.49	1,728.80	6,284.42	4.92	17.89	13	30	23.21	53.57	769.16	1,296.10	13.45	22.66	44.49	20.62
8	1,000	1,500	1,250	1,955	20,627	7.38	77.88	1,852.79	8,137.21	5.27	23.16	6	36	10.71	64.29	390.45	1,686.56	6.83	29.48	21.07	20.73
9	1,500	2,000	1,750	1,281	21,908	4.84	82.71	2,217.03	10,354.24	6.31	29.47	1	37	1.79	66.07	327.31	2,013.86	5.72	35.21	14.76	19.45
10	2,000	2,500	2,250	746	22,654	2.82	85.53	1,828.76	12,183.01	5.21	34.68	2	39	3.57	69.64	168.04	2,181.90	2.94	38.14	9.19	17.91
11	2,500	3,000	2,750	589	23,243	2.22	87.75	1,725.71	13,908.72	4.91	39.59	2	41	3.57	73.21	110.36	2,292.26	1.93	40.07	6.40	16.48
12	3,000	4,000	3,500	657	23,900	2.48	90.23	2,341.78	16,250.50	6.67	46.25	1	42	1.79	75.00	12.75	2,305.01	0.22	40.30	0.54	14.18
13	4,000	5,000	4,500	450	24,350	1.70	91.93	1,913.96	18,164.45	5.45	51.70	1	43	1.79	76.79	432.30	2,737.31	7.56	47.85	22.59	15.07
14	5,000	7,500	6,250	530	24,880	2.00	93.93	3,259.76	21,424.21	9.28	60.98	0	43	0.00	76.79	0.00	2,737.31	0.00	47.85	0.00	12.78
15	7,500	10,000	8,750	348	25,228	1.31	95.25	2,605.28	24,029.49	7.42	68.39	3	46	5.36	82.14	627.91	3,365.22	10.98	58.83	24.10	14.00
16	10,000	20,000	15,000	481	25,709	1.82	97.06	4,905.92	28,935.41	13.96	82.36	5	51	8.93	91.07	637.67	4,002.89	11.15	69.98	13.00	13.83
17	20,000	50,000	35,000	353	26,062	1.33	98.40	3,735.19	32,670.60	10.63	92.99	1	52	1.79	92.86	15.10	4,017.99	0.26	70.24	0.40	12.30
18	50,000	100,000	75,000	142	26,204	0.54	98.93	1,034.91	33,705.50	2.95	95.94	1	53	1.79	94.64	144.69	4,162.68	2.53	72.77	13.98	12.35
19	100,000	500,000	300,000	184	26,388	0.69	99.63	1,258.47	34,963.97	3.58	99.52	3	56	5.36	100.00	1,557.44	5,720.13	27.23	100.00	123.76	16.36
20	500,000	UP		99	26,487	0.37	100.00	169.64	35,133.61	0.48	100.00	0	56	0.00	100.00	0.00	5,720.13	0.00	100.00	0.00	16.28
				26,487				35,133.61				56				5,720.13				16.28	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,163	3,163	17.81	17.81	256.55	256.55	1.47	1.47	4	4	5.80	5.80	221.06	221.06	0.57	0.57	86.16	86.16
2	50	100	75	2,244	5,407	12.64	30.45	425.11	681.66	2.43	3.90	3	7	4.35	10.14	92.93	313.99	0.24	0.81	21.86	46.06
3	100	200	150	2,936	8,343	16.53	46.98	798.04	1,479.70	4.57	8.47	4	11	5.80	15.94	344.05	658.03	0.88	1.69	43.11	44.47
4	200	300	250	1,709	10,052	9.62	56.61	584.81	2,064.51	3.35	11.81	4	15	5.80	21.74	718.55	1,376.59	1.84	3.53	122.87	66.68
5	300	500	400	2,066	12,118	11.63	68.24	1,157.82	3,222.33	6.62	18.44	4	19	5.80	27.54	43.43	1,420.02	0.11	3.64	3.75	44.07
6	500	750	625	1,169	13,287	6.58	74.82	957.33	4,179.66	5.48	23.91	3	22	4.35	31.88	122.39	1,542.41	0.31	3.96	12.78	36.90
7	750	1,000	875	906	14,193	5.10	79.92	954.32	5,133.98	5.46	29.37	4	26	5.80	37.68	27.08	1,569.49	0.07	4.03	2.84	30.57
8	1,000	1,500	1,250	877	15,070	4.94	84.86	1,470.53	6,604.51	8.41	37.79	4	30	5.80	43.48	1,401.87	2,971.36	3.60	7.63	95.33	44.99
9	1,500	2,000	1,750	583	15,653	3.28	88.15	1,161.78	7,766.29	6.65	44.44	1	31	1.45	44.93	100.00	3,071.36	0.26	7.88	8.61	39.55
10	2,000	2,500	2,250	362	16,015	2.04	90.18	859.40	8,625.69	4.92	49.35	3	34	4.35	49.28	446.00	3,517.36	1.14	9.03	51.90	40.78
11	2,500	3,000	2,750	253	16,268	1.42	91.61	818.86	9,444.55	4.69	54.04	2	36	2.90	52.17	5.76	3,523.12	0.01	9.04	0.70	37.30
12	3,000	4,000	3,500	249	16,517	1.40	93.01	946.54	10,391.09	5.42	59.45	0	36	0.00	52.17	0.00	3,523.12	0.00	9.04	0.00	33.91
13	4,000	5,000	4,500	207	16,724	1.17	94.18	908.92	11,300.01	5.20	64.65	3	39	4.35	56.52	5,718.75	9,241.87	14.68	23.72	629.18	81.79
14	5,000	7,500	6,250	247	16,971	1.39	95.57	1,321.07	12,621.08	7.56	72.21	6	45	8.70	65.22	15,564.60	24,806.47	39.95	63.67	1178.18	196.55
15	7,500	10,000	8,750	185	17,156	1.04	96.61	948.68	13,569.76	5.43	77.64	2	47	2.90	68.12	3,137.83	27,944.30	8.05	71.72	330.76	205.93
16	10,000	20,000	15,000	257	17,413	1.45	98.06	1,424.72	14,994.47	8.15	85.79	4	51	5.80	73.91	715.88	28,660.18	1.84	73.56	50.25	191.14
17	20,000	50,000	35,000	174	17,587	0.98	99.04	1,175.88	16,170.35	6.73	92.52	11	62	15.94	89.86	3,956.65	32,616.83	10.16	83.72	336.49	201.71
18	50,000	100,000	75,000	73	17,660	0.41	99.45	816.47	16,986.82	4.67	97.19	4	66	5.80	95.65	4,797.55	37,414.39	12.31	96.03	587.60	220.26
19	100,000	500,000	300,000	63	17,723	0.35	99.80	367.03	17,353.86	2.10	99.29	0	66	0.00	95.65	0.00	37,414.39	0.00	96.03	0.00	215.60
20	500,000	UP		35	17,758	0.20	100.00	123.72	17,477.58	0.71	100.00	3	69	4.35	100.00	1,546.77	38,961.16	3.97	100.00	1250.19	222.92
				17,758				17,477.58				69				38,961.16				222.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,746	8,746	13.47	13.47	1,007.84	1,007.84	1.53	1.53	3	3	2.34	2.34	185.38	185.38	0.55	0.55	18.39	18.39
2	50	100	75	5,005	13,751	7.71	21.18	618.58	1,626.41	0.94	2.47	2	5	1.56	3.91	132.82	318.20	0.40	0.95	21.47	19.56
3	100	200	150	10,434	24,185	16.07	37.25	1,927.60	3,554.01	2.93	5.41	7	12	5.47	9.38	465.73	783.93	1.39	2.33	24.16	22.06
4	200	300	250	6,480	30,665	9.98	47.24	1,845.54	5,399.55	2.81	8.21	2	14	1.56	10.94	15.92	799.85	0.05	2.38	0.86	14.81
5	300	500	400	9,225	39,890	14.21	61.45	4,224.51	9,624.06	6.43	14.64	5	19	3.91	14.84	145.85	945.70	0.43	2.82	3.45	9.83
6	500	750	625	5,995	45,885	9.23	70.68	4,079.30	13,703.36	6.21	20.85	9	28	7.03	21.88	42.23	987.93	0.13	2.94	1.04	7.21
7	750	1,000	875	4,390	50,275	6.76	77.44	4,041.52	17,744.88	6.15	26.99	8	36	6.25	28.13	676.41	1,664.33	2.01	4.96	16.74	9.38
8	1,000	1,500	1,250	3,415	53,690	5.26	82.70	4,743.38	22,488.26	7.22	34.21	4	40	3.13	31.25	72.62	1,736.96	0.22	5.17	1.53	7.72
9	1,500	2,000	1,750	2,577	56,267	3.97	86.67	3,764.50	26,252.76	5.73	39.94	4	44	3.13	34.38	2,343.88	4,080.83	6.98	12.15	62.26	15.54
10	2,000	2,500	2,250	1,214	57,481	1.87	88.54	2,658.42	28,911.18	4.04	43.98	4	48	3.13	37.50	56.83	4,137.67	0.17	12.32	2.14	14.31
11	2,500	3,000	2,750	949	58,430	1.46	90.01	2,824.47	31,735.66	4.30	48.28	6	54	4.69	42.19	186.39	4,324.06	0.55	12.87	6.60	13.63
12	3,000	4,000	3,500	1,431	59,861	2.20	92.21	3,895.85	35,631.51	5.93	54.20	4	58	3.13	45.31	3,105.44	7,429.49	9.25	22.12	79.71	20.85
13	4,000	5,000	4,500	796	60,657	1.23	93.44	3,322.83	38,954.34	5.05	59.26	2	60	1.56	46.88	99.93	7,529.42	0.30	22.42	3.01	19.33
14	5,000	7,500	6,250	1,110	61,767	1.71	95.15	5,532.40	44,486.74	8.42	67.67	4	64	3.13	50.00	389.97	7,919.39	1.16	23.58	7.05	17.80
15	7,500	10,000	8,750	585	62,352	0.90	96.05	3,810.55	48,297.28	5.80	73.47	2	66	1.56	51.56	6,001.90	13,921.30	17.87	41.45	157.51	28.82
16	10,000	20,000	15,000	956	63,308	1.47	97.52	7,677.74	55,975.02	11.68	85.15	9	75	7.03	58.59	76.57	13,997.87	0.23	41.68	1.00	25.01
17	20,000	50,000	35,000	682	63,990	1.05	98.57	6,224.11	62,199.13	9.47	94.62	23	98	17.97	76.56	1,193.95	15,191.82	3.55	45.23	19.18	24.42
18	50,000	100,000	75,000	360	64,350	0.55	99.13	2,294.21	64,493.34	3.49	98.11	9	107	7.03	83.59	856.50	16,048.32	2.55	47.78	37.33	24.88
19	100,000	500,000	300,000	379	64,729	0.58	99.71	2,270.45	66,763.79	3.45	101.56	9	116	7.03	90.63	926.75	16,975.07	2.76	50.54	40.82	25.43
20	500,000	UP		189	64,918	0.29	100.00	1,025.34	65,738.45	1.56	100.00	12	128	9.38	100.00	16,611.65	33,586.72	49.46	100.00	1620.12	51.09
				64,918				65,738.45				128				33,586.72				51.09	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,608	1,608	14.12	14.12	381.63	381.63	2.73	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	863	2,471	7.58	21.70	228.11	609.74	1.63	4.36	2	2	14.29	14.29	29.33	29.33	4.69	4.69	12.86	4.81
3	100	200	150	1,784	4,255	15.66	37.36	408.99	1,018.73	2.93	7.29	1	3	7.14	21.43	63.43	92.76	10.13	14.82	15.51	9.11
4	200	300	250	1,402	5,657	12.31	49.67	462.38	1,481.11	3.31	10.60	1	4	7.14	28.57	0.14	92.90	0.02	14.84	0.03	6.27
5	300	500	400	1,751	7,408	15.37	65.05	1,009.04	2,490.15	7.22	17.82	4	8	28.57	57.14	81.03	173.93	12.94	27.79	8.03	6.98
6	500	750	625	1,054	8,462	9.25	74.30	947.82	3,437.97	6.78	24.60	2	10	14.29	71.43	46.60	220.53	7.44	35.23	4.92	6.41
7	750	1,000	875	651	9,113	5.72	80.02	832.84	4,270.82	5.96	30.56	0	10	0.00	71.43	0.00	220.53	0.00	35.23	0.00	5.16
8	1,000	1,500	1,250	668	9,781	5.87	85.88	1,240.99	5,511.80	8.88	39.44	0	10	0.00	71.43	0.00	220.53	0.00	35.23	0.00	4.00
9	1,500	2,000	1,750	413	10,194	3.63	89.51	874.97	6,386.77	6.26	45.70	1	11	7.14	78.57	200.00	420.53	31.95	67.18	22.86	6.58
10	2,000	2,500	2,250	198	10,392	1.74	91.25	471.63	6,858.40	3.37	49.07	0	11	0.00	78.57	0.00	420.53	0.00	67.18	0.00	6.13
11	2,500	3,000	2,750	161	10,553	1.41	92.66	491.88	7,350.28	3.52	52.59	0	11	0.00	78.57	0.00	420.53	0.00	67.18	0.00	5.72
12	3,000	4,000	3,500	153	10,706	1.34	94.00	529.22	7,879.50	3.79	56.38	0	11	0.00	78.57	0.00	420.53	0.00	67.18	0.00	5.34
13	4,000	5,000	4,500	156	10,862	1.37	95.37	377.78	8,257.28	2.70	59.08	1	12	7.14	85.71	5.00	425.53	0.80	67.98	1.32	5.15
14	5,000	7,500	6,250	140	11,002	1.23	96.60	750.76	9,008.03	5.37	64.45	0	12	0.00	85.71	0.00	425.53	0.00	67.98	0.00	4.72
15	7,500	10,000	8,750	62	11,064	0.54	97.15	517.42	9,525.46	3.70	68.16	0	12	0.00	85.71	0.00	425.53	0.00	67.98	0.00	4.47
16	10,000	20,000	15,000	142	11,206	1.25	98.39	1,551.78	11,077.24	11.10	79.26	0	12	0.00	85.71	0.00	425.53	0.00	67.98	0.00	3.84
17	20,000	50,000	35,000	102	11,308	0.90	99.29	2,328.19	13,405.43	16.66	95.92	1	13	7.14	92.86	106.54	532.07	17.02	85.00	4.58	3.97
18	50,000	100,000	75,000	28	11,336	0.25	99.53	203.96	13,609.39	1.46	97.38	0	13	0.00	92.86	0.00	532.07	0.00	85.00	0.00	3.91
19	100,000	500,000	300,000	33	11,369	0.29	99.82	281.47	13,890.86	2.01	99.39	1	14	7.14	100.00	93.90	625.97	15.00	100.00	33.36	4.51
20	500,000	UP		20	11,389	0.18	100.00	85.11	13,975.97	0.61	100.00	0	14	0.00	100.00	0.00	625.97	0.00	100.00	0.00	4.48
				11,389				13,975.97				14				625.97				4.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 22 BALI

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,530	8,530	12.79	12.79	897.37	897.37	0.73	0.73	5	5	0.81	0.81	152.04	152.04	0.38	0.38	16.94	16.94
2	50	100	75	4,779	13,309	7.16	19.95	667.60	1,564.97	0.54	1.27	4	9	0.65	1.45	61.10	213.14	0.15	0.54	9.15	13.62
3	100	200	150	8,307	21,616	12.45	32.40	1,706.60	3,271.57	1.38	2.65	6	15	0.97	2.42	110.59	323.73	0.28	0.81	6.48	9.90
4	200	300	250	5,968	27,584	8.95	41.35	1,537.94	4,809.50	1.25	3.90	8	23	1.29	3.72	478.33	802.05	1.20	2.02	31.10	16.68
5	300	500	400	7,732	35,316	11.59	52.94	3,227.08	8,036.59	2.61	6.51	11	34	1.78	5.49	472.13	1,274.18	1.19	3.20	14.63	15.85
6	500	750	625	5,218	40,534	7.82	60.76	3,454.71	11,491.30	2.80	9.31	20	54	3.23	8.72	284.88	1,559.06	0.72	3.92	8.25	13.57
7	750	1,000	875	4,466	45,000	6.69	67.46	4,045.01	15,536.31	3.28	12.58	24	78	3.88	12.60	672.17	2,231.22	1.69	5.61	16.62	14.36
8	1,000	1,500	1,250	4,432	49,432	6.64	74.10	6,298.88	21,835.19	5.10	17.68	22	100	3.55	16.16	1,327.89	3,559.11	3.34	8.94	21.08	16.30
9	1,500	2,000	1,750	3,326	52,758	4.99	79.08	6,373.01	28,208.20	5.16	22.85	27	127	4.36	20.52	1,074.96	4,634.07	2.70	11.64	16.87	16.43
10	2,000	2,500	2,250	2,071	54,829	3.10	82.19	5,627.80	33,836.01	4.56	27.40	25	152	4.04	24.56	2,104.01	6,738.08	5.29	16.93	37.39	19.91
11	2,500	3,000	2,750	1,667	56,496	2.50	84.69	5,480.31	39,316.31	4.44	31.84	28	180	4.52	29.08	4,256.99	10,995.07	10.70	27.63	77.68	27.97
12	3,000	4,000	3,500	1,988	58,484	2.98	87.67	8,139.57	47,455.88	6.59	38.44	31	211	5.01	34.09	1,698.00	12,693.07	4.27	31.90	20.86	26.75
13	4,000	5,000	4,500	1,303	59,787	1.95	89.62	7,072.58	54,528.46	5.73	44.16	26	237	4.20	38.29	1,285.47	13,978.54	3.23	35.13	18.18	25.64
14	5,000	7,500	6,250	1,762	61,549	2.64	92.26	11,698.35	66,226.81	9.47	53.64	47	284	7.59	45.88	2,806.83	16,785.36	7.05	42.18	23.99	25.35
15	7,500	10,000	8,750	961	62,510	1.44	93.70	8,529.92	74,756.73	6.91	60.55	22	306	3.55	49.43	6,746.98	23,532.34	16.95	59.13	79.10	31.48
16	10,000	20,000	15,000	1,477	63,987	2.21	95.92	18,422.34	93,179.07	14.92	75.47	46	352	7.43	56.87	2,663.45	26,195.79	6.69	65.83	14.46	28.11
17	20,000	50,000	35,000	1,173	65,160	1.76	97.68	16,609.89	109,788.96	13.45	88.92	45	397	7.27	64.14	4,815.23	31,011.02	12.10	77.93	28.99	28.25
18	50,000	100,000	75,000	574	65,734	0.86	98.54	6,562.03	116,350.99	5.31	94.24	57	454	9.21	73.34	2,093.84	33,104.86	5.26	83.19	31.91	28.45
19	100,000	500,000	300,000	643	66,377	0.96	99.50	5,950.71	122,301.70	4.82	99.06	105	559	16.96	90.31	5,432.06	38,536.92	13.65	96.84	91.28	31.51
20	500,000	UP		334	66,711	0.50	100.00	1,166.17	123,467.87	0.94	100.00	60	619	9.69	100.00	1,258.13	39,795.05	3.16	100.00	107.89	32.23
				66,711				123,467.87				619				39,795.05				32.23	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,427	2,427	12.01	12.01	176.00	176.00	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,099	4,526	10.39	22.40	258.83	434.83	1.06	1.78	1	1	0.45	0.45	1.00	1.00	0.00	0.00	0.39	0.23
3	100	200	150	3,115	7,641	15.42	37.82	697.82	1,132.65	2.85	4.63	4	5	1.79	2.24	168.41	169.41	0.10	0.10	24.13	14.96
4	200	300	250	2,319	9,960	11.48	49.29	792.47	1,925.12	3.24	7.87	0	5	0.00	2.24	0.00	169.41	0.00	0.10	0.00	8.80
5	300	500	400	2,793	12,753	13.82	63.11	1,248.87	3,173.99	5.11	12.97	12	17	5.38	7.62	365.04	534.45	0.21	0.31	29.23	16.84
6	500	750	625	1,729	14,482	8.56	71.67	1,200.37	4,374.36	4.91	17.88	31	48	13.90	21.52	974.17	1,508.62	0.57	0.88	81.16	34.49
7	750	1,000	875	1,326	15,808	6.56	78.23	1,293.15	5,667.51	5.29	23.17	44	92	19.73	41.26	3,596.14	5,104.76	2.10	2.98	278.09	90.07
8	1,000	1,500	1,250	1,010	16,818	5.00	83.23	1,681.18	7,348.68	6.87	30.04	15	107	6.73	47.98	2,551.32	7,656.09	1.49	4.46	151.76	104.18
9	1,500	2,000	1,750	622	17,440	3.08	86.31	1,302.55	8,651.23	5.32	35.36	12	119	5.38	53.36	2,449.96	10,106.05	1.43	5.89	188.09	116.82
10	2,000	2,500	2,250	431	17,871	2.13	88.44	982.87	9,634.10	4.02	39.38	13	132	5.83	59.19	4,476.56	14,582.61	2.61	8.50	455.46	151.36
11	2,500	3,000	2,750	352	18,223	1.74	90.19	930.27	10,564.37	3.80	43.19	13	145	5.83	65.02	2,667.51	17,250.11	1.55	10.06	286.75	163.29
12	3,000	4,000	3,500	332	18,555	1.64	91.83	1,135.92	11,700.29	4.64	47.83	6	151	2.69	67.71	7,584.70	24,834.82	4.42	14.48	667.71	212.26
13	4,000	5,000	4,500	293	18,848	1.45	93.28	1,449.35	13,149.64	5.92	53.75	7	158	3.14	70.85	3,478.71	28,313.53	2.03	16.50	240.02	215.32
14	5,000	7,500	6,250	333	19,181	1.65	94.93	2,034.67	15,184.31	8.32	62.07	18	176	8.07	78.92	2,481.59	30,795.12	1.45	17.95	121.96	202.81
15	7,500	10,000	8,750	219	19,400	1.08	96.01	1,743.93	16,928.24	7.13	69.20	10	186	4.48	83.41	5,179.62	35,974.74	3.02	20.97	297.01	212.51
16	10,000	20,000	15,000	346	19,746	1.71	97.72	3,322.50	20,250.74	13.58	82.78	10	196	4.48	87.89	11,370.49	47,345.23	6.63	27.60	342.23	233.80
17	20,000	50,000	35,000	211	19,957	1.04	98.77	2,385.92	22,636.66	9.75	92.53	10	206	4.48	92.38	45,346.42	92,691.65	26.43	54.03	1900.59	409.48
18	50,000	100,000	75,000	104	20,061	0.51	99.28	1,071.11	23,707.77	4.38	96.91	6	212	2.69	95.07	68,206.25	160,897.90	39.76	93.79	6367.79	678.67
19	100,000	500,000	300,000	87	20,148	0.43	99.71	514.57	24,222.34	2.10	99.02	6	218	2.69	97.76	6,407.67	167,305.57	3.74	97.53	1245.25	690.71
20	500,000	UP		58	20,206	0.29	100.00	240.61	24,462.95	0.98	100.00	5	223	2.24	100.00	4,241.64	171,547.21	2.47	100.00	1762.87	701.25
				20,206				24,462.95				223				171,547.21				701.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,312	1,312	11.09	11.09	133.76	133.76	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	823	2,135	6.96	18.05	141.74	275.49	0.87	1.70	2	2	7.14	7.14	8.79	8.79	0.17	0.17	6.20	3.19
3	100	200	150	1,404	3,539	11.87	29.92	394.21	669.71	2.43	4.12	0	2	0.00	7.14	0.00	8.79	0.00	0.17	0.00	1.31
4	200	300	250	1,301	4,840	11.00	40.92	517.11	1,186.81	3.18	7.31	0	2	0.00	7.14	0.00	8.79	0.00	0.17	0.00	0.74
5	300	500	400	1,633	6,473	13.81	54.72	904.89	2,091.70	5.57	12.88	1	3	3.57	10.71	356.01	364.80	6.79	6.95	39.34	17.44
6	500	750	625	1,076	7,549	9.10	63.82	846.90	2,938.60	5.21	18.09	0	3	0.00	10.71	0.00	364.80	0.00	6.95	0.00	12.41
7	750	1,000	875	841	8,390	7.11	70.93	946.19	3,884.79	5.83	23.92	3	6	10.71	21.43	586.82	951.62	11.19	18.14	62.02	24.50
8	1,000	1,500	1,250	857	9,247	7.24	78.17	1,455.37	5,340.16	8.96	32.88	2	8	7.14	28.57	724.10	1,675.72	13.80	31.94	49.75	31.38
9	1,500	2,000	1,750	564	9,811	4.77	82.94	1,242.69	6,582.85	7.65	40.53	1	9	3.57	32.14	580.79	2,256.51	11.07	43.01	46.74	34.28
10	2,000	2,500	2,250	328	10,139	2.77	85.71	805.82	7,388.67	4.96	45.49	0	9	0.00	32.14	0.00	2,256.51	0.00	43.01	0.00	30.54
11	2,500	3,000	2,750	311	10,450	2.63	88.34	896.87	8,285.54	5.52	51.01	2	11	7.14	39.29	1,202.69	3,459.20	22.93	65.94	134.10	41.75
12	3,000	4,000	3,500	323	10,773	2.73	91.07	1,267.22	9,552.76	7.80	58.81	1	12	3.57	42.86	1,048.54	4,507.74	19.99	85.93	82.74	47.19
13	4,000	5,000	4,500	259	11,032	2.19	93.26	1,262.96	10,815.71	7.78	66.59	1	13	3.57	46.43	8.19	4,515.94	0.16	86.08	0.65	41.75
14	5,000	7,500	6,250	235	11,267	1.99	95.25	1,620.29	12,436.00	9.98	76.57	4	17	14.29	60.71	61.26	4,577.19	1.17	87.25	3.78	36.81
15	7,500	10,000	8,750	157	11,424	1.33	96.58	929.98	13,365.99	5.73	82.29	2	19	7.14	67.86	127.77	4,704.97	2.44	89.69	13.74	35.20
16	10,000	20,000	15,000	167	11,591	1.41	97.99	1,127.39	14,493.38	6.94	89.23	0	19	0.00	67.86	0.00	4,704.97	0.00	89.69	0.00	32.46
17	20,000	50,000	35,000	118	11,709	1.00	98.99	1,100.91	15,594.29	6.78	96.01	3	22	10.71	78.57	26.66	4,731.63	0.51	90.20	2.42	30.34
18	50,000	100,000	75,000	38	11,747	0.32	99.31	246.32	15,840.60	1.52	97.53	1	23	3.57	82.14	131.88	4,863.50	2.51	92.71	53.54	30.70
19	100,000	500,000	300,000	37	11,784	0.31	99.62	262.57	16,103.17	1.62	99.14	2	25	7.14	89.29	367.17	5,230.68	7.00	99.71	139.84	32.48
20	500,000	UP		45	11,829	0.38	100.00	138.97	16,242.14	0.86	100.00	3	28	10.71	100.00	15.23	5,245.91	0.29	100.00	10.96	32.30
				11,829				16,242.14				28				5,245.91				32.30	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,587	1,587	18.49	18.49	85.46	85.46	0.74	0.74	3	3	17.65	17.65	45.64	45.64	1.12	1.12	53.40	53.40
2	50	100	75	709	2,296	8.26	26.75	125.09	210.55	1.09	1.83	1	4	5.88	23.53	52.93	98.57	1.30	2.43	42.31	46.81
3	100	200	150	1,027	3,323	11.97	38.72	274.78	485.34	2.39	4.22	1	5	5.88	29.41	190.00	288.57	4.68	7.10	69.15	59.46
4	200	300	250	769	4,092	8.96	47.68	247.29	732.63	2.15	6.37	1	6	5.88	35.29	148.05	436.62	3.64	10.75	59.87	59.60
5	300	500	400	1,151	5,243	13.41	61.09	566.11	1,298.74	4.92	11.29	1	7	5.88	41.18	14.90	451.52	0.37	11.11	2.63	34.77
6	500	750	625	715	5,958	8.33	69.42	532.66	1,831.40	4.63	15.93	1	8	5.88	47.06	171.64	623.17	4.22	15.34	32.22	34.03
7	750	1,000	875	453	6,411	5.28	74.70	520.80	2,352.20	4.53	20.46	2	10	11.76	58.82	718.64	1,341.80	17.69	33.02	137.99	57.04
8	1,000	1,500	1,250	596	7,007	6.94	81.65	970.36	3,322.56	8.44	28.89	3	13	17.65	76.47	2,386.50	3,728.31	58.73	91.76	245.94	112.21
9	1,500	2,000	1,750	350	7,357	4.08	85.73	780.48	4,103.04	6.79	35.68	0	13	0.00	76.47	0.00	3,728.31	0.00	91.76	0.00	90.87
10	2,000	2,500	2,250	235	7,592	2.74	88.46	673.23	4,776.28	5.85	41.54	0	13	0.00	76.47	0.00	3,728.31	0.00	91.76	0.00	78.06
11	2,500	3,000	2,750	185	7,777	2.16	90.62	651.26	5,427.53	5.66	47.20	0	13	0.00	76.47	0.00	3,728.31	0.00	91.76	0.00	68.69
12	3,000	4,000	3,500	190	7,967	2.21	92.83	897.35	6,324.88	7.80	55.00	0	13	0.00	76.47	0.00	3,728.31	0.00	91.76	0.00	58.95
13	4,000	5,000	4,500	106	8,073	1.24	94.07	554.15	6,879.03	4.82	59.82	1	14	5.88	82.35	28.93	3,757.24	0.71	92.47	5.22	54.62
14	5,000	7,500	6,250	133	8,206	1.55	95.62	1,044.91	7,923.94	9.09	68.91	0	14	0.00	82.35	0.00	3,757.24	0.00	92.47	0.00	47.42
15	7,500	10,000	8,750	96	8,302	1.12	96.74	756.59	8,680.53	6.58	75.49	0	14	0.00	82.35	0.00	3,757.24	0.00	92.47	0.00	43.28
16	10,000	20,000	15,000	122	8,424	1.42	98.16	1,402.54	10,083.07	12.20	87.69	0	14	0.00	82.35	0.00	3,757.24	0.00	92.47	0.00	37.26
17	20,000	50,000	35,000	95	8,519	1.11	99.27	1,046.92	11,129.99	9.10	96.79	0	14	0.00	82.35	0.00	3,757.24	0.00	92.47	0.00	33.76
18	50,000	100,000	75,000	11	8,530	0.13	99.39	80.07	11,210.07	0.70	97.49	0	14	0.00	82.35	0.00	3,757.24	0.00	92.47	0.00	33.52
19	100,000	500,000	300,000	34	8,564	0.40	99.79	234.00	11,444.07	2.04	99.52	2	16	11.76	94.12	0.00	3,757.24	0.00	92.47	0.00	32.83
20	500,000	UP		18	8,582	0.21	100.00	54.67	11,498.74	0.48	100.00	1	17	5.88	100.00	305.97	4,063.21	7.53	100.00	559.62	35.34
				8,582				11,498.74				17				4,063.21				35.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,405	1,405	10.09	10.09	221.45	221.45	0.82	0.82	2	2	4.65	4.65	303.03	303.03	3.69	3.69	136.84	136.84
2	50	100	75	726	2,131	5.21	15.30	280.26	501.70	1.03	1.85	2	4	4.65	9.30	114.49	417.51	1.40	5.09	40.85	83.22
3	100	200	150	1,470	3,601	10.55	25.85	549.02	1,050.72	2.03	3.88	2	6	4.65	13.95	11.01	428.52	0.13	5.22	2.00	40.78
4	200	300	250	1,286	4,887	9.23	35.08	508.86	1,559.58	1.88	5.76	1	7	2.33	16.28	45.00	473.52	0.55	5.77	8.84	30.36
5	300	500	400	2,068	6,955	14.84	49.92	1,446.82	3,006.40	5.34	11.10	8	15	18.60	34.88	1,570.66	2,044.19	19.15	24.92	108.56	67.99
6	500	750	625	1,366	8,321	9.81	59.73	1,392.46	4,398.86	5.14	16.24	2	17	4.65	39.53	293.44	2,337.63	3.58	28.50	21.07	53.14
7	750	1,000	875	1,159	9,480	8.32	68.05	1,629.16	6,028.02	6.01	22.25	4	21	9.30	48.84	2,141.84	4,479.47	26.11	54.61	131.47	74.31
8	1,000	1,500	1,250	1,068	10,548	7.67	75.72	2,106.57	8,134.60	7.78	30.03	2	23	4.65	53.49	80.72	4,560.18	0.98	55.59	3.83	56.06
9	1,500	2,000	1,750	687	11,235	4.93	80.65	1,978.68	10,113.27	7.30	37.34	3	26	6.98	60.47	1,842.35	6,402.53	22.46	78.05	93.11	63.31
10	2,000	2,500	2,250	456	11,691	3.27	83.92	1,490.27	11,603.54	5.50	42.84	0	26	0.00	60.47	0.00	6,402.53	0.00	78.05	0.00	55.18
11	2,500	3,000	2,750	321	12,012	2.30	86.22	1,275.39	12,878.93	4.71	47.55	1	27	2.33	62.79	491.99	6,894.52	6.00	84.04	38.58	53.53
12	3,000	4,000	3,500	464	12,476	3.33	89.56	1,882.28	14,761.21	6.95	54.50	1	28	2.33	65.12	16.01	6,910.53	0.20	84.24	0.85	46.82
13	4,000	5,000	4,500	289	12,765	2.07	91.63	1,845.50	16,606.71	6.81	61.31	1	29	2.33	67.44	44.37	6,954.90	0.54	84.78	2.40	41.88
14	5,000	7,500	6,250	365	13,130	2.62	94.25	2,314.32	18,921.03	8.54	69.85	1	30	2.33	69.77	9.69	6,964.59	0.12	84.90	0.42	36.81
15	7,500	10,000	8,750	180	13,310	1.29	95.54	1,806.88	20,727.91	6.67	76.52	2	32	4.65	74.42	1.52	6,966.11	0.02	84.92	0.08	33.61
16	10,000	20,000	15,000	237	13,547	1.70	97.24	2,365.69	23,093.60	8.73	85.26	3	35	6.98	81.40	67.89	7,033.99	0.83	85.74	2.87	30.46
17	20,000	50,000	35,000	206	13,753	1.48	98.72	2,080.36	25,173.96	7.68	92.94	4	39	9.30	90.70	573.19	7,607.18	6.99	92.73	27.55	30.22
18	50,000	100,000	75,000	75	13,828	0.54	99.26	759.71	25,933.67	2.80	95.74	3	42	6.98	97.67	556.22	8,163.40	6.78	99.51	73.21	31.48
19	100,000	500,000	300,000	88	13,916	0.63	99.89	1,000.23	26,933.90	3.69	99.44	1	43	2.33	100.00	40.00	8,203.40	0.49	100.00	4.00	30.46
20	500,000	UP		15	13,931	0.11	100.00	153.00	27,086.90	0.56	100.00	0	43	0.00	100.00	0.00	8,203.40	0.00	100.00	0.00	30.29
				13,931				27,086.90				43				8,203.40				30.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	227	227	9.18	9.18	7.74	7.74	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	189	416	7.65	16.83	14.88	22.62	0.35	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	315	731	12.74	29.57	48.16	70.78	1.14	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	241	972	9.75	39.32	65.85	136.63	1.56	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	318	1,290	12.86	52.18	143.13	279.76	3.40	6.64	1	1	16.67	16.67	7.86	7.86	1.19	1.19	5.49	2.81
6	500	750	625	227	1,517	9.18	61.37	154.89	434.65	3.68	10.31	0	1	0.00	16.67	0.00	7.86	0.00	1.19	0.00	1.81
7	750	1,000	875	199	1,716	8.05	69.42	261.40	696.05	6.20	16.52	1	2	16.67	33.33	305.97	313.83	46.48	47.67	117.05	45.09
8	1,000	1,500	1,250	190	1,906	7.69	77.10	365.14	1,061.19	8.66	25.18	0	2	0.00	33.33	0.00	313.83	0.00	47.67	0.00	29.57
9	1,500	2,000	1,750	136	2,042	5.50	82.61	377.98	1,439.16	8.97	34.15	1	3	16.67	50.00	37.68	351.52	5.72	53.40	9.97	24.43
10	2,000	2,500	2,250	61	2,103	2.47	85.07	203.82	1,642.99	4.84	38.98	0	3	0.00	50.00	0.00	351.52	0.00	53.40	0.00	21.40
11	2,500	3,000	2,750	80	2,183	3.24	88.31	296.55	1,939.54	7.04	46.02	0	3	0.00	50.00	0.00	351.52	0.00	53.40	0.00	18.12
12	3,000	4,000	3,500	58	2,241	2.35	90.66	302.68	2,242.22	7.18	53.20	0	3	0.00	50.00	0.00	351.52	0.00	53.40	0.00	15.68
13	4,000	5,000	4,500	44	2,285	1.78	92.44	303.55	2,545.77	7.20	60.40	1	4	16.67	66.67	217.90	569.42	33.10	86.50	71.78	22.37
14	5,000	7,500	6,250	50	2,335	2.02	94.46	435.85	2,981.62	10.34	70.75	0	4	0.00	66.67	0.00	569.42	0.00	86.50	0.00	19.10
15	7,500	10,000	8,750	38	2,373	1.54	96.00	285.70	3,267.32	6.78	77.52	0	4	0.00	66.67	0.00	569.42	0.00	86.50	0.00	17.43
16	10,000	20,000	15,000	36	2,409	1.46	97.45	402.40	3,669.72	9.55	87.07	1	5	16.67	83.33	88.88	658.30	13.50	100.00	22.09	17.94
17	20,000	50,000	35,000	17	2,426	0.69	98.14	291.50	3,961.22	6.92	93.99	0	5	0.00	83.33	0.00	658.30	0.00	100.00	0.00	16.62
18	50,000	100,000	75,000	23	2,449	0.93	99.07	120.76	4,081.98	2.87	96.85	0	5	0.00	83.33	0.00	658.30	0.00	100.00	0.00	16.13
19	100,000	500,000	300,000	13	2,462	0.53	99.60	106.66	4,188.64	2.53	99.38	1	6	16.67	100.00	0.00	658.30	0.00	100.00	0.00	15.72
20	500,000	UP		10	2,472	0.40	100.00	25.92	4,214.56	0.62	100.00	0	6	0.00	100.00	0.00	658.30	0.00	100.00	0.00	15.62
				2,472				4,214.56				6				658.30				15.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	475	475	8.62	8.62	21.24	21.24	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	285	760	5.17	13.80	39.76	61.00	0.39	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	774	1,534	14.05	27.85	231.32	292.33	2.26	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	589	2,123	10.69	38.54	248.68	541.00	2.43	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	927	3,050	16.83	55.37	553.60	1,094.60	5.41	10.70	1	1	5.56	5.56	48.83	48.83	3.87	3.87	8.82	4.46
6	500	750	625	530	3,580	9.62	65.00	480.21	1,574.82	4.69	15.40	1	2	5.56	11.11	32.63	81.46	2.59	6.46	6.80	5.17
7	750	1,000	875	411	3,991	7.46	72.46	637.69	2,212.51	6.23	21.63	1	3	5.56	16.67	584.55	666.01	46.36	52.81	91.67	30.10
8	1,000	1,500	1,250	390	4,381	7.08	79.54	691.73	2,904.24	6.76	28.39	1	4	5.56	22.22	24.16	690.17	1.92	54.73	3.49	23.76
9	1,500	2,000	1,750	246	4,627	4.47	84.01	987.50	3,891.75	9.65	38.04	2	6	11.11	33.33	386.49	1,076.66	30.65	85.38	39.14	27.67
10	2,000	2,500	2,250	128	4,755	2.32	86.33	507.60	4,399.35	4.96	43.01	0	6	0.00	33.33	0.00	1,076.66	0.00	85.38	0.00	24.47
11	2,500	3,000	2,750	130	4,885	2.36	88.69	627.54	5,026.89	6.13	49.14	0	6	0.00	33.33	0.00	1,076.66	0.00	85.38	0.00	21.42
12	3,000	4,000	3,500	122	5,007	2.21	90.90	577.80	5,604.69	5.65	54.79	1	7	5.56	38.89	29.89	1,106.55	2.37	87.75	5.17	19.74
13	4,000	5,000	4,500	82	5,089	1.49	92.39	580.80	6,185.49	5.68	60.47	0	7	0.00	38.89	0.00	1,106.55	0.00	87.75	0.00	17.89
14	5,000	7,500	6,250	122	5,211	2.21	94.61	860.09	7,045.58	8.41	68.88	0	7	0.00	38.89	0.00	1,106.55	0.00	87.75	0.00	15.71
15	7,500	10,000	8,750	63	5,274	1.14	95.75	463.08	7,508.67	4.53	73.40	0	7	0.00	38.89	0.00	1,106.55	0.00	87.75	0.00	14.74
16	10,000	20,000	15,000	89	5,363	1.62	97.37	917.59	8,426.26	8.97	82.37	2	9	11.11	50.00	5.00	1,111.55	0.40	88.15	0.54	13.19
17	20,000	50,000	35,000	88	5,451	1.60	98.97	931.82	9,358.08	9.11	91.48	2	11	11.11	61.11	107.45	1,219.00	8.52	96.67	11.53	13.03
18	50,000	100,000	75,000	12	5,463	0.22	99.18	288.72	9,646.80	2.82	94.30	4	15	22.22	83.33	9.82	1,228.82	0.78	97.45	3.40	12.74
19	100,000	500,000	300,000	37	5,500	0.67	99.85	411.42	10,058.22	4.02	98.33	1	16	5.56	88.89	31.15	1,259.97	2.47	99.92	7.57	12.53
20	500,000	UP		8	5,508	0.15	100.00	171.18	10,229.40	1.67	100.00	2	18	11.11	100.00	1.06	1,261.02	0.08	100.00	0.62	12.33
				5,508				10,229.40				18				1,261.02				12.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16,367	16,367	11.66	11.66	1,996.42	1,996.42	0.84	0.84	5	5	0.71	0.71	141.21	141.21	0.06	0.06	7.07	7.07
2	50	100	75	8,068	24,435	5.75	17.41	1,071.43	3,067.86	0.45	1.29	2	7	0.28	0.99	60.82	202.03	0.03	0.09	5.68	6.59
3	100	200	150	15,703	40,138	11.19	28.61	2,611.41	5,679.27	1.10	2.39	52	59	7.37	8.36	922.86	1,124.89	0.41	0.50	35.34	19.81
4	200	300	250	13,608	53,746	9.70	38.30	2,763.22	8,442.49	1.16	3.55	30	89	4.25	12.61	632.84	1,757.74	0.28	0.79	22.90	20.82
5	300	500	400	18,074	71,820	12.88	51.19	6,560.70	15,003.19	2.76	6.31	17	106	2.41	15.01	2,324.98	4,082.72	1.04	1.83	35.44	27.21
6	500	750	625	13,634	85,454	9.72	60.90	7,244.49	22,247.68	3.04	9.35	30	136	4.25	19.26	550.66	4,633.38	0.25	2.08	7.60	20.83
7	750	1,000	875	11,254	96,708	8.02	68.92	8,629.51	30,877.19	3.63	12.98	91	227	12.89	32.15	2,524.48	7,157.86	1.13	3.21	29.25	23.18
8	1,000	1,500	1,250	9,285	105,993	6.62	75.54	10,240.79	41,117.98	4.30	17.28	42	269	5.95	38.10	1,177.52	8,335.38	0.53	3.74	11.50	20.27
9	1,500	2,000	1,750	4,748	110,741	3.38	78.92	8,506.73	49,624.71	3.58	20.86	10	279	1.42	39.52	232.57	8,567.95	0.10	3.84	2.73	17.27
10	2,000	2,500	2,250	3,126	113,867	2.23	81.15	6,876.86	56,501.57	2.89	23.75	7	286	0.99	40.51	3,615.36	12,183.31	1.62	5.46	52.57	21.56
11	2,500	3,000	2,750	2,660	116,527	1.90	83.05	6,889.13	63,390.70	2.90	26.64	12	298	1.70	42.21	2,864.58	15,047.90	1.28	6.75	41.58	23.74
12	3,000	4,000	3,500	2,880	119,407	2.05	85.10	9,356.81	72,747.51	3.93	30.57	11	309	1.56	43.77	223.16	15,271.06	0.10	6.85	2.39	20.99
13	4,000	5,000	4,500	2,263	121,670	1.61	86.71	9,452.00	82,199.50	3.97	34.55	18	327	2.55	46.32	1,674.43	16,945.48	0.75	7.60	17.72	20.62
14	5,000	7,500	6,250	3,174	124,844	2.26	88.98	17,820.67	100,020.17	7.49	42.04	20	347	2.83	49.15	9,062.72	26,008.21	4.06	11.67	50.86	26.00
15	7,500	10,000	8,750	2,335	127,179	1.66	90.64	16,107.39	116,127.56	6.77	48.81	17	364	2.41	51.56	9,913.74	35,921.95	4.45	16.11	61.55	30.93
16	10,000	20,000	15,000	4,044	131,223	2.88	93.52	39,734.38	155,861.94	16.70	65.51	33	397	4.67	56.23	14,125.17	50,047.12	6.34	22.45	35.55	32.11
17	20,000	50,000	35,000	3,632	134,855	2.59	96.11	40,643.36	196,505.29	17.08	82.59	82	479	11.61	67.85	67,304.45	117,351.57	30.19	52.63	165.60	59.72
18	50,000	100,000	75,000	1,972	136,827	1.41	97.52	20,022.99	216,528.29	8.42	91.00	31	510	4.39	72.24	17,282.35	134,633.92	7.75	60.39	86.31	62.18
19	100,000	500,000	300,000	2,311	139,138	1.65	99.16	16,483.01	233,011.30	6.93	97.93	100	610	14.16	86.40	39,268.09	173,902.01	17.61	78.00	238.23	74.63
20	500,000	UP		1,175	140,313	0.84	100.00	4,922.24	237,933.54	2.07	100.00	96	706	13.60	100.00	49,052.60	222,954.61	22.00	100.00	996.55	93.70
				140,313				237,933.54				706				222,954.61				93.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	863	863	11.44	11.44	65.27	65.27	0.60	0.60	1	1	2.13	2.13	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	590	1,453	7.82	19.26	65.51	130.78	0.61	1.21	1	2	2.13	4.26	23.30	23.30	0.35	0.35	35.57	17.82
3	100	200	150	1,093	2,546	14.48	33.74	151.31	282.09	1.40	2.61	0	2	0.00	4.26	0.00	23.30	0.00	0.35	0.00	8.26
4	200	300	250	714	3,260	9.46	43.20	180.04	462.14	1.67	4.28	0	2	0.00	4.26	0.00	23.30	0.00	0.35	0.00	5.04
5	300	500	400	1,028	4,288	13.62	56.82	459.79	921.93	4.26	8.54	2	4	4.26	8.51	73.77	97.07	1.10	1.45	16.04	10.53
6	500	750	625	679	4,967	9.00	65.82	517.29	1,439.22	4.79	13.33	1	5	2.13	10.64	147.69	244.76	2.20	3.65	28.55	17.01
7	750	1,000	875	524	5,491	6.94	72.77	536.48	1,975.70	4.97	18.30	8	13	17.02	27.66	482.18	726.93	7.20	10.85	89.88	36.79
8	1,000	1,500	1,250	404	5,895	5.35	78.12	574.98	2,550.68	5.33	23.63	1	14	2.13	29.79	48.08	775.01	0.72	11.57	8.36	30.38
9	1,500	2,000	1,750	337	6,232	4.47	82.59	709.47	3,260.15	6.57	30.21	4	18	8.51	38.30	1,799.24	2,574.25	26.86	38.43	253.60	78.96
10	2,000	2,500	2,250	172	6,404	2.28	84.87	352.34	3,612.49	3.26	33.47	1	19	2.13	40.43	134.42	2,708.68	2.01	40.44	38.15	74.98
11	2,500	3,000	2,750	168	6,572	2.23	87.09	618.44	4,230.94	5.73	39.20	0	19	0.00	40.43	0.00	2,708.68	0.00	40.44	0.00	64.02
12	3,000	4,000	3,500	138	6,710	1.83	88.92	559.58	4,790.52	5.18	44.38	0	19	0.00	40.43	0.00	2,708.68	0.00	40.44	0.00	56.54
13	4,000	5,000	4,500	112	6,822	1.48	90.41	683.12	5,473.64	6.33	50.71	1	20	2.13	42.55	1,917.15	4,625.83	28.62	69.06	280.65	84.51
14	5,000	7,500	6,250	97	6,919	1.29	91.69	640.80	6,114.44	5.94	56.65	0	20	0.00	42.55	0.00	4,625.83	0.00	69.06	0.00	75.65
15	7,500	10,000	8,750	112	7,031	1.48	93.18	705.33	6,819.77	6.53	63.19	1	21	2.13	44.68	4.06	4,629.89	0.06	69.12	0.58	67.89
16	10,000	20,000	15,000	158	7,189	2.09	95.27	996.79	7,816.56	9.24	72.42	4	25	8.51	53.19	287.74	4,917.63	4.30	73.42	28.87	62.91
17	20,000	50,000	35,000	174	7,363	2.31	97.57	795.90	8,612.46	7.37	79.79	1	26	2.13	55.32	23.75	4,941.38	0.35	73.77	2.98	57.37
18	50,000	100,000	75,000	62	7,425	0.82	98.40	520.98	9,133.44	4.83	84.62	3	29	6.38	61.70	68.89	5,010.27	1.03	74.80	13.22	54.86
19	100,000	500,000	300,000	96	7,521	1.27	99.67	1,431.25	10,564.69	13.26	97.88	18	47	38.30	100.00	1,687.87	6,698.13	25.20	100.00	117.93	63.40
20	500,000	UP		25	7,546	0.33	100.00	228.55	10,793.25	2.12	100.00	0	47	0.00	100.00	0.00	6,698.13	0.00	100.00	0.00	62.06
				7,546				10,793.25				47				6,698.13				62.06	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	555	555	10.68	10.68	94.27	94.27	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	416	971	8.00	18.68	46.84	141.12	0.82	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	671	1,642	12.91	31.59	116.27	257.39	2.04	4.51	2	2	28.57	28.57	146.66	146.66	36.00	36.00	126.13	56.98
4	200	300	250	569	2,211	10.95	42.54	174.10	431.48	3.05	7.55	1	3	14.29	42.86	0.50	147.16	0.12	36.13	0.29	34.10
5	300	500	400	832	3,043	16.01	58.54	338.64	770.12	5.93	13.48	1	4	14.29	57.14	42.38	189.53	10.40	46.53	12.51	24.61
6	500	750	625	494	3,537	9.50	68.05	301.97	1,072.09	5.29	18.77	0	4	0.00	57.14	0.00	189.53	0.00	46.53	0.00	17.68
7	750	1,000	875	397	3,934	7.64	75.68	322.71	1,394.80	5.65	24.42	2	6	28.57	85.71	38.54	228.07	9.46	55.99	11.94	16.35
8	1,000	1,500	1,250	339	4,273	6.52	82.20	419.06	1,813.86	7.34	31.76	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	12.57
9	1,500	2,000	1,750	191	4,464	3.67	85.88	357.89	2,171.75	6.27	38.02	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	10.50
10	2,000	2,500	2,250	116	4,580	2.23	88.11	330.40	2,502.15	5.78	43.81	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	9.12
11	2,500	3,000	2,750	90	4,670	1.73	89.84	257.43	2,759.58	4.51	48.31	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	8.26
12	3,000	4,000	3,500	88	4,758	1.69	91.54	344.46	3,104.04	6.03	54.35	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	7.35
13	4,000	5,000	4,500	66	4,824	1.27	92.80	300.57	3,404.61	5.26	59.61	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	6.70
14	5,000	7,500	6,250	82	4,906	1.58	94.38	557.07	3,961.68	9.75	69.36	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	5.76
15	7,500	10,000	8,750	34	4,940	0.65	95.04	211.59	4,173.27	3.70	73.07	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	5.47
16	10,000	20,000	15,000	88	5,028	1.69	96.73	516.19	4,689.46	9.04	82.10	0	6	0.00	85.71	0.00	228.07	0.00	55.99	0.00	4.86
17	20,000	50,000	35,000	92	5,120	1.77	98.50	531.88	5,221.34	9.31	91.41	1	7	14.29	100.00	179.26	407.33	44.01	100.00	33.70	7.80
18	50,000	100,000	75,000	33	5,153	0.63	99.13	220.06	5,441.40	3.85	95.27	0	7	0.00	100.00	0.00	407.33	0.00	100.00	0.00	7.49
19	100,000	500,000	300,000	36	5,189	0.69	99.83	195.58	5,636.98	3.42	98.69	0	7	0.00	100.00	0.00	407.33	0.00	100.00	0.00	7.23
20	500,000	UP		9	5,198	0.17	100.00	74.71	5,711.69	1.31	100.00	0	7	0.00	100.00	0.00	407.33	0.00	100.00	0.00	7.13
				5,198				5,711.69				7				407.33				7.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,837	3,837	11.70	11.70	887.93	887.93	1.81	1.81	4	4	5.19	5.19	16.40	16.40	0.10	0.10	1.85	1.85
2	50	100	75	2,041	5,878	6.22	17.92	459.80	1,347.73	0.94	2.74	0	4	0.00	5.19	0.00	16.40	0.00	0.10	0.00	1.22
3	100	200	150	4,601	10,479	14.03	31.95	898.70	2,246.43	1.83	4.57	4	8	5.19	10.39	4.45	20.85	0.03	0.12	0.50	0.93
4	200	300	250	3,191	13,670	9.73	41.68	931.37	3,177.79	1.89	6.46	1	9	1.30	11.69	60.34	81.19	0.35	0.48	6.48	2.55
5	300	500	400	4,998	18,668	15.24	56.91	2,487.14	5,664.94	5.06	11.52	8	17	10.39	22.08	784.66	865.85	4.59	5.07	31.55	15.28
6	500	750	625	3,674	22,342	11.20	68.12	2,791.45	8,456.39	5.68	17.20	9	26	11.69	33.77	48.69	914.54	0.28	5.35	1.74	10.81
7	750	1,000	875	2,708	25,050	8.26	76.37	3,166.48	11,622.87	6.44	23.64	6	32	7.79	41.56	947.37	1,861.91	5.54	10.90	29.92	16.02
8	1,000	1,500	1,250	1,977	27,027	6.03	82.40	2,931.20	14,554.07	5.96	29.60	2	34	2.60	44.16	707.24	2,569.15	4.14	15.03	24.13	17.65
9	1,500	2,000	1,750	1,157	28,184	3.53	85.93	2,707.22	17,261.29	5.51	35.11	1	35	1.30	45.45	1,540.81	4,109.96	9.02	24.05	56.91	23.81
10	2,000	2,500	2,250	543	28,727	1.66	87.58	1,606.94	18,868.23	3.27	38.38	4	39	5.19	50.65	464.53	4,574.49	2.72	26.77	28.91	24.24
11	2,500	3,000	2,750	524	29,251	1.60	89.18	1,745.12	20,613.36	3.55	41.93	2	41	2.60	53.25	49.79	4,624.28	0.29	27.06	2.85	22.43
12	3,000	4,000	3,500	511	29,762	1.56	90.74	2,296.95	22,910.30	4.67	46.60	0	41	0.00	53.25	0.00	4,624.28	0.00	27.06	0.00	20.18
13	4,000	5,000	4,500	389	30,151	1.19	91.92	2,088.55	24,998.85	4.25	50.85	1	42	1.30	54.55	3.00	4,627.28	0.02	27.08	0.14	18.51
14	5,000	7,500	6,250	531	30,682	1.62	93.54	3,733.18	28,732.03	7.59	58.44	2	44	2.60	57.14	272.52	4,899.81	1.59	28.67	7.30	17.05
15	7,500	10,000	8,750	292	30,974	0.89	94.43	2,625.32	31,357.35	5.34	63.78	0	44	0.00	57.14	0.00	4,899.81	0.00	28.67	0.00	15.63
16	10,000	20,000	15,000	523	31,497	1.59	96.03	5,110.33	36,467.68	10.39	74.18	7	51	9.09	66.23	2,168.99	7,068.79	12.69	41.37	42.44	19.38
17	20,000	50,000	35,000	424	31,921	1.29	97.32	4,683.25	41,150.93	9.53	83.70	3	54	3.90	70.13	5,240.61	12,309.41	30.67	72.03	111.90	29.91
18	50,000	100,000	75,000	248	32,169	0.76	98.08	2,428.78	43,579.71	4.94	88.64	5	59	6.49	76.62	2,063.08	14,372.49	12.07	84.11	84.94	32.98
19	100,000	500,000	300,000	404	32,573	1.23	99.31	4,319.53	47,899.24	8.79	97.43	13	72	16.88	93.51	2,678.77	17,051.26	15.68	99.78	62.02	35.60
20	500,000	UP		227	32,800	0.69	100.00	1,264.43	49,163.67	2.57	100.00	5	77	6.49	100.00	37.22	17,088.48	0.22	100.00	2.94	34.76
				32,800				49,163.67				77				17,088.48				34.76	

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

RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.70	8.70	5.62	5.62	9.93	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.35	13.04	0.51	6.14	0.91	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.35	17.39	0.87	7.01	1.54	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	13.04	30.43	1.33	8.33	2.34	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.35	34.78	1.35	9.68	2.38	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.35	39.13	0.08	9.60	0.15	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.35	43.48	0.48	10.08	0.85	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.35	47.83	2.35	12.43	4.15	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.35	52.17	3.58	16.02	6.33	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	13.04	65.22	6.13	22.15	10.83	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	4.35	69.57	5.02	27.17	8.87	47.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.35	73.91	23.60	50.77	41.69	89.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.35	78.26	0.12	50.89	0.21	89.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	4.35	82.61	0.29	51.19	0.51	90.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	4.35	86.96	2.55	53.74	4.51	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.35	91.30	1.64	55.38	2.91	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	4.35	95.65	0.68	56.06	1.20	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	4.35	100.00	0.55	56.62	0.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	56.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	56.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				56.62				0				0.00				0.00	
	GRANT TOTAL			2,287,852				3,004,287.78				11,209				3,359,625.79					

RISK AND LOSS PROFILE 2018

5.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	244,876	244,876	12.56	12.56	38,537.24	38,537.24	1.29	1.29	182	182	7.56	7.56	3,839.14	3,839.14	0.52	0.52	9.96	9.96
2	50	100	75	140,187	385,063	7.19	19.76	18,647.46	57,184.70	0.62	1.91	33	215	1.37	8.93	1,333.74	5,172.88	0.18	0.71	7.15	9.05
3	100	200	150	251,384	636,447	12.90	32.65	53,171.70	110,356.40	1.77	3.68	95	310	3.95	12.87	4,537.50	9,710.38	0.62	1.32	8.53	8.80
4	200	300	250	173,256	809,703	8.89	41.54	54,167.50	164,523.90	1.81	5.49	70	380	2.91	15.78	2,455.71	12,166.09	0.33	1.66	4.53	7.39
5	300	500	400	246,048	1,055,751	12.62	54.17	117,714.17	282,238.07	3.93	9.41	133	513	5.52	21.30	8,095.27	20,261.36	1.10	2.76	6.88	7.18
6	500	750	625	172,486	1,228,237	8.85	63.02	126,087.51	408,325.58	4.20	13.62	115	628	4.78	26.08	10,549.34	30,810.70	1.44	4.20	8.37	7.55
7	750	1,000	875	149,978	1,378,215	7.69	70.71	142,518.54	550,844.12	4.75	18.37	151	779	6.27	32.35	7,639.74	38,450.44	1.04	5.24	5.36	6.98
8	1,000	1,500	1,250	134,139	1,512,354	6.88	77.59	176,995.15	727,839.27	5.90	24.27	164	943	6.81	39.16	13,042.79	51,493.23	1.78	7.02	7.37	7.07
9	1,500	2,000	1,750	77,258	1,589,612	3.96	81.56	152,787.19	880,626.46	5.09	29.36	77	1,020	3.20	42.36	14,269.92	65,763.14	1.95	8.97	9.34	7.47
10	2,000	2,500	2,250	45,041	1,634,653	2.31	83.87	108,488.73	989,115.19	3.62	32.98	64	1,084	2.66	45.02	12,629.44	78,392.59	1.72	10.69	11.64	7.93
11	2,500	3,000	2,750	36,861	1,671,514	1.89	85.76	110,086.14	1,099,201.33	3.67	36.65	51	1,135	2.12	47.13	8,029.21	86,421.79	1.09	11.78	7.29	7.86
12	3,000	4,000	3,500	44,929	1,716,443	2.31	88.06	157,214.01	1,256,415.34	5.24	41.90	90	1,225	3.74	50.87	11,640.68	98,062.47	1.59	13.37	7.40	7.80
13	4,000	5,000	4,500	31,549	1,747,992	1.62	89.68	137,218.89	1,393,634.23	4.58	46.47	65	1,290	2.70	53.57	17,045.36	115,107.83	2.32	15.70	12.42	8.26
14	5,000	7,500	6,250	44,873	1,792,865	2.30	91.98	230,487.54	1,624,121.77	7.69	54.16	93	1,383	3.86	57.43	24,227.68	139,335.52	3.30	19.00	10.51	8.58
15	7,500	10,000	8,750	27,117	1,819,982	1.39	93.37	184,749.34	1,808,871.11	6.16	60.32	66	1,449	2.74	60.17	17,949.73	157,285.25	2.45	21.45	9.72	8.70
16	10,000	20,000	15,000	43,765	1,863,747	2.25	95.62	412,989.61	2,221,860.72	13.77	74.09	138	1,587	5.73	65.91	88,759.69	246,044.94	12.10	33.55	21.49	11.07
17	20,000	50,000	35,000	35,845	1,899,592	1.84	97.46	391,388.67	2,613,249.39	13.05	87.14	190	1,777	7.89	73.80	90,046.12	336,091.06	12.28	45.83	23.01	12.86
18	50,000	100,000	75,000	18,365	1,917,957	0.94	98.40	172,171.09	2,785,420.48	5.74	92.88	137	1,914	5.69	79.49	136,417.61	472,508.67	18.60	64.43	79.23	16.96
19	100,000	500,000	300,000	22,367	1,940,324	1.15	99.55	174,577.33	2,959,997.81	5.82	98.70	329	2,243	13.66	93.15	91,465.31	563,973.98	12.47	76.90	52.39	19.05
20	500,000	UP		8,790	1,949,114	0.45	100.00	38,930.10	2,998,927.90	1.30	100.00	165	2,408	6.85	100.00	169,400.31	733,374.29	23.10	100.00	435.14	24.45
TOTAL				1,949,114				2,998,927.91				2,408				733,374.29				24.45	

5.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37,486	37,486	13.92	13.92	1,620.75	1,620.75	0.34	0.34	4	4	2.70	2.70	34.65	34.65	0.03	0.03	2.14	2.14
2	50	100	75	11,691	49,177	4.34	18.26	1,202.78	2,823.54	0.25	0.60	2	6	1.35	4.05	132.93	167.58	0.12	0.16	11.05	5.94
3	100	200	150	20,052	69,229	7.45	25.71	2,915.40	5,738.94	0.62	1.21	1	7	0.68	4.73	9.62	177.20	0.01	0.17	0.33	3.09
4	200	300	250	15,316	84,545	5.69	31.39	3,514.07	9,253.01	0.74	1.95	2	9	1.35	6.08	11.97	189.17	0.01	0.18	0.34	2.04
5	300	500	400	27,998	112,543	10.40	41.79	9,352.90	18,605.91	1.98	3.93	8	17	5.41	11.49	760.88	950.06	0.71	0.89	8.14	5.11
6	500	750	625	22,809	135,352	8.47	50.26	13,424.40	32,030.31	2.84	6.77	8	25	5.41	16.89	816.16	1,766.22	0.76	1.65	6.08	5.51
7	750	1,000	875	23,312	158,664	8.66	58.92	14,726.22	46,756.53	3.11	9.88	12	37	8.11	25.00	2,458.32	4,224.54	2.29	3.94	16.69	9.04
8	1,000	1,500	1,250	21,100	179,764	7.83	66.75	20,354.67	67,111.20	4.30	14.17	10	47	6.76	31.76	1,702.02	5,926.56	1.59	5.53	8.36	8.83
9	1,500	2,000	1,750	11,766	191,530	4.37	71.12	17,846.35	84,957.55	3.77	17.94	12	59	8.11	39.86	2,744.16	8,670.72	2.56	8.09	15.38	10.21
10	2,000	2,500	2,250	7,735	199,265	2.87	73.99	14,128.88	99,086.43	2.98	20.93	9	68	6.08	45.95	4,629.11	13,299.84	4.32	12.40	32.76	13.42
11	2,500	3,000	2,750	6,376	205,641	2.37	76.36	13,790.11	112,876.54	2.91	23.84	7	75	4.73	50.68	722.51	14,022.35	0.67	13.08	5.24	12.42
12	3,000	4,000	3,500	8,570	214,211	3.18	79.54	21,529.16	134,405.70	4.55	28.39	6	81	4.05	54.73	3,431.46	17,453.81	3.20	16.28	15.94	12.99
13	4,000	5,000	4,500	6,013	220,224	2.23	81.77	20,287.77	154,693.47	4.29	32.67	4	85	2.70	57.43	373.55	17,827.36	0.35	16.63	1.84	11.52
14	5,000	7,500	6,250	9,203	229,427	3.42	85.19	34,699.49	189,392.96	7.33	40.00	13	98	8.78	66.22	9,545.19	27,372.55	8.90	25.53	27.51	14.45
15	7,500	10,000	8,750	6,156	235,583	2.29	87.48	29,605.79	218,998.75	6.25	46.26	11	109	7.43	73.65	7,537.93	34,910.48	7.03	32.56	25.46	15.94
16	10,000	20,000	15,000	10,323	245,906	3.83	91.31	72,915.93	291,914.69	15.40	61.66	11	120	7.43	81.08	20,035.16	54,945.64	18.69	51.24	27.48	18.82
17	20,000	50,000	35,000	8,616	254,522	3.20	94.51	76,197.14	368,111.83	16.09	77.75	12	132	8.11	89.19	37,971.73	92,917.37	35.41	86.66	49.83	25.24
18	50,000	100,000	75,000	5,022	259,544	1.86	96.37	40,972.92	409,084.74	8.65	86.40	7	139	4.73	93.92	9,811.76	102,729.13	9.15	95.81	23.95	25.11
19	100,000	500,000	300,000	6,492	266,036	2.41	98.78	47,583.02	456,667.76	10.05	96.45	7	146	4.73	98.65	1,463.52	104,192.65	1.36	97.17	3.08	22.82
20	500,000	UP		3,273	269,309	1.22	100.00	16,786.15	473,453.92	3.55	100.00	2	148	1.35	100.00	3,030.00	107,222.65	2.83	100.00	18.05	22.65
				269,309				473,453.92				148				107,222.65				22.65	

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	152,080	152,080	12.97	12.97	27,303.39	27,303.39	2.32	2.32	17	17	3.54	3.54	2,027.70	2,027.70	1.32	1.32	7.43	7.43
2	50	100	75	106,068	258,148	9.04	22.01	15,619.50	42,922.88	1.33	3.65	18	35	3.75	7.29	1,019.36	3,047.06	0.66	1.98	6.53	7.10
3	100	200	150	198,412	456,560	16.92	38.92	45,580.40	88,503.28	3.87	7.52	30	65	6.25	13.54	2,054.85	5,101.91	1.34	3.32	4.51	5.76
4	200	300	250	131,443	588,003	11.21	50.13	43,988.51	132,491.79	3.74	11.25	15	80	3.13	16.67	1,499.90	6,601.81	0.98	4.30	3.41	4.98
5	300	500	400	170,536	758,539	14.54	64.67	88,434.74	220,926.53	7.51	18.77	26	106	5.42	22.08	6,200.31	12,802.11	4.04	8.33	7.01	5.79
6	500	750	625	109,124	867,663	9.30	73.97	84,926.01	305,852.54	7.21	25.98	26	132	5.42	27.50	3,779.45	16,581.56	2.46	10.80	4.45	5.42
7	750	1,000	875	83,584	951,247	7.13	81.10	89,531.48	395,384.02	7.61	33.59	30	162	6.25	33.75	2,068.47	18,650.04	1.35	12.14	2.31	4.72
8	1,000	1,500	1,250	69,176	1,020,423	5.90	86.99	101,454.99	496,839.01	8.62	42.21	35	197	7.29	41.04	3,842.77	22,492.80	2.50	14.64	3.79	4.53
9	1,500	2,000	1,750	38,893	1,059,316	3.32	90.31	81,668.09	578,507.10	6.94	49.14	24	221	5.00	46.04	9,102.97	31,595.77	5.93	20.57	11.15	5.46
10	2,000	2,500	2,250	20,502	1,079,818	1.75	92.06	52,556.84	631,063.94	4.46	53.61	17	238	3.54	49.58	6,186.69	37,782.46	4.03	24.60	11.77	5.99
11	2,500	3,000	2,750	16,417	1,096,235	1.40	93.46	50,063.01	681,126.95	4.25	57.86	13	251	2.71	52.29	4,639.68	42,422.14	3.02	27.62	9.27	6.23
12	3,000	4,000	3,500	18,082	1,114,317	1.54	95.00	67,988.42	749,115.38	5.78	63.64	13	264	2.71	55.00	1,576.81	43,998.95	1.03	28.64	2.32	5.87
13	4,000	5,000	4,500	12,082	1,126,399	1.03	96.03	55,144.46	804,259.84	4.68	68.32	14	278	2.92	57.92	2,690.13	46,689.08	1.75	30.40	4.88	5.81
14	5,000	7,500	6,250	13,483	1,139,882	1.15	97.18	83,981.77	888,241.61	7.13	75.45	12	290	2.50	60.42	2,398.17	49,087.25	1.56	31.96	2.86	5.53
15	7,500	10,000	8,750	7,596	1,147,478	0.65	97.83	60,677.89	948,919.50	5.15	80.61	10	300	2.08	62.50	1,063.69	50,150.94	0.69	32.65	1.75	5.29
16	10,000	20,000	15,000	10,319	1,157,797	0.88	98.70	108,217.81	1,057,137.31	9.19	89.80	12	312	2.50	65.00	6,291.15	56,442.09	4.10	36.75	5.81	5.34
17	20,000	50,000	35,000	7,319	1,165,116	0.62	99.33	85,912.03	1,143,049.34	7.30	97.10	31	343	6.46	71.46	19,289.01	75,731.10	12.56	49.30	22.45	6.63
18	50,000	100,000	75,000	3,157	1,168,273	0.27	99.60	26,485.42	1,169,534.76	2.25	99.35	19	362	3.96	75.42	23,234.87	98,965.97	15.13	64.43	87.73	8.46
19	100,000	500,000	300,000	3,389	1,171,662	0.29	99.89	18,164.11	1,187,698.87	1.54	100.89	67	429	13.96	89.38	53,322.82	152,288.79	34.72	99.15	293.56	12.82
20	500,000	UP		1,328	1,172,990	0.11	100.00	10,515.31	1,177,183.56	0.89	100.00	51	480	10.63	100.00	1,312.61	153,601.40	0.85	100.00	12.48	13.05
					1,172,990				1,177,183.56				480				153,601.40				13.05

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

RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55,310	55,310	10.91	10.91	9,613.10	9,613.10	0.71	0.71	161	161	9.04	9.04	1,776.79	1,776.79	0.38	0.38	18.48	18.48
2	50	100	75	22,424	77,734	4.42	15.34	1,824.49	11,437.59	0.14	0.85	13	174	0.73	9.78	181.45	1,958.24	0.04	0.41	9.95	17.12
3	100	200	150	32,920	110,654	6.50	21.83	4,675.90	16,113.49	0.35	1.20	64	238	3.60	13.37	2,473.03	4,431.27	0.52	0.94	52.89	27.50
4	200	300	250	26,497	137,151	5.23	27.06	6,664.91	22,778.40	0.49	1.69	53	291	2.98	16.35	943.84	5,375.11	0.20	1.14	14.16	23.60
5	300	500	400	47,513	184,664	9.38	36.44	19,926.06	42,704.46	1.48	3.17	99	390	5.56	21.91	1,134.07	6,509.19	0.24	1.38	5.69	15.24
6	500	750	625	40,552	225,216	8.00	44.44	27,735.37	70,439.83	2.06	5.22	81	471	4.55	26.46	5,953.73	12,462.91	1.26	2.64	21.47	17.69
7	750	1,000	875	43,082	268,298	8.50	52.94	38,260.84	108,700.67	2.84	8.06	109	580	6.12	32.58	3,112.95	15,575.86	0.66	3.30	8.14	14.33
8	1,000	1,500	1,250	43,860	312,158	8.65	61.59	55,181.80	163,882.47	4.09	12.15	119	699	6.69	39.27	7,498.00	23,073.86	1.59	4.88	13.59	14.08
9	1,500	2,000	1,750	26,596	338,754	5.25	66.84	53,264.92	217,147.39	3.95	16.11	41	740	2.30	41.57	2,422.79	25,496.65	0.51	5.40	4.55	11.74
10	2,000	2,500	2,250	16,804	355,558	3.32	70.16	41,803.00	258,950.39	3.10	19.21	38	778	2.13	43.71	1,813.64	27,310.29	0.38	5.78	4.34	10.55
11	2,500	3,000	2,750	14,068	369,626	2.78	72.93	46,233.02	305,183.41	3.43	22.64	31	809	1.74	45.45	2,667.02	29,977.31	0.56	6.34	5.77	9.82
12	3,000	4,000	3,500	18,277	387,903	3.61	76.54	67,696.43	372,879.85	5.02	27.66	71	880	3.99	49.44	6,632.41	36,609.71	1.40	7.75	9.80	9.82
13	4,000	5,000	4,500	13,454	401,357	2.65	79.19	61,786.66	434,666.51	4.58	32.24	47	927	2.64	52.08	13,981.68	50,591.39	2.96	10.71	22.63	11.64
14	5,000	7,500	6,250	22,187	423,544	4.38	83.57	111,806.28	546,472.79	8.29	40.53	68	995	3.82	55.90	12,284.33	62,875.72	2.60	13.31	10.99	11.51
15	7,500	10,000	8,750	13,365	436,909	2.64	86.21	94,465.66	640,938.44	7.01	47.54	45	1,040	2.53	58.43	9,348.11	72,223.83	1.98	15.28	9.90	11.27
16	10,000	20,000	15,000	23,123	460,032	4.56	90.77	231,855.87	872,794.31	17.20	64.73	115	1,155	6.46	64.89	62,433.39	134,657.22	13.21	28.50	26.93	15.43
17	20,000	50,000	35,000	19,910	479,942	3.93	94.70	229,279.49	1,102,073.80	17.01	81.74	147	1,302	8.26	73.15	32,785.38	167,442.60	6.94	35.43	14.30	15.19
18	50,000	100,000	75,000	10,186	490,128	2.01	96.71	104,712.75	1,206,786.55	7.77	89.51	111	1,413	6.24	79.38	103,370.98	270,813.58	21.88	57.31	98.72	22.44
19	100,000	500,000	300,000	12,486	502,614	2.46	99.17	108,830.20	1,315,616.75	8.07	97.58	255	1,668	14.33	93.71	36,678.96	307,492.54	7.76	65.07	33.70	23.37
20	500,000	UP		4,189	506,803	0.83	100.00	32,659.26	1,348,276.01	2.42	100.00	112	1,780	6.29	100.00	165,057.71	472,550.25	34.93	100.00	505.39	35.05
				506,803				1,348,276.01				1,780				472,550.25				35.05	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	33.33	33.33	0.69	0.69	4.81	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	8.33	41.67	0.48	1.17	3.32	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	8.33	50.00	1.72	2.90	11.96	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	8.33	58.33	1.60	4.50	11.10	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	8.33	66.67	2.08	6.58	14.46	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	8.33	75.00	0.00	6.58	0.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	8.33	83.33	2.43	9.01	16.87	62.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	16.67	100.00	5.40	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	87,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	750,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				14.42				0				0.00				0.00	
	GRANT TOTAL			1,949,114				2,998,927.87				2,408				733,374.30					

5.3 GROUP BY OCCUPATION CODE – 2 DIGIT

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

RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	380	380	10.05	10.05	88.14	88.14	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	148	528	3.91	13.96	4.42	92.56	0.03	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	201	729	5.31	19.28	11.83	104.39	0.08	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	71	800	1.88	21.15	19.51	123.90	0.12	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	90	890	2.38	23.53	30.44	154.34	0.19	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	85	975	2.25	25.78	58.81	213.15	0.38	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	68	1,043	1.80	27.58	58.92	272.07	0.38	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	113	1,156	2.99	30.57	111.21	383.28	0.71	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	75	1,231	1.98	32.55	117.10	500.38	0.75	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	83	1,314	2.19	34.74	110.87	611.26	0.71	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	47	1,361	1.24	35.99	120.59	731.84	0.77	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	87	1,448	2.30	38.29	248.31	980.16	1.59	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	61	1,509	1.61	39.90	201.48	1,181.64	1.29	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	109	1,618	2.88	42.78	670.06	1,851.70	4.28	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	149	1,767	3.94	46.72	820.65	2,672.36	5.25	17.08	1	1	16.67	16.67	77.46	77.46	4.02	4.02	9.44	2.90
16	10,000	20,000	15,000	329	2,096	8.70	55.42	2,398.69	5,071.05	15.34	32.42	0	1	0.00	16.67	0.00	77.46	0.00	4.02	0.00	1.53
17	20,000	50,000	35,000	347	2,443	9.18	64.60	3,926.02	8,997.08	25.10	57.52	1	2	16.67	33.33	5.00	82.46	0.26	4.28	0.13	0.92
18	50,000	100,000	75,000	304	2,747	8.04	72.63	2,100.93	11,098.00	13.43	70.95	2	4	33.33	66.67	1,565.95	1,648.41	81.20	85.48	74.54	14.85
19	100,000	500,000	300,000	532	3,279	14.07	86.70	2,951.75	14,049.75	18.87	89.82	2	6	33.33	100.00	280.00	1,928.41	14.52	100.00	9.49	13.73
20	500,000	UP		503	3,782	13.30	100.00	1,592.03	15,641.78	10.18	100.00	0	6	0.00	100.00	0.00	1,928.41	0.00	100.00	0.00	12.33
				3,782				15,641.78				6				1,928.41				12.33	

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

RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	262	262	6.01	6.01	185.65	185.65	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	103	365	2.36	8.38	14.37	200.02	0.07	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	120	485	2.75	11.13	34.76	234.78	0.17	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	98	583	2.25	13.38	34.97	269.75	0.17	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	197	780	4.52	17.90	99.69	369.44	0.49	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	191	971	4.38	22.28	154.76	524.19	0.76	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	134	1,105	3.07	25.36	143.34	667.53	0.70	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	242	1,347	5.55	30.91	340.35	1,007.88	1.67	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	174	1,521	3.99	34.90	303.83	1,311.71	1.49	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	102	1,623	2.34	37.24	253.74	1,565.45	1.24	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	105	1,728	2.41	39.65	346.62	1,912.06	1.70	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	185	1,913	4.25	43.90	677.12	2,589.19	3.31	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	191	2,104	4.38	48.28	548.79	3,137.97	2.69	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	252	2,356	5.78	54.06	1,343.38	4,481.35	6.57	21.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	160	2,516	3.67	57.73	967.30	5,448.66	4.73	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	380	2,896	8.72	66.45	2,982.49	8,431.15	14.59	41.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	392	3,288	8.99	75.45	3,817.69	12,248.83	18.68	59.94	2	2	22.22	22.22	69.87	69.87	9.96	9.96	1.83	0.57
18	50,000	100,000	75,000	360	3,648	8.26	83.71	2,527.03	14,775.86	12.37	72.30	4	6	44.44	66.67	416.78	486.66	59.44	69.40	16.49	3.29
19	100,000	500,000	300,000	465	4,113	10.67	94.38	3,099.45	17,875.32	15.17	87.47	1	7	11.11	77.78	200.00	686.66	28.52	97.92	6.45	3.84
20	500,000	UP		245	4,358	5.62	100.00	2,561.16	20,436.47	12.53	100.00	2	9	22.22	100.00	14.56	701.22	2.08	100.00	0.57	3.43
				4,358				20,436.47				9				701.22				3.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	912	912	5.64	5.64	993.37	993.37	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	242	1,154	1.50	7.14	23.14	1,016.51	0.03	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	423	1,577	2.62	9.76	77.03	1,093.54	0.10	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	380	1,957	2.35	12.11	107.15	1,200.69	0.14	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	694	2,651	4.29	16.40	274.04	1,474.73	0.37	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	622	3,273	3.85	20.25	390.49	1,865.22	0.52	2.50	1	1	1.75	1.75	69.00	69.00	0.26	0.26	17.67	3.70
7	750	1,000	875	671	3,944	4.15	24.40	536.51	2,401.73	0.72	3.21	0	1	0.00	1.75	0.00	69.00	0.00	0.26	0.00	2.87
8	1,000	1,500	1,250	725	4,669	4.49	28.89	879.58	3,281.31	1.18	4.39	0	1	0.00	1.75	0.00	69.00	0.00	0.26	0.00	2.10
9	1,500	2,000	1,750	629	5,298	3.89	32.78	1,062.55	4,343.86	1.42	5.81	0	1	0.00	1.75	0.00	69.00	0.00	0.26	0.00	1.59
10	2,000	2,500	2,250	455	5,753	2.82	35.60	909.09	5,252.95	1.22	7.03	0	1	0.00	1.75	0.00	69.00	0.00	0.26	0.00	1.31
11	2,500	3,000	2,750	436	6,189	2.70	38.29	1,052.56	6,305.51	1.41	8.44	0	1	0.00	1.75	0.00	69.00	0.00	0.26	0.00	1.09
12	3,000	4,000	3,500	701	6,890	4.34	42.63	1,852.45	8,157.96	2.48	10.92	1	2	1.75	3.51	13.73	82.72	0.05	0.31	0.74	1.01
13	4,000	5,000	4,500	693	7,583	4.29	46.92	2,504.45	10,662.41	3.35	14.27	1	3	1.75	5.26	76.85	159.57	0.29	0.60	3.07	1.50
14	5,000	7,500	6,250	1,020	8,603	6.31	53.23	4,783.48	15,445.89	6.40	20.67	1	4	1.75	7.02	0.00	159.57	0.00	0.60	0.00	1.03
15	7,500	10,000	8,750	745	9,348	4.61	57.84	4,455.66	19,901.56	5.96	26.63	2	6	3.51	10.53	242.42	401.99	0.91	1.51	5.44	2.02
16	10,000	20,000	15,000	1,584	10,932	9.80	67.64	12,714.89	32,616.44	17.01	43.65	5	11	8.77	19.30	150.50	552.49	0.56	2.07	1.18	1.69
17	20,000	50,000	35,000	1,859	12,791	11.50	79.14	15,732.80	48,349.24	21.05	64.70	6	17	10.53	29.82	188.72	741.21	0.71	2.78	1.20	1.53
18	50,000	100,000	75,000	1,063	13,854	6.58	85.72	8,481.63	56,830.88	11.35	76.05	10	27	17.54	47.37	23,950.01	24,691.22	89.70	92.48	282.38	43.45
19	100,000	500,000	300,000	1,543	15,397	9.55	95.27	13,195.62	70,026.50	17.66	93.71	16	43	28.07	75.44	751.04	25,442.26	2.81	95.29	5.69	36.33
20	500,000	UP		765	16,162	4.73	100.00	4,703.77	74,730.27	6.29	100.00	14	57	24.56	100.00	1,256.70	26,698.96	4.71	100.00	26.72	35.73
				16,162				74,730.27				57				26,698.96				35.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,077	1,077	3.76	3.76	1,018.05	1,018.05	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	249	1,326	0.87	4.63	34.26	1,052.32	0.02	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	533	1,859	1.86	6.49	107.45	1,159.76	0.05	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	478	2,337	1.67	8.16	138.30	1,298.07	0.07	0.62	1	1	1.67	1.67	25.00	25.00	0.04	0.04	18.08	1.93
5	300	500	400	976	3,313	3.41	11.56	644.75	1,942.82	0.31	0.93	1	2	1.67	3.33	288.75	313.75	0.48	0.52	44.78	16.15
6	500	750	625	763	4,076	2.66	14.22	885.09	2,827.90	0.42	1.36	1	3	1.67	5.00	506.73	820.48	0.84	1.35	57.25	29.01
7	750	1,000	875	894	4,970	3.12	17.34	1,484.02	4,311.92	0.71	2.07	0	3	0.00	5.00	0.00	820.48	0.00	1.35	0.00	19.03
8	1,000	1,500	1,250	1,319	6,289	4.60	21.95	2,859.55	7,171.47	1.37	3.44	0	3	0.00	5.00	0.00	820.48	0.00	1.35	0.00	11.44
9	1,500	2,000	1,750	1,151	7,440	4.02	25.96	3,266.39	10,437.87	1.57	5.00	0	3	0.00	5.00	0.00	820.48	0.00	1.35	0.00	7.86
10	2,000	2,500	2,250	1,058	8,498	3.69	29.65	3,642.70	14,080.57	1.75	6.75	5	8	8.33	13.33	590.36	1,410.84	0.97	2.33	16.21	10.02
11	2,500	3,000	2,750	973	9,471	3.40	33.05	3,646.43	17,727.00	1.75	8.49	0	8	0.00	13.33	0.00	1,410.84	0.00	2.33	0.00	7.96
12	3,000	4,000	3,500	1,505	10,976	5.25	38.30	7,078.19	24,805.20	3.39	11.89	2	10	3.33	16.67	149.29	1,560.13	0.25	2.57	2.11	6.29
13	4,000	5,000	4,500	1,251	12,227	4.37	42.67	7,064.41	31,869.61	3.39	15.27	1	11	1.67	18.33	3.00	1,563.13	0.00	2.58	0.04	4.90
14	5,000	7,500	6,250	2,284	14,511	7.97	50.64	16,232.28	48,101.90	7.78	23.05	3	14	5.00	23.33	1,163.67	2,726.80	1.92	4.50	7.17	5.67
15	7,500	10,000	8,750	1,762	16,273	6.15	56.79	15,107.21	63,209.11	7.24	30.29	2	16	3.33	26.67	2,112.00	4,838.80	3.48	7.98	13.98	7.66
16	10,000	20,000	15,000	3,734	20,007	13.03	69.82	41,309.35	104,518.46	19.79	50.08	5	21	8.33	35.00	1,644.14	6,482.94	2.71	10.69	3.98	6.20
17	20,000	50,000	35,000	3,625	23,632	12.65	82.47	46,767.93	151,286.39	22.41	72.49	8	29	13.33	48.33	529.42	7,012.36	0.87	11.56	1.13	4.64
18	50,000	100,000	75,000	1,990	25,622	6.94	89.41	25,188.52	176,474.91	12.07	84.56	21	50	35.00	83.33	24,938.59	31,950.95	41.12	52.69	99.01	18.11
19	100,000	500,000	300,000	2,103	27,725	7.34	96.75	22,265.21	198,740.12	10.67	95.23	10	60	16.67	100.00	28,690.81	60,641.76	47.31	100.00	128.86	30.51
20	500,000	UP		932	28,657	3.25	100.00	9,949.84	208,689.96	4.77	100.00	0	60	0.00	100.00	0.00	60,641.76	0.00	100.00	0.00	29.06
				28,657				208,689.96				60				60,641.76				29.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,501	1,501	5.65	5.65	1,059.06	1,059.06	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	637	2,138	2.40	8.05	129.87	1,188.94	0.11	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,190	3,328	4.48	12.53	493.16	1,682.09	0.43	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,186	4,514	4.47	17.00	726.29	2,408.38	0.63	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,764	6,278	6.64	23.65	1,654.28	4,062.66	1.43	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1,519	7,797	5.72	29.37	2,537.81	6,600.47	2.20	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1,462	9,259	5.51	34.87	2,606.79	9,207.26	2.26	7.98	1	1	1.05	1.05	906.21	906.21	2.85	2.85	34.76	9.84
8	1,000	1,500	1,250	1,643	10,902	6.19	41.06	3,527.09	12,734.35	3.06	11.03	2	3	2.11	3.16	0.00	906.21	0.00	2.85	0.00	7.12
9	1,500	2,000	1,750	1,150	12,052	4.33	45.39	3,622.22	16,356.58	3.14	14.17	0	3	0.00	3.16	0.00	906.21	0.00	2.85	0.00	5.54
10	2,000	2,500	2,250	794	12,846	2.99	48.38	2,831.44	19,188.01	2.45	16.63	0	3	0.00	3.16	0.00	906.21	0.00	2.85	0.00	4.72
11	2,500	3,000	2,750	792	13,638	2.98	51.37	3,205.28	22,393.29	2.78	19.40	2	5	2.11	5.26	24.10	930.30	0.08	2.92	0.75	4.15
12	3,000	4,000	3,500	1,022	14,660	3.85	55.22	4,587.74	26,981.03	3.98	23.38	3	8	3.16	8.42	21.99	952.29	0.07	2.99	0.48	3.53
13	4,000	5,000	4,500	791	15,451	2.98	58.20	3,880.83	30,861.86	3.36	26.74	4	12	4.21	12.63	398.53	1,350.82	1.25	4.24	10.27	4.38
14	5,000	7,500	6,250	1,227	16,678	4.62	62.82	7,908.16	38,770.01	6.85	33.59	1	13	1.05	13.68	25.19	1,376.02	0.08	4.32	0.32	3.55
15	7,500	10,000	8,750	1,011	17,689	3.81	66.63	7,064.78	45,834.80	6.12	39.72	2	15	2.11	15.79	395.60	1,771.62	1.24	5.56	5.60	3.87
16	10,000	20,000	15,000	2,058	19,747	7.75	74.38	17,605.80	63,440.59	15.26	54.97	10	25	10.53	26.32	20,703.60	22,475.22	65.01	70.57	117.60	35.43
17	20,000	50,000	35,000	2,432	22,179	9.16	83.54	21,808.43	85,249.03	18.90	73.87	25	50	26.32	52.63	1,074.46	23,549.68	3.37	73.95	4.93	27.62
18	50,000	100,000	75,000	1,607	23,786	6.05	89.59	13,283.19	98,532.22	11.51	85.38	11	61	11.58	64.21	352.10	23,901.78	1.11	75.05	2.65	24.26
19	100,000	500,000	300,000	2,086	25,872	7.86	97.45	13,984.39	112,516.60	12.12	97.50	24	85	25.26	89.47	7,828.16	31,729.94	24.58	99.63	55.98	28.20
20	500,000	UP		678	26,550	2.55	100.00	2,887.66	115,404.26	2.50	100.00	10	95	10.53	100.00	117.00	31,846.94	0.37	100.00	4.05	27.60
				26,550				115,404.26				95				31,846.94				27.60	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	828	828	4.26	4.26	717.64	717.64	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	255	1,083	1.31	5.57	119.49	837.13	0.11	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	558	1,641	2.87	8.44	213.45	1,050.58	0.19	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	635	2,276	3.27	11.71	348.66	1,399.24	0.31	1.23	1	1	1.47	1.47	220.00	220.00	0.17	0.17	63.10	15.72
5	300	500	400	1,013	3,289	5.21	16.92	799.56	2,198.80	0.70	1.94	0	1	0.00	1.47	0.00	220.00	0.00	0.17	0.00	10.01
6	500	750	625	886	4,175	4.56	21.47	1,003.90	3,202.70	0.89	2.82	0	1	0.00	1.47	0.00	220.00	0.00	0.17	0.00	6.87
7	750	1,000	875	927	5,102	4.77	26.24	1,414.33	4,617.04	1.25	4.07	0	1	0.00	1.47	0.00	220.00	0.00	0.17	0.00	4.76
8	1,000	1,500	1,250	1,073	6,175	5.52	31.76	2,131.29	6,748.32	1.88	5.95	2	3	2.94	4.41	1,632.59	1,852.59	1.28	1.46	76.60	27.45
9	1,500	2,000	1,750	1,008	7,183	5.18	36.94	2,921.95	9,670.27	2.58	8.53	0	3	0.00	4.41	0.00	1,852.59	0.00	1.46	0.00	19.16
10	2,000	2,500	2,250	639	7,822	3.29	40.23	2,171.35	11,841.61	1.91	10.44	1	4	1.47	5.88	950.00	2,802.59	0.75	2.20	43.75	23.67
11	2,500	3,000	2,750	624	8,446	3.21	43.44	2,224.69	14,066.30	1.96	12.40	1	5	1.47	7.35	4.70	2,807.29	0.00	2.21	0.21	19.96
12	3,000	4,000	3,500	911	9,357	4.69	48.13	4,118.45	18,184.75	3.63	16.03	1	6	1.47	8.82	12.50	2,819.79	0.01	2.22	0.30	15.51
13	4,000	5,000	4,500	737	10,094	3.79	51.92	3,678.75	21,863.50	3.24	19.28	1	7	1.47	10.29	159.48	2,979.27	0.13	2.34	4.34	13.63
14	5,000	7,500	6,250	1,200	11,294	6.17	58.09	8,391.00	30,254.50	7.40	26.67	2	9	2.94	13.24	0.00	2,979.28	0.00	2.34	0.00	9.85
15	7,500	10,000	8,750	882	12,176	4.54	62.62	7,547.15	37,801.65	6.65	33.33	1	10	1.47	14.71	55.44	3,034.72	0.04	2.38	0.73	8.03
16	10,000	20,000	15,000	1,918	14,094	9.86	72.49	20,213.73	58,015.38	17.82	51.15	11	21	16.18	30.88	19,297.37	22,332.08	15.17	17.55	95.47	38.49
17	20,000	50,000	35,000	2,283	16,377	11.74	84.23	25,953.59	83,968.97	22.88	74.03	15	36	22.06	52.94	16,729.34	39,061.42	13.15	30.70	64.46	46.52
18	50,000	100,000	75,000	1,240	17,617	6.38	90.61	12,167.76	96,136.74	10.73	84.76	12	48	17.65	70.59	53,421.28	92,482.71	41.98	72.68	439.04	96.20
19	100,000	500,000	300,000	1,413	19,030	7.27	97.88	13,543.38	109,680.12	11.94	96.70	16	64	23.53	94.12	17,745.46	110,228.16	13.95	86.63	131.03	100.50
20	500,000	UP		413	19,443	2.12	100.00	3,747.59	113,427.71	3.30	100.00	4	68	5.88	100.00	17,018.91	127,247.08	13.37	100.00	454.13	112.18
				19,443				113,427.71				68				127,247.08				112.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,035	1,035	7.90	7.90	1,247.31	1,247.31	1.25	1.25	1	1	1.52	1.52	138.14	138.14	0.54	0.54	11.08	11.08
2	50	100	75	504	1,539	3.85	11.74	267.23	1,514.53	0.27	1.52	1	2	1.52	3.03	45.96	184.10	0.18	0.72	17.20	12.16
3	100	200	150	614	2,153	4.68	16.43	571.70	2,086.23	0.57	2.10	2	4	3.03	6.06	123.41	307.51	0.48	1.20	21.59	14.74
4	200	300	250	402	2,555	3.07	19.49	505.60	2,591.84	0.51	2.61	0	4	0.00	6.06	0.00	307.51	0.00	1.20	0.00	11.86
5	300	500	400	498	3,053	3.80	23.29	910.08	3,501.92	0.92	3.52	1	5	1.52	7.58	25.00	332.51	0.10	1.30	2.75	9.50
6	500	750	625	445	3,498	3.40	26.69	1,183.06	4,684.98	1.19	4.71	0	5	0.00	7.58	0.00	332.51	0.00	1.30	0.00	7.10
7	750	1,000	875	469	3,967	3.58	30.27	1,339.35	6,024.33	1.35	6.06	0	5	0.00	7.58	0.00	332.51	0.00	1.30	0.00	5.52
8	1,000	1,500	1,250	629	4,596	4.80	35.07	2,381.64	8,405.97	2.40	8.45	0	5	0.00	7.58	0.00	332.51	0.00	1.30	0.00	3.96
9	1,500	2,000	1,750	542	5,138	4.14	39.20	2,605.20	11,011.17	2.62	11.07	4	9	6.06	13.64	1,287.86	1,620.37	5.04	6.34	49.43	14.72
10	2,000	2,500	2,250	412	5,550	3.14	42.35	2,391.47	13,402.64	2.40	13.48	6	15	9.09	22.73	759.21	2,379.58	2.97	9.31	31.75	17.75
11	2,500	3,000	2,750	405	5,955	3.09	45.44	2,484.44	15,887.08	2.50	15.98	0	15	0.00	22.73	0.00	2,379.58	0.00	9.31	0.00	14.98
12	3,000	4,000	3,500	594	6,549	4.53	49.97	4,060.27	19,947.35	4.08	20.06	1	16	1.52	24.24	48.88	2,428.46	0.19	9.50	1.20	12.17
13	4,000	5,000	4,500	524	7,073	4.00	53.97	3,757.29	23,704.64	3.78	23.84	3	19	4.55	28.79	2,035.04	4,463.50	7.96	17.47	54.16	18.83
14	5,000	7,500	6,250	833	7,906	6.36	60.32	8,002.09	31,706.73	8.05	31.89	5	24	7.58	36.36	4,237.85	8,701.35	16.58	34.05	52.96	27.44
15	7,500	10,000	8,750	626	8,532	4.78	65.10	6,431.25	38,137.98	6.47	38.35	7	31	10.61	46.97	695.96	9,397.31	2.72	36.77	10.82	24.64
16	10,000	20,000	15,000	1,484	10,016	11.32	76.42	21,032.65	59,170.63	21.15	59.50	5	36	7.58	54.55	609.28	10,006.60	2.38	39.16	2.90	16.91
17	20,000	50,000	35,000	1,622	11,638	12.38	88.80	24,478.01	83,648.64	24.62	84.12	11	47	16.67	71.21	3,686.05	13,692.64	14.42	53.58	15.06	16.37
18	50,000	100,000	75,000	744	12,382	5.68	94.48	8,531.79	92,180.43	8.58	92.70	12	59	18.18	89.39	199.84	13,892.48	0.78	54.36	2.34	15.07
19	100,000	500,000	300,000	605	12,987	4.62	99.09	5,980.90	98,161.33	6.01	98.72	7	66	10.61	100.00	11,662.40	25,554.88	45.64	100.00	194.99	26.03
20	500,000	UP		119	13,106	0.91	100.00	1,277.24	99,438.57	1.28	100.00	0	66	0.00	100.00	0.00	25,554.88	0.00	100.00	0.00	25.70
				13,106				99,438.57				66				25,554.88				25.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,138	4,138	7.83	7.83	1,115.21	1,115.21	0.86	0.86	3	3	1.86	1.86	123.64	123.64	0.17	0.17	11.09	11.09
2	50	100	75	2,496	6,634	4.73	12.56	406.82	1,522.03	0.31	1.17	0	3	0.00	1.86	0.00	123.64	0.00	0.17	0.00	8.12
3	100	200	150	3,455	10,089	6.54	19.10	981.85	2,503.88	0.75	1.92	0	3	0.00	1.86	0.00	123.64	0.00	0.17	0.00	4.94
4	200	300	250	2,509	12,598	4.75	23.85	968.70	3,472.58	0.74	2.66	2	5	1.24	3.11	96.56	220.19	0.13	0.30	9.97	6.34
5	300	500	400	3,300	15,898	6.25	30.10	1,687.14	5,159.72	1.29	3.96	2	7	1.24	4.35	5.28	225.47	0.01	0.30	0.31	4.37
6	500	750	625	2,864	18,762	5.42	35.52	1,997.10	7,156.82	1.53	5.49	3	10	1.86	6.21	109.14	334.61	0.15	0.45	5.46	4.68
7	750	1,000	875	2,350	21,112	4.45	39.97	1,651.90	8,808.72	1.27	6.76	2	12	1.24	7.45	22.19	356.80	0.03	0.48	1.34	4.05
8	1,000	1,500	1,250	2,582	23,694	4.89	44.86	2,186.09	10,994.81	1.68	8.43	0	12	0.00	7.45	0.00	356.80	0.00	0.48	0.00	3.25
9	1,500	2,000	1,750	1,816	25,510	3.44	48.29	2,567.56	13,562.37	1.97	10.40	2	14	1.24	8.70	2,335.66	2,692.45	3.15	3.64	90.97	19.85
10	2,000	2,500	2,250	2,169	27,679	4.11	52.40	2,974.83	16,537.20	2.28	12.68	3	17	1.86	10.56	20.43	2,712.89	0.03	3.66	0.69	16.40
11	2,500	3,000	2,750	1,860	29,539	3.52	55.92	3,663.28	20,200.48	2.81	15.49	0	17	0.00	10.56	0.00	2,712.89	0.00	3.66	0.00	13.43
12	3,000	4,000	3,500	2,166	31,705	4.10	60.02	3,806.14	24,006.61	2.92	18.41	14	31	8.70	19.25	42.38	2,755.26	0.06	3.72	1.11	11.48
13	4,000	5,000	4,500	1,423	33,128	2.69	62.72	4,167.16	28,173.77	3.20	21.61	4	35	2.48	21.74	5,066.11	7,821.38	6.84	10.56	121.57	27.76
14	5,000	7,500	6,250	2,368	35,496	4.48	67.20	8,257.70	36,431.47	6.33	27.94	5	40	3.11	24.84	386.86	8,208.24	0.52	11.09	4.68	22.53
15	7,500	10,000	8,750	1,486	36,982	2.81	70.01	7,206.24	43,637.71	5.53	33.47	1	41	0.62	25.47	413.67	8,621.90	0.56	11.65	5.74	19.76
16	10,000	20,000	15,000	3,449	40,431	6.53	76.54	19,465.07	63,102.78	14.93	48.39	13	54	8.07	33.54	2,143.87	10,765.77	2.90	14.54	11.01	17.06
17	20,000	50,000	35,000	3,943	44,374	7.46	84.01	25,096.27	88,199.05	19.25	67.64	24	78	14.91	48.45	7,845.33	18,611.11	10.60	25.14	31.26	21.10
18	50,000	100,000	75,000	2,853	47,227	5.40	89.41	17,827.48	106,026.53	13.67	81.31	13	91	8.07	56.52	493.17	19,104.28	0.67	25.80	2.77	18.02
19	100,000	500,000	300,000	4,370	51,597	8.27	97.68	20,480.14	126,506.67	15.71	97.02	48	139	29.81	86.34	11,740.51	30,844.79	15.86	41.66	57.33	24.38
20	500,000	UP		1,226	52,823	2.32	100.00	3,887.07	130,393.74	2.98	100.00	22	161	13.66	100.00	43,189.16	74,033.95	58.34	100.00	1111.10	56.78
				52,823				130,393.74				161				74,033.95				56.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	212	212	6.23	6.23	44.61	44.61	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	267	1.62	7.85	20.87	65.48	0.09	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	65	332	1.91	9.76	11.98	77.47	0.05	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	367	1.03	10.79	15.09	92.56	0.07	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	101	468	2.97	13.76	83.97	176.53	0.37	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	84	552	2.47	16.23	96.51	273.03	0.42	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	93	645	2.73	18.97	157.16	430.20	0.69	1.88	1	1	4.76	4.76	4.24	4.24	0.00	0.00	2.70	0.99
8	1,000	1,500	1,250	118	763	3.47	22.43	247.32	677.52	1.08	2.96	0	1	0.00	4.76	0.00	4.24	0.00	0.00	0.00	0.63
9	1,500	2,000	1,750	49	812	1.44	23.88	134.66	812.18	0.59	3.55	0	1	0.00	4.76	0.00	4.24	0.00	0.00	0.00	0.52
10	2,000	2,500	2,250	71	883	2.09	25.96	160.69	972.87	0.70	4.25	1	2	4.76	9.52	85.69	89.93	0.08	0.08	53.33	9.24
11	2,500	3,000	2,750	36	919	1.06	27.02	129.84	1,102.71	0.57	4.82	0	2	0.00	9.52	0.00	89.93	0.00	0.08	0.00	8.16
12	3,000	4,000	3,500	81	1,000	2.38	29.40	258.65	1,361.36	1.13	5.95	0	2	0.00	9.52	0.00	89.93	0.00	0.08	0.00	6.61
13	4,000	5,000	4,500	80	1,080	2.35	31.76	356.22	1,717.58	1.56	7.50	0	2	0.00	9.52	0.00	89.93	0.00	0.08	0.00	5.24
14	5,000	7,500	6,250	105	1,185	3.09	34.84	669.33	2,386.91	2.92	10.43	3	5	14.29	23.81	549.73	639.66	0.52	0.60	82.13	26.80
15	7,500	10,000	8,750	149	1,334	4.38	39.22	854.80	3,241.71	3.74	14.16	0	5	0.00	23.81	0.00	639.66	0.00	0.60	0.00	19.73
16	10,000	20,000	15,000	294	1,628	8.64	47.87	2,153.87	5,395.59	9.41	23.58	1	6	4.76	28.57	1,000.00	1,639.66	0.94	1.55	46.43	30.39
17	20,000	50,000	35,000	453	2,081	13.32	61.19	4,511.45	9,907.04	19.71	43.29	2	8	9.52	38.10	41.77	1,681.43	0.04	1.59	0.93	16.97
18	50,000	100,000	75,000	289	2,370	8.50	69.69	2,582.13	12,489.17	11.28	54.57	1	9	4.76	42.86	1,050.00	2,731.43	0.99	2.58	40.66	21.87
19	100,000	500,000	300,000	666	3,036	19.58	89.27	6,963.88	19,453.04	30.43	85.00	7	16	33.33	76.19	2,914.17	5,645.60	2.75	5.33	41.85	29.02
20	500,000	UP		365	3,401	10.73	100.00	3,432.98	22,886.02	15.00	100.00	5	21	23.81	100.00	100,288.60	105,934.20	94.67	100.00	2921.33	462.88
				3,401				22,886.02				21				105,934.20				462.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	232,183	232,183	13.08	13.08	30,441.11	30,441.11	1.40	1.40	177	177	9.54	9.54	3,159.86	3,159.86	1.14	1.14	10.38	10.38
2	50	100	75	134,489	366,672	7.58	20.66	15,273.49	45,714.60	0.70	2.10	32	209	1.73	11.27	1,287.78	4,447.64	0.46	1.60	8.43	9.73
3	100	200	150	243,887	610,559	13.74	34.41	50,327.25	96,041.85	2.31	4.41	93	302	5.01	16.28	4,414.09	8,861.74	1.59	3.20	8.77	9.23
4	200	300	250	167,312	777,871	9.43	43.84	51,233.92	147,275.76	2.35	6.76	66	368	3.56	19.84	2,114.15	10,975.89	0.76	3.96	4.13	7.45
5	300	500	400	237,252	1,015,123	13.37	57.21	111,419.28	258,695.05	5.12	11.88	129	497	6.95	26.79	7,776.24	18,752.12	2.80	6.76	6.98	7.25
6	500	750	625	164,951	1,180,074	9.30	66.50	117,700.21	376,395.25	5.41	17.29	110	607	5.93	32.72	9,864.47	28,616.60	3.56	10.32	8.38	7.60
7	750	1,000	875	142,851	1,322,925	8.05	74.55	133,052.97	509,448.22	6.11	23.40	147	754	7.92	40.65	6,707.11	35,323.71	2.42	12.74	5.04	6.93
8	1,000	1,500	1,250	125,597	1,448,522	7.08	81.63	162,250.34	671,698.56	7.45	30.85	160	914	8.63	49.27	11,410.20	46,733.91	4.11	16.85	7.03	6.96
9	1,500	2,000	1,750	70,524	1,519,046	3.97	85.60	136,044.80	807,743.36	6.25	37.10	71	985	3.83	53.10	10,646.40	57,380.31	3.84	20.69	7.83	7.10
10	2,000	2,500	2,250	39,144	1,558,190	2.21	87.81	92,811.77	900,555.13	4.26	41.36	48	1,033	2.59	55.69	10,223.75	67,604.06	3.69	24.37	11.02	7.51
11	2,500	3,000	2,750	31,489	1,589,679	1.77	89.58	93,013.59	993,568.72	4.27	45.64	48	1,081	2.59	58.27	8,000.41	75,604.47	2.88	27.26	8.60	7.61
12	3,000	4,000	3,500	37,569	1,627,248	2.12	91.70	130,319.13	1,123,887.85	5.99	51.62	68	1,149	3.67	61.94	11,351.93	86,956.39	4.09	31.35	8.71	7.74
13	4,000	5,000	4,500	25,727	1,652,975	1.45	93.15	110,862.29	1,234,750.14	5.09	56.72	51	1,200	2.75	64.69	9,306.35	96,262.74	3.36	34.71	8.39	7.80
14	5,000	7,500	6,250	35,334	1,688,309	1.99	95.14	173,706.38	1,408,456.51	7.98	64.69	73	1,273	3.94	68.63	17,864.37	114,127.11	6.44	41.15	10.28	8.10
15	7,500	10,000	8,750	20,011	1,708,320	1.13	96.27	133,586.17	1,542,042.68	6.14	70.83	50	1,323	2.70	71.32	13,957.18	128,084.29	5.03	46.18	10.45	8.31
16	10,000	20,000	15,000	28,235	1,736,555	1.59	97.86	270,385.15	1,812,427.83	12.42	83.25	87	1,410	4.69	76.01	43,171.31	171,255.60	15.56	61.74	15.97	9.45
17	20,000	50,000	35,000	18,593	1,755,148	1.05	98.91	215,329.87	2,027,757.70	9.89	93.14	96	1,506	5.18	81.19	59,876.16	231,131.76	21.59	83.33	27.81	11.40
18	50,000	100,000	75,000	7,618	1,762,766	0.43	99.34	76,657.46	2,104,415.16	3.52	96.66	51	1,557	2.75	83.94	30,029.88	261,161.65	10.83	94.16	39.17	12.41
19	100,000	500,000	300,000	8,225	1,770,991	0.46	99.80	68,211.46	2,172,626.62	3.13	99.79	196	1,753	10.57	94.50	9,525.39	270,687.04	3.43	97.59	13.96	12.46
20	500,000	UP		3,510	1,774,501	0.20	100.00	4,485.43	2,177,112.06	0.21	100.00	102	1,855	5.50	100.00	6,675.44	277,362.48	2.41	100.00	148.82	12.74
				1,774,501				2,177,112.06				1,855				277,362.48				12.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	5.49	5.49	22.39	22.39	1.05	1.05	1	1	100.00	100.00	417.50	417.50	100.00	100.00	1864.35	1864.35
2	50	100	75	26	67	3.48	8.97	7.15	29.55	0.34	1.39	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1412.97
3	100	200	150	38	105	5.09	14.06	12.12	41.67	0.57	1.96	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1002.03
4	200	300	250	34	139	4.55	18.61	17.13	58.79	0.80	2.76	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	710.14
5	300	500	400	33	172	4.42	23.03	31.64	90.43	1.48	4.24	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	461.67
6	500	750	625	50	222	6.69	29.72	41.78	132.21	1.96	6.20	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	315.79
7	750	1,000	875	26	248	3.48	33.20	19.41	151.62	0.91	7.12	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	275.36
8	1,000	1,500	1,250	34	282	4.55	37.75	50.94	202.56	2.39	9.51	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	206.11
9	1,500	2,000	1,750	36	318	4.82	42.57	35.39	237.95	1.66	11.17	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	175.45
10	2,000	2,500	2,250	30	348	4.02	46.59	73.13	311.08	3.43	14.60	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	134.21
11	2,500	3,000	2,750	27	375	3.61	50.20	39.43	350.52	1.85	16.45	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	119.11
12	3,000	4,000	3,500	14	389	1.87	52.07	79.79	430.31	3.74	20.19	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	97.02
13	4,000	5,000	4,500	21	410	2.81	54.89	63.04	493.34	2.96	23.15	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	84.63
14	5,000	7,500	6,250	83	493	11.11	66.00	299.85	793.19	14.07	37.22	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	52.64
15	7,500	10,000	8,750	69	562	9.24	75.23	222.62	1,015.81	10.45	47.67	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	41.10
16	10,000	20,000	15,000	122	684	16.33	91.57	576.22	1,592.03	27.04	74.71	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	26.22
17	20,000	50,000	35,000	39	723	5.22	96.79	267.48	1,859.52	12.55	87.26	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	22.45
18	50,000	100,000	75,000	21	744	2.81	99.60	246.14	2,105.66	11.55	98.82	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	19.83
19	100,000	500,000	300,000	3	747	0.40	100.00	25.23	2,130.89	1.18	100.00	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	19.59
20	500,000	UP		0	747	0.00	100.00	0.00	2,130.89	0.00	100.00	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	19.59
				747				2,130.89				1				417.50				19.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,404	1,404	38.13	38.13	1,463.69	1,463.69	10.72	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	685	2,089	18.60	56.74	2,239.89	3,703.58	16.40	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	123	2,212	3.34	60.08	217.51	3,921.09	1.59	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	85	2,297	2.31	62.38	27.81	3,948.90	0.20	28.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	101	2,398	2.74	65.13	43.29	3,992.20	0.32	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	2,414	0.43	65.56	29.75	4,021.94	0.22	29.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	2,440	0.71	66.27	52.34	4,074.29	0.38	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	54	2,494	1.47	67.73	27.44	4,101.73	0.20	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	83	2,577	2.25	69.99	96.93	4,198.66	0.71	30.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	55	2,632	1.49	71.48	146.83	4,345.50	1.08	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	39	2,671	1.06	72.54	149.00	4,494.49	1.09	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	84	2,755	2.28	74.82	100.75	4,595.24	0.74	33.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	44	2,799	1.20	76.02	86.48	4,681.72	0.63	34.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	49	2,848	1.33	77.35	183.00	4,864.73	1.34	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	60	2,908	1.63	78.98	385.08	5,249.81	2.82	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	150	3,058	4.07	83.05	1,668.49	6,918.29	12.22	50.66	1	1	50.00	50.00	39.63	39.63	25.24	25.24	2.37	0.57
17	20,000	50,000	35,000	197	3,255	5.35	88.40	2,341.26	9,259.55	17.14	67.80	0	1	0.00	50.00	0.00	39.63	0.00	25.24	0.00	0.43
18	50,000	100,000	75,000	208	3,463	5.65	94.05	1,927.22	11,186.78	14.11	81.91	0	1	0.00	50.00	0.00	39.63	0.00	25.24	0.00	0.35
19	100,000	500,000	300,000	200	3,663	5.43	99.48	2,141.64	13,328.42	15.68	97.59	1	2	50.00	100.00	117.37	157.00	74.76	100.00	5.48	1.18
20	500,000	UP		19	3,682	0.52	100.00	328.89	13,657.30	2.41	100.00	0	2	0.00	100.00	0.00	157.00	0.00	100.00	0.00	1.15
				3,682				13,657.30				2				157.00				1.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,000	1,500	1,250	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,000	2,500	2,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				1.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	903	903	47.78	47.78	140.99	140.99	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	298	1,201	15.77	63.54	106.46	247.44	2.14	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	165	1,366	8.73	72.28	110.21	357.65	2.21	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	1,397	1.64	73.92	24.38	382.03	0.49	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	1,426	1.53	75.45	36.01	418.04	0.72	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	1,436	0.53	75.98	8.25	426.29	0.17	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	1,443	0.37	76.35	1.49	427.78	0.03	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	1,453	0.53	76.88	2.31	430.10	0.05	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	1,474	1.11	77.99	8.59	438.68	0.17	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	1,503	1.53	79.52	10.83	449.52	0.22	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	1,531	1.48	81.01	10.41	459.92	0.21	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	1,541	0.53	81.53	27.02	486.94	0.54	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	1,547	0.32	81.85	47.68	534.63	0.96	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	1,556	0.48	82.33	40.83	575.46	0.82	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	1,563	0.37	82.70	100.41	675.87	2.02	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	1,591	1.48	84.18	483.21	1,159.08	9.71	23.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	60	1,651	3.17	87.35	1,357.86	2,516.94	27.28	50.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	68	1,719	3.60	90.95	649.81	3,166.75	13.06	63.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	156	1,875	8.25	99.21	1,734.27	4,901.02	34.84	98.46	1	1	14.29	14.29	10.00	10.00	1.18	1.18	0.58	0.20
20	500,000	UP		15	1,890	0.79	100.00	76.44	4,977.46	1.54	100.00	6	7	85.71	100.00	839.94	849.94	98.82	100.00	1098.85	17.08
				1,890				4,977.46				7				849.94				17.08	
	GRAND TOTAL			1,949,114.0				2,998,927.9				2,408.0				733,374.31					

5.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	6.25	6.25	0.19	0.19	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.56	7.81	0.75	0.94	0.18	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.56	9.38	0.38	1.32	0.09	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.56	10.94	0.00	1.32	0.00	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.56	12.50	1.79	3.11	0.44	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.56	14.06	3.55	6.67	0.86	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.56	15.63	2.49	9.16	0.61	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.56	17.19	0.00	9.16	0.00	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.56	18.75	0.00	9.16	0.00	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.56	20.31	1.84	11.00	0.45	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.56	21.88	3.65	14.64	0.89	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.56	23.44	7.08	21.72	1.72	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	3.13	26.56	13.88	35.60	3.38	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	27	15.63	42.19	68.89	104.50	16.77	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	33	9.38	51.56	41.46	145.96	10.09	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	39	9.38	60.94	80.70	226.66	19.64	55.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	53	21.88	82.81	33.89	260.56	8.25	63.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	56	4.69	87.50	147.50	408.05	35.90	99.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	64	12.50	100.00	2.77	410.83	0.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				410.83				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.50	3.50	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	21	3.18	6.69	0.75	0.79	0.13	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	50	9.24	15.92	1.36	2.15	0.24	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	71	6.69	22.61	2.30	4.45	0.40	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	83	3.82	26.43	2.06	6.50	0.36	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	91	2.55	28.98	1.06	7.56	0.18	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	97	1.91	30.89	0.25	7.81	0.04	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	103	1.91	32.80	2.12	9.93	0.37	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	112	2.87	35.67	1.51	11.44	0.26	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	128	5.10	40.76	8.20	19.64	1.42	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	134	1.91	42.68	2.64	22.28	0.46	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	143	2.87	45.54	5.49	27.77	0.95	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	148	1.59	47.13	7.90	35.67	1.37	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	153	1.59	48.73	13.22	48.89	2.30	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	161	2.55	51.27	19.08	67.98	3.31	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	194	10.51	61.78	56.72	124.70	9.85	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	209	4.78	66.56	101.66	226.36	17.65	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	223	4.46	71.02	71.25	297.61	12.37	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	243	6.37	77.39	119.65	417.26	20.78	72.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		71	314	22.61	100.00	158.62	575.88	27.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				314				575.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	11.65	11.65	21.53	21.53	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	47	1.08	12.74	0.35	21.88	0.02	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	53	1.63	14.36	1.28	23.16	0.08	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	58	1.36	15.72	2.32	25.48	0.14	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	68	2.71	18.43	5.08	30.56	0.32	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	75	1.90	20.33	4.46	35.03	0.28	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	85	2.71	23.04	9.77	44.80	0.61	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	96	2.98	26.02	14.67	59.47	0.92	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	109	3.52	29.54	26.91	86.38	1.68	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	120	2.98	32.52	23.09	109.47	1.44	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	127	1.90	34.42	24.37	133.84	1.52	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	140	3.52	37.94	43.76	177.60	2.74	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	146	1.63	39.57	20.14	197.74	1.26	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	166	5.42	44.99	105.67	303.41	6.61	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	187	5.69	50.68	126.35	429.76	7.90	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	217	8.13	58.81	277.95	707.71	17.38	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	247	8.13	66.94	353.73	1,061.44	22.12	66.38	1	1	100.00	100.00	5.00	5.00	100.00	100.00	1.41	0.47
18	50,000	100,000	75,000	22	269	5.96	72.90	174.91	1,236.35	10.94	77.32	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.40
19	100,000	500,000	300,000	66	335	17.89	90.79	288.36	1,524.71	18.03	95.35	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.33
20	500,000	UP		34	369	9.21	100.00	74.30	1,599.01	4.65	100.00	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.31
				369				1,599.01				1				5.00				0.31	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.96	1.96	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	3.92	5.88	0.12	0.12	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.96	7.84	0.11	0.23	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	5.88	13.73	0.33	0.55	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	11	7.84	21.57	0.75	1.30	0.33	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.96	23.53	0.66	1.96	0.29	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.96	25.49	0.70	2.66	0.31	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	19	11.76	37.25	5.74	8.40	2.52	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	23	7.84	45.10	3.00	11.40	1.32	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	1.96	47.06	4.98	16.38	2.19	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	26	3.92	50.98	5.73	22.12	2.52	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	1.96	52.94	2.45	24.56	1.08	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	1.96	54.90	2.82	27.38	1.24	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	30	3.92	58.82	12.31	39.69	5.41	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	35	9.80	68.63	21.42	61.11	9.41	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	39	7.84	76.47	26.98	88.10	11.85	38.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	41	3.92	80.39	28.00	116.10	12.30	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	43	3.92	84.31	26.35	142.45	11.58	62.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	45	3.92	88.24	16.82	159.27	7.39	69.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	51	11.76	100.00	68.40	227.68	30.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				51				227.68				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.71	5.71	4.46	4.46	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.90	7.62	0.11	4.56	0.03	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	13	4.76	12.38	0.36	4.92	0.11	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	2.86	15.24	0.59	5.51	0.19	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	1.90	17.14	0.99	6.51	0.31	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	3.81	20.95	1.73	8.24	0.54	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	26	3.81	24.76	1.26	9.50	0.39	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	32	5.71	30.48	2.73	12.22	0.85	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	37	4.76	35.24	3.21	15.44	1.00	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	42	4.76	40.00	3.53	18.96	1.10	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	0.95	40.95	2.17	21.13	0.68	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	45	1.90	42.86	5.10	26.24	1.59	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	46	0.95	43.81	6.75	32.99	2.11	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	55	8.57	52.38	13.22	46.21	4.13	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	59	3.81	56.19	12.38	58.59	3.86	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	91	30.48	86.67	121.07	179.66	37.78	56.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	92	0.95	87.62	17.41	197.07	5.43	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	94	1.90	89.52	43.73	240.80	13.65	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	98	3.81	93.33	39.58	280.37	12.35	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	105	6.67	100.00	40.06	320.43	12.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				105				320.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.64	3.64	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.73	6.36	0.27	0.37	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	1.82	8.18	0.35	0.72	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.91	9.09	0.41	1.13	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.91	10.00	0.58	1.71	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	16	4.55	14.55	2.28	4.00	0.38	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	18	1.82	16.36	0.70	4.70	0.12	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	23	4.55	20.91	2.04	6.74	0.34	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	0.91	21.82	2.67	9.41	0.45	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	0.91	22.73	1.92	11.32	0.32	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	0.91	23.64	4.33	15.65	0.73	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	1.82	25.45	1.81	17.47	0.31	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	31	2.73	28.18	1.91	19.37	0.32	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	35	3.64	31.82	20.52	39.89	3.45	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	0.91	32.73	9.05	48.94	1.52	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	49	11.82	44.55	53.60	102.55	9.02	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	65	14.55	59.09	78.88	181.43	13.28	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	71	5.45	64.55	67.79	249.22	11.41	41.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	101	27.27	91.82	244.90	494.12	41.23	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	110	8.18	100.00	99.91	594.03	16.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				594.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	2.53	2.53	8.63	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.00	2.53	0.00	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	26.75	29.28	91.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				29.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	36.36	36.36	0.78	0.78	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	9.09	45.45	1.27	2.05	3.30	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	9.09	54.55	5.16	7.21	13.46	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	9.09	63.64	14.00	21.21	36.51	55.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	9.09	72.73	15.08	36.29	39.33	94.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	9.09	81.82	0.33	36.62	0.86	95.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	9.09	90.91	0.33	36.95	0.86	96.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	9.09	100.00	1.39	38.34	3.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	38.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				38.34				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	5.18	5.18	6.15	6.15	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	29	1.08	6.26	0.78	6.93	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	36	1.51	7.78	1.54	8.46	0.06	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	42	1.30	9.07	1.05	9.51	0.04	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	62	4.32	13.39	7.10	16.61	0.28	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	77	3.24	16.63	10.60	27.21	0.42	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	92	3.24	19.87	18.95	46.16	0.76	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	118	5.62	25.49	30.50	76.66	1.22	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	133	3.24	28.73	33.75	110.40	1.35	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	141	1.73	30.45	18.09	128.50	0.72	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	155	3.02	33.48	39.21	167.70	1.57	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	169	3.02	36.50	67.66	235.37	2.70	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	184	3.24	39.74	60.58	295.95	2.42	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	199	3.24	42.98	102.08	398.03	4.08	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	227	6.05	49.03	190.82	588.85	7.62	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	255	6.05	55.08	420.32	1,009.18	16.78	40.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	54	309	11.66	66.74	668.74	1,677.92	26.70	66.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	51	360	11.02	77.75	422.76	2,100.68	16.88	83.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	56	416	12.10	89.85	321.12	2,421.80	12.82	96.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		47	463	10.15	100.00	82.80	2,504.60	3.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				463				2,504.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 204 EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.40	0.40	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.64	3.03	21.03	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.20	4.23	9.54	33.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.86	5.08	6.82	40.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.40	7.48	19.12	59.67	1	1	100.00	100.00	63.16	63.16	100.00	100.00	2635.28	844.25
7	750	1,000	875	1	6	14.29	85.71	3.48	10.96	27.74	87.41	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	576.31
8	1,000	1,500	1,250	1	7	14.29	100.00	1.58	12.54	12.59	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
20	500,000	UP		0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	1	0.00	100.00	0.00	63.16	0.00	100.00	0.00	503.75
				7				12.54				1				63.16				503.75	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2041 DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	45.00	45.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	5.00	50.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	5.00	55.00	0.01	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	5.00	60.00	0.00	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	5.00	65.00	46.50	46.52	10.61	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	5.00	70.00	4.03	50.55	0.92	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	5.00	75.00	86.32	136.87	19.70	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	5.00	80.00	89.59	226.45	20.44	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	5.00	85.00	8.15	234.60	1.86	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	5.00	90.00	86.32	320.92	19.70	73.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	5.00	95.00	10.27	331.19	2.34	75.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	5.00	100.00	107.00	438.19	24.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				438.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	3.35	3.35	14.54	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	0.11	3.23	0.50	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	0.69	2.54	2.98	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	25.00	43.75	2.75	0.20	11.94	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	6.25	50.00	2.41	2.61	10.48	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	6.25	56.25	3.35	5.96	14.54	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	6.25	62.50	1.67	7.63	7.27	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	6.25	68.75	5.74	13.37	24.94	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.25	75.00	2.50	15.87	10.88	68.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.25	81.25	1.99	17.86	8.66	77.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.25	87.50	1.81	19.67	7.87	85.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.25	93.75	1.65	21.32	7.15	92.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	6.25	100.00	1.68	23.00	7.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	23.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				23.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2043 DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	68.10	68.10	0.98	0.98	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	85	5.17	73.28	0.01	0.99	0.01	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	97	10.34	83.62	0.06	1.06	0.05	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	98	0.86	84.48	1.58	2.64	1.18	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	99	0.86	85.34	5.13	7.77	3.82	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	100	0.86	86.21	0.00	7.77	0.00	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	101	0.86	87.07	2.79	10.55	2.07	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	102	0.86	87.93	0.75	11.31	0.56	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	103	0.86	88.79	0.60	11.91	0.45	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	104	0.86	89.66	6.98	18.89	5.20	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	105	0.86	90.52	3.58	22.47	2.66	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	106	0.86	91.38	2.42	24.88	1.80	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	107	0.86	92.24	0.77	25.65	0.57	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	108	0.86	93.10	8.96	34.61	6.67	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	109	0.86	93.97	2.22	36.83	1.65	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	110	0.86	94.83	2.84	39.67	2.11	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	111	0.86	95.69	1.76	41.43	1.31	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	112	0.86	96.55	1.16	42.59	0.86	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	113	0.86	97.41	4.10	46.69	3.05	34.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	116	2.59	100.00	87.71	134.40	65.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				116				134.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2044 TRANSPORT INSTALLASTIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.89	1.89	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.89	3.77	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	35	62.26	66.04	0.17	0.18	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	36	1.89	67.92	1.99	2.17	0.64	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	37	1.89	69.81	0.31	2.48	0.10	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	38	1.89	71.70	0.00	2.48	0.00	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	39	1.89	73.58	0.00	2.48	0.00	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	40	1.89	75.47	0.73	3.21	0.23	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	41	1.89	77.36	21.95	25.15	7.02	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	42	1.89	79.25	25.74	50.89	8.24	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	1.89	81.13	52.94	103.83	16.94	33.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	1.89	83.02	25.74	129.57	8.24	41.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	1.89	84.91	9.03	138.60	2.89	44.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	46	1.89	86.79	31.65	170.25	10.13	54.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	47	1.89	88.68	30.98	139.27	9.91	44.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	48	1.89	90.57	58.78	198.05	18.81	63.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	49	1.89	92.45	20.00	218.05	6.40	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	50	1.89	94.34	30.88	248.93	9.88	79.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	51	1.89	96.23	14.04	262.97	4.49	84.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	53	3.77	100.00	49.52	312.49	15.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				312.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	33.33	33.33	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	14	44.44	77.78	0.02	0.03	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	17	16.67	94.44	0.01	0.04	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	5.56	100.00	31.72	31.76	99.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				31.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.38	6.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.13	8.51	0.40	0.40	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.13	10.64	0.75	1.16	0.13	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.13	12.77	0.26	1.42	0.05	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.13	14.89	1.75	3.17	0.31	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.13	17.02	0.74	3.91	0.13	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.13	19.15	0.37	4.28	0.07	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.13	21.28	1.04	5.32	0.18	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.13	23.40	4.43	9.75	0.77	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.13	25.53	1.78	7.97	0.31	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.13	27.66	1.78	9.75	0.31	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.13	29.79	22.97	32.72	4.02	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.13	31.91	10.30	43.02	1.80	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.13	34.04	18.38	61.40	3.21	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.13	36.17	11.68	73.08	2.04	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	8.51	44.68	54.18	127.26	9.47	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	24	6.38	51.06	100.57	227.83	17.59	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	26	4.26	55.32	94.78	322.61	16.57	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	39	27.66	82.98	180.50	503.11	31.56	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	47	17.02	100.00	68.75	571.86	12.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				47				571.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.01	0.01	0.89	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	0.01	0.00	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.91	0.92	98.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.92				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	20.38	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	75.00	100.00	0.02	0.02	79.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.02				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2049 OFF -SHORE FACILITIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	53.97	53.97	0.15	0.15	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	69	0.79	54.76	0.00	0.16	0.06	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	55	124	43.65	98.41	0.98	1.14	14.07	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	125	0.79	99.21	0.20	1.34	2.85	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	126	0.79	100.00	5.66	7.00	80.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	126	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				126				7.00				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.52	0.52	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	1.46	1.97	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	6.45	8.42	0.62	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	0.00	8.42	0.00	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	3.12	11.54	0.30	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	6.22	17.77	0.59	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	9.57	27.34	0.91	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	675.27	702.61	64.47	67.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	2.03	704.64	0.19	67.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	1.02	705.66	0.10	67.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	7.09	712.75	0.68	68.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	1.02	713.78	0.10	68.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	2.94	716.71	0.28	68.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	310.18	1,026.89	29.61	98.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	10.26	1,037.15	0.98	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	10.26	1,047.41	0.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	1,047.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	1,047.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	1,047.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					16				1,047.41				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	6.96	6.96	5.98	5.98	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	53	64	33.54	40.51	0.34	6.32	0.09	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	74	6.33	46.84	0.60	6.92	0.16	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	76	1.27	48.10	0.47	7.39	0.13	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	78	1.27	49.37	1.88	9.27	0.51	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	82	2.53	51.90	2.47	11.74	0.68	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	83	0.63	52.53	1.04	12.78	0.28	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	86	1.90	54.43	4.41	17.19	1.21	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	87	0.63	55.06	1.65	18.84	0.45	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	88	0.63	55.70	4.47	23.31	1.22	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	89	0.63	56.33	6.15	29.46	1.68	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	90	0.63	56.96	3.12	32.58	0.85	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	91	0.63	57.59	10.39	42.97	2.84	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	92	0.63	58.23	9.97	52.94	2.73	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	97	3.16	61.39	24.17	77.12	6.62	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	99	1.27	62.66	26.52	103.64	7.26	28.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	118	12.03	74.68	127.33	230.97	34.85	63.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	121	1.90	76.58	25.28	256.25	6.92	70.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	136	9.49	86.08	83.21	339.46	22.77	92.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		22	158	13.92	100.00	25.95	365.41	7.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				158				365.41				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.27	0.27	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.52	0.79	0.61	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	1.03	0.24	1.23	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	7.41	7.17	8.81	8.53	1	1	100.00	100.00	77.46	77.46	100.00	100.00	1045.74	1080.83
7	750	1,000	875	1	6	10.00	60.00	6.44	13.60	7.66	16.18	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48
8	1,000	1,500	1,250	1	7	10.00	70.00	24.14	37.74	28.73	44.91	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	205.22
9	1,500	2,000	1,750	1	8	10.00	80.00	0.00	37.74	0.00	44.91	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	205.22
10	2,000	2,500	2,250	1	9	10.00	90.00	2.26	40.00	2.69	47.60	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	193.63
11	2,500	3,000	2,750	1	10	10.00	100.00	44.04	84.04	52.40	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
20	500,000	UP		0	10	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16
				10				84.04				1				77.46				92.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	13	26.67	43.33	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	3.33	46.67	3.19	3.21	2.04	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	3.33	50.00	0.06	3.27	0.04	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	3.33	53.33	0.13	3.41	0.08	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	3.33	56.67	17.07	20.48	10.90	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	3.33	60.00	22.45	42.93	14.33	27.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	3.33	63.33	36.20	79.14	23.11	50.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	3.33	66.67	7.07	86.21	4.52	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	3.33	70.00	0.23	86.43	0.14	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	3.33	73.33	0.50	86.93	0.32	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	3.33	76.67	31.06	117.99	19.83	75.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.33	80.00	0.34	118.33	0.22	75.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.33	83.33	0.75	119.08	0.48	76.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	3.33	86.67	0.70	119.78	0.45	76.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	3.33	90.00	1.55	121.33	0.99	77.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	28	3.33	93.33	30.66	151.98	19.57	97.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.33	96.67	1.46	153.44	0.93	97.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	30	3.33	100.00	3.20	156.63	2.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	30	0.00	100.00	0.00	156.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				156.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.39	4.39	0.96	0.96	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.88	5.26	0.11	1.07	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.88	6.14	0.14	1.21	0.02	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	2.63	8.77	0.59	1.80	0.11	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	1.75	10.53	0.28	2.08	0.05	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.88	11.40	0.07	2.14	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.88	12.28	0.65	2.79	0.12	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	0.88	13.16	2.38	5.17	0.43	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	18	2.63	15.79	6.22	11.39	1.11	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	23	4.39	20.18	7.62	19.00	1.36	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	25	1.75	21.93	8.28	27.29	1.48	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	27	1.75	23.68	8.80	36.09	1.57	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	30	2.63	26.32	16.89	52.97	3.02	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	34	3.51	29.82	22.90	75.88	4.09	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	38	3.51	33.33	15.84	91.72	2.83	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	55	14.91	48.25	111.01	202.73	19.82	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	82	23.68	71.93	139.44	342.17	24.90	61.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	89	6.14	78.07	83.92	426.09	14.98	76.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	106	14.91	92.98	113.87	539.96	20.33	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	114	7.02	100.00	20.07	560.03	3.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				114				560.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.61	5.61	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.47	6.07	0.26	0.26	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.47	6.54	1.02	1.28	0.13	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.47	7.01	1.17	2.45	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	0.47	7.48	1.17	3.62	0.15	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	0.47	7.94	1.25	4.87	0.16	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	0.47	8.41	1.25	6.12	0.16	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	0.47	8.88	4.05	10.17	0.51	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	21	0.93	9.81	4.99	15.16	0.63	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	28	3.27	13.08	2.09	17.25	0.26	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	0.47	13.55	0.38	17.63	0.05	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	33	1.87	15.42	10.24	27.87	1.29	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	38	2.34	17.76	13.34	41.20	1.68	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	39	0.47	18.22	1.24	42.44	0.16	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	42	1.40	19.63	23.08	65.52	2.90	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	64	10.28	29.91	124.88	190.40	15.69	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	89	11.68	41.59	120.57	310.97	15.15	39.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	114	11.68	53.27	146.72	457.70	18.43	57.49	1	1	100.00	100.00	1,502.79	1,502.79	100.00	100.00	1024.25	328.34
19	100,000	500,000	300,000	53	167	24.77	78.04	230.29	687.99	28.93	86.42	0	1	0.00	100.00	0.00	1,502.79	0.00	100.00	0.00	218.43
20	500,000	UP		47	214	21.96	100.00	108.15	796.13	13.58	100.00	0	1	0.00	100.00	0.00	1,502.79	0.00	100.00	0.00	188.76
				214				796.13				1				1,502.79				188.76	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	6.69	6.69	33.40	33.40	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	111	2.48	9.17	0.84	34.25	0.02	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	127	1.32	10.49	2.03	36.28	0.05	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	148	1.73	12.22	7.91	44.19	0.20	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	174	2.15	14.37	8.18	52.38	0.20	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	200	2.15	16.52	24.05	76.42	0.60	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	211	0.91	17.42	4.95	81.37	0.12	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	239	2.31	19.74	32.10	113.47	0.80	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	254	1.24	20.97	21.24	134.70	0.53	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	273	1.57	22.54	24.00	158.70	0.60	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	286	1.07	23.62	26.62	185.32	0.66	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	306	1.65	25.27	51.97	237.29	1.29	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	322	1.32	26.59	51.05	288.35	1.27	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	357	2.89	29.48	119.99	408.33	2.99	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	49	406	4.05	33.53	212.50	620.83	5.29	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	103	509	8.51	42.03	603.68	1,224.52	15.02	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	125	634	10.32	52.35	895.78	2,120.29	22.29	52.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	143	777	11.81	64.16	769.52	2,889.81	19.15	71.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	230	1,007	18.99	83.15	903.58	3,793.39	22.48	94.39	2	2	100.00	100.00	280.00	280.00	100.00	100.00	30.99	7.38
20	500,000	UP		204	1,211	16.85	100.00	225.30	4,018.69	5.61	100.00	0	2	0.00	100.00	0.00	280.00	0.00	100.00	0.00	6.97
				1,211				4,018.69				2				280.00				6.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	14.31	14.31	13.56	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.00	14.31	0.00	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	5.62	19.93	5.33	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	21.77	41.69	20.63	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	33.44	75.13	31.70	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	30.36	105.50	28.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				105.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	8	47.06	47.06	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	5.88	52.94	5.01	5.03	4.62	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	5.88	58.82	6.22	11.25	5.74	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	5.88	64.71	12.32	23.56	11.36	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	5.88	70.59	2.75	26.31	2.53	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	5.88	76.47	0.75	27.06	0.69	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	5.88	82.35	9.44	36.50	8.71	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.88	88.24	42.34	78.84	39.06	72.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.88	94.12	18.36	97.20	16.94	89.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.88	100.00	11.21	108.41	10.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	108.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				108.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.13	0.13	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	1.69	1.83	1.33	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.19	3.02	0.94	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	8.29	11.31	6.53	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	9.73	21.04	7.66	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	7.69	28.74	6.05	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	9.75	38.49	7.67	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	0.00	38.49	0.00	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	11.69	50.17	9.20	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	22.56	72.73	17.75	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	30.98	103.71	24.37	81.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	14.72	118.44	11.58	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	3.24	121.68	2.55	95.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	3.24	124.92	2.55	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	1.54	126.46	1.21	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	126.46	0.00	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	0.44	126.90	0.35	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	0.20	127.10	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	127.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				127.10				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.17	2.17	0.10	0.10	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.17	4.35	0.58	0.68	0.91	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.17	6.52	0.12	0.80	0.20	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.17	8.70	0.03	0.83	0.05	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	7	6.52	15.22	0.44	1.27	0.69	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	12	10.87	26.09	0.93	2.20	1.46	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	10.87	36.96	1.10	3.29	1.72	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	27	21.74	58.70	3.48	6.77	5.47	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	2.17	60.87	2.08	8.85	3.26	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	34	13.04	73.91	7.35	16.20	11.57	25.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	2.17	76.09	2.17	18.37	3.41	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	2.17	78.26	12.25	30.62	19.27	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.17	80.43	12.38	43.00	19.48	67.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	38	2.17	82.61	0.33	43.33	0.51	68.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.17	84.78	0.33	43.66	0.51	68.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	46	15.22	100.00	19.92	63.57	31.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	46	0.00	100.00	0.00	63.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	46	0.00	100.00	0.00	63.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	46	0.00	100.00	0.00	63.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	46	0.00	100.00	0.00	63.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				46				63.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2081 OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	12.00	12.00	0.38	0.38	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	8	20.00	32.00	1.25	1.63	0.43	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	4.00	36.00	0.23	1.87	0.08	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	4.00	40.00	0.67	2.54	0.23	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	4.00	44.00	0.96	3.50	0.33	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	4.00	48.00	2.48	5.97	0.86	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	4.00	52.00	3.49	9.46	1.21	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	4.00	56.00	5.04	14.50	1.74	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	4.00	60.00	3.50	18.00	1.21	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	4.00	64.00	6.77	24.77	2.34	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.00	68.00	7.15	31.92	2.47	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.00	72.00	0.00	31.92	0.00	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	20	8.00	80.00	175.59	207.51	60.77	71.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.00	84.00	8.48	215.99	2.93	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	23	8.00	92.00	34.55	250.53	11.96	86.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	25	8.00	100.00	38.41	288.94	13.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	288.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	288.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	288.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				288.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.21	0.21	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.07	0.29	0.87	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.07	0.36	0.87	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	3.13	3.49	36.66	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.07	3.56	0.87	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.68	5.24	19.66	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.30	8.54	38.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	8.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				8.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	16.57	16.57	20.94	20.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	34.05	50.62	43.04	63.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	2.61	53.23	3.30	67.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	4.46	57.69	5.64	72.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	13.25	70.94	16.75	89.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	8.17	79.11	10.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	79.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				79.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.35	0.35	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.13	6.25	0.84	1.19	0.50	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.13	9.38	0.62	1.81	0.37	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.13	12.50	2.72	4.52	1.62	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.13	15.63	0.61	5.13	0.36	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.13	18.75	1.64	6.77	0.98	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.13	21.88	1.60	8.37	0.95	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.13	25.00	1.95	10.32	1.16	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	11	9.38	34.38	7.95	18.28	4.73	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.13	37.50	1.74	20.01	1.03	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	14	6.25	43.75	8.40	28.42	5.00	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.13	46.88	4.65	33.07	2.77	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	6.25	53.13	27.82	60.89	16.56	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.13	56.25	4.91	65.80	2.92	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	23	15.63	71.88	22.37	88.16	13.31	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	27	12.50	84.38	53.06	141.22	31.58	84.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	31	12.50	96.88	23.72	164.94	14.11	98.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	32	3.13	100.00	3.10	168.04	1.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	168.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				168.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.46	3.46	1.13	1.13	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	13	0.63	4.09	0.18	1.31	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	20	2.20	6.29	0.96	2.27	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	26	1.89	8.18	2.05	4.32	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	41	4.72	12.89	6.29	10.61	0.42	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	51	3.14	16.04	8.83	19.43	0.58	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	61	3.14	19.18	8.89	28.33	0.59	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	82	6.60	25.79	28.53	56.86	1.88	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	98	5.03	30.82	25.24	82.10	1.67	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	112	4.40	35.22	33.41	115.51	2.21	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	127	4.72	39.94	43.39	158.90	2.87	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	145	5.66	45.60	62.59	221.49	4.13	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	166	6.60	52.20	65.30	286.79	4.31	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	206	12.58	64.78	196.34	483.13	12.97	31.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	226	6.29	71.07	104.98	588.11	6.93	38.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	260	10.69	81.76	213.79	801.90	14.12	52.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	290	9.43	91.19	374.58	1,176.48	24.74	77.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	307	5.35	96.54	172.07	1,348.55	11.37	89.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	318	3.46	100.00	165.37	1,513.92	10.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	318	0.00	100.00	0.00	1,513.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					318				1,513.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.32	1.32	23.44	23.44	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.33	1.65	0.08	23.52	0.01	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	0.66	2.31	0.25	23.78	0.04	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.33	2.64	0.20	23.97	0.03	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.33	2.97	0.24	24.22	0.04	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.33	3.30	1.01	25.23	0.17	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	14	1.32	4.62	1.65	26.88	0.28	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	37	7.59	12.21	3.15	30.03	0.53	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	57	6.60	18.81	2.19	32.21	0.37	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	58	0.33	19.14	0.15	32.36	0.03	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	59	0.33	19.47	5.32	37.68	0.90	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	72	4.29	23.76	18.03	55.71	3.05	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	102	9.90	33.66	13.95	69.66	2.36	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	111	2.97	36.63	23.37	93.03	3.95	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	125	4.62	41.25	8.19	101.23	1.38	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	146	6.93	48.18	39.56	140.79	6.68	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	161	4.95	53.14	72.89	213.67	12.31	36.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	41	202	13.53	66.67	136.86	350.54	23.12	59.22	1	1	50.00	50.00	22.36	22.36	99.72	99.72	16.34	6.38
19	100,000	500,000	300,000	59	261	19.47	86.14	112.31	462.85	18.97	78.19	0	1	0.00	50.00	0.00	22.36	0.00	99.72	0.00	4.83
20	500,000	UP		42	303	13.86	100.00	129.08	591.93	21.81	100.00	1	2	50.00	100.00	0.06	22.42	0.28	100.00	0.05	3.79
				303				591.93				2				22.42				3.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	0.21	0.21	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	0.14	0.35	0.77	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	4.13	4.48	23.43	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	13.15	17.63	74.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				17.63				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.35	1.35	25.85	25.85	3.57	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.35	2.70	0.18	26.02	0.02	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	1.35	4.05	0.19	26.22	0.03	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.68	4.73	0.19	26.41	0.03	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	1.35	6.08	0.85	27.26	0.12	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	19	6.76	12.84	4.91	32.17	0.68	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	2.03	14.86	2.32	34.49	0.32	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	27	3.38	18.24	3.54	38.03	0.49	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	36	6.08	24.32	15.02	53.05	2.08	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	38	1.35	25.68	6.08	59.13	0.84	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	0.68	26.35	2.36	61.49	0.33	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	40	0.68	27.03	2.66	64.15	0.37	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	45	3.38	30.41	13.26	77.41	1.83	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	48	2.03	32.43	10.62	88.02	1.47	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	52	2.70	35.14	20.11	108.13	2.78	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	63	7.43	42.57	112.71	220.84	15.58	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	68	3.38	45.95	35.15	255.99	4.86	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	85	11.49	57.43	91.52	347.51	12.65	48.03	1	1	50.00	50.00	158.93	158.93	91.64	91.64	173.65	45.73
19	100,000	500,000	300,000	35	120	23.65	81.08	191.24	538.75	26.43	74.46	0	1	0.00	50.00	0.00	158.93	0.00	91.64	0.00	29.50
20	500,000	UP		28	148	18.92	100.00	184.76	723.52	25.54	100.00	1	2	50.00	100.00	14.50	173.43	8.36	100.00	7.85	23.97
				148				723.52				2				173.43				23.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.47	1.47	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.49	1.96	0.06	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.49	2.45	0.00	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.49	2.94	0.00	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	1.47	4.41	1.15	1.25	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	15	2.94	7.35	0.42	1.67	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.49	7.84	0.77	2.44	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	27	5.39	13.24	3.06	5.51	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	33	2.94	16.18	1.08	6.59	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	0.49	16.67	4.33	10.92	0.19	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	0.49	17.16	2.87	13.78	0.13	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	50	7.35	24.51	2.19	15.98	0.10	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	57	3.43	27.94	2.23	18.21	0.10	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	79	10.78	38.73	18.26	36.47	0.81	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	89	4.90	43.63	14.14	50.61	0.62	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	108	9.31	52.94	38.40	89.01	1.70	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	126	8.82	61.76	133.68	222.69	5.90	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	35	161	17.16	78.92	201.59	424.28	8.90	18.74	1	1	100.00	100.00	20.37	20.37	100.00	100.00	10.11	4.80
19	100,000	500,000	300,000	24	185	11.76	90.69	110.55	534.83	4.88	23.62	0	1	0.00	100.00	0.00	20.37	0.00	100.00	0.00	3.81
20	500,000	UP		19	204	9.31	100.00	1,729.60	2,264.43	76.38	100.00	0	1	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.90
				204				2,264.43				1				20.37				0.90	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.56	1.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	10	14.06	15.63	1.09	1.09	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	9.38	25.00	1.11	2.20	0.69	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	3.13	28.13	0.55	2.75	0.35	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	9.38	37.50	2.98	5.74	1.87	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	28	6.25	43.75	2.22	7.96	1.40	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	32	6.25	50.00	4.02	11.98	2.53	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	38	9.38	59.38	3.33	15.30	2.09	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	42	6.25	65.63	10.28	25.59	6.46	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	43	1.56	67.19	2.12	27.71	1.33	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	47	6.25	73.44	13.22	40.92	8.31	25.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	49	3.13	76.56	7.62	48.55	4.79	30.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	50	1.56	78.13	5.54	54.09	3.48	33.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	51	1.56	79.69	6.63	60.72	4.17	38.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	52	1.56	81.25	12.16	72.87	7.64	45.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	56	6.25	87.50	43.95	116.82	27.62	73.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	57	1.56	89.06	1.24	118.06	0.78	74.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	60	4.69	93.75	38.62	156.68	24.27	98.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	63	4.69	98.44	0.95	157.63	0.60	99.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	64	1.56	100.00	1.49	159.12	0.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				159.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	4.99	4.99	34.21	34.21	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	76	3.83	8.82	4.10	38.31	0.16	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	108	3.71	12.53	10.45	48.76	0.42	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	139	3.60	16.13	9.82	58.58	0.39	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	71	210	8.24	24.36	29.90	88.47	1.19	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	86	296	9.98	34.34	67.03	155.50	2.66	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	338	4.87	39.21	42.81	198.32	1.70	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	379	4.76	43.97	48.32	246.64	1.92	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	41	420	4.76	48.72	59.95	306.59	2.38	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	435	1.74	50.46	25.86	332.45	1.03	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	458	2.67	53.13	33.37	365.82	1.33	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	483	2.90	56.03	56.00	421.81	2.23	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	61	544	7.08	63.11	90.85	512.66	3.61	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	582	4.41	67.52	201.89	714.55	8.02	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	611	3.36	70.88	92.85	807.40	3.69	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	77	688	8.93	79.81	533.52	1,340.92	21.20	53.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	60	748	6.96	86.77	544.64	1,885.56	21.64	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	43	791	4.99	91.76	204.85	2,090.41	8.14	83.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	51	842	5.92	97.68	357.75	2,448.16	14.22	97.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		20	862	2.32	100.00	68.14	2,516.30	2.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				862				2,516.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.79	15.79	0.03	0.03	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.26	21.05	0.14	0.17	1.14	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.26	26.32	0.45	0.62	3.73	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.26	31.58	0.00	0.62	0.00	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.26	36.84	1.43	2.04	11.81	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.26	42.11	6.08	8.13	50.41	67.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.26	47.37	3.65	11.78	30.25	97.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.26	52.63	0.07	11.85	0.58	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.26	57.89	0.09	11.94	0.76	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.26	63.16	0.00	11.94	0.00	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.26	68.42	0.00	11.94	0.00	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.26	73.68	0.01	11.95	0.09	99.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.26	78.95	0.01	11.95	0.05	99.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.26	84.21	0.01	11.97	0.09	99.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.26	89.47	0.01	11.98	0.09	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.26	94.74	0.04	12.01	0.32	99.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.26	100.00	0.05	12.06	0.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	12.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	12.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	12.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				12.06				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.48	3.48	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.87	4.35	0.00	0.11	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	2.61	6.96	0.66	0.77	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.87	7.83	0.43	1.20	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.87	8.70	0.45	1.64	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	2.61	11.30	2.33	3.97	0.29	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	3.48	14.78	5.63	9.60	0.69	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	30	11.30	26.09	23.79	33.39	2.93	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	37	6.09	32.17	24.12	57.51	2.97	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	40	2.61	34.78	7.84	65.36	0.97	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	45	4.35	39.13	32.66	98.02	4.03	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	49	3.48	42.61	17.67	115.69	2.18	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	51	1.74	44.35	14.70	130.39	1.81	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	57	5.22	49.57	38.22	168.61	4.71	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	63	5.22	54.78	53.79	222.40	6.63	27.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	67	3.48	58.26	47.63	270.03	5.87	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	89	19.13	77.39	296.92	566.95	36.60	69.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	103	12.17	89.57	134.71	701.66	16.60	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	113	8.70	98.26	93.88	795.53	11.57	98.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	115	1.74	100.00	15.83	811.36	1.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				811.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	6.56	6.56	8.78	8.78	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	45	2.39	8.95	1.86	6.92	0.05	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	53	1.59	10.54	2.27	4.65	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	69	3.18	13.72	6.28	1.63	0.18	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	98	5.77	19.48	14.62	16.25	0.42	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	125	5.37	24.85	24.94	41.19	0.72	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	140	2.98	27.83	21.69	62.87	0.63	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	37	177	7.36	35.19	62.62	125.49	1.81	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	195	3.58	38.77	44.14	169.63	1.27	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	210	2.98	41.75	34.82	204.44	1.01	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	225	2.98	44.73	59.86	264.31	1.73	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	54	279	10.74	55.47	276.11	540.41	7.97	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	290	2.19	57.65	66.31	606.73	1.91	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	325	6.96	64.61	256.11	862.84	7.39	24.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	342	3.38	67.99	195.98	1,058.82	5.66	30.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	383	8.15	76.14	488.15	1,546.97	14.09	44.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	61	444	12.13	88.27	885.79	2,432.76	25.58	70.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	28	472	5.57	93.84	368.86	2,801.62	10.65	80.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	28	500	5.57	99.40	649.34	3,450.96	18.75	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	503	0.60	100.00	12.37	3,463.33	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				503				3,463.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2122 PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.05	2.05	4.02	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	3.88	5.93	7.62	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	10.58	16.51	20.78	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	7.09	23.60	13.92	46.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	27.32	50.92	53.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	50.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				50.92				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.43	0.43	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.43	0.85	0.59	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.34	1.20	0.47	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	34.78	35.98	47.76	49.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	2.98	38.96	4.09	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	2.98	41.94	4.09	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	0.00	41.94	0.00	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	30.89	72.83	42.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	72.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				72.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	11.36	11.36	0.76	0.76	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	11.36	22.73	0.28	1.04	0.24	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	2.27	25.00	0.07	1.11	0.06	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	2.27	27.27	0.13	1.24	0.12	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	4.55	31.82	0.50	1.74	0.44	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	4.55	36.36	1.44	3.18	1.27	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	2.27	38.64	1.18	4.35	1.04	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	2.27	40.91	0.34	4.70	0.30	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	2.27	43.18	0.55	5.25	0.49	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.27	45.45	1.72	6.98	1.53	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.27	47.73	1.84	8.82	1.63	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.27	50.00	4.51	13.33	3.99	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.27	52.27	0.01	13.34	0.01	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	25	4.55	56.82	5.59	18.93	4.94	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.27	59.09	4.09	23.01	3.61	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	32	13.64	72.73	37.36	60.38	33.04	53.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	39	15.91	88.64	34.62	95.00	30.62	84.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	40	2.27	90.91	4.21	99.21	3.72	87.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	44	9.09	100.00	13.87	113.08	12.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	44	0.00	100.00	0.00	113.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				113.08				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	31.43	31.43	13.97	13.97	4.20	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	60	11.43	42.86	1.79	15.76	0.54	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	74	10.00	52.86	2.68	18.44	0.81	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	86	8.57	61.43	5.10	23.54	1.53	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	93	5.00	66.43	2.78	26.32	0.84	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	97	2.86	69.29	1.80	28.13	0.54	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	98	0.71	70.00	0.47	28.60	0.14	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	104	4.29	74.29	8.93	37.53	2.68	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	105	0.71	75.00	1.81	39.34	0.55	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	106	0.71	75.71	1.32	40.66	0.40	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	107	0.71	76.43	0.31	40.97	0.09	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	108	0.71	77.14	3.36	44.34	1.01	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	109	0.71	77.86	0.08	44.42	0.02	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	110	0.71	78.57	0.14	44.56	0.04	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	111	0.71	79.29	3.73	48.28	1.12	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	119	5.71	85.00	91.51	139.79	27.51	42.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	130	7.86	92.86	111.19	250.99	33.42	75.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	133	2.14	95.00	18.58	269.57	5.59	81.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	138	3.57	98.57	34.13	303.70	10.26	91.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	140	1.43	100.00	28.99	332.69	8.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				140				332.69				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2132 FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	7.60	7.60	4.69	4.69	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	19	3.51	11.11	0.45	5.14	0.11	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	28	5.26	16.37	0.81	5.94	0.20	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	31	1.75	18.13	0.77	6.71	0.19	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	35	2.34	20.47	1.51	8.23	0.38	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	38	1.75	22.22	1.48	9.71	0.37	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	39	0.58	22.81	1.53	11.24	0.38	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	45	3.51	26.32	1.31	12.55	0.33	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	46	0.58	26.90	0.63	13.18	0.16	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	47	0.58	27.49	0.00	13.18	0.00	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	51	2.34	29.82	2.83	16.01	0.71	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	52	0.58	30.41	2.16	18.17	0.54	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	60	4.68	35.09	12.50	30.67	3.13	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	69	5.26	40.35	12.00	42.67	3.00	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	70	0.58	40.94	0.13	42.80	0.03	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	96	15.20	56.14	90.76	133.55	22.72	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	124	16.37	72.51	104.50	238.05	26.16	59.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	36	160	21.05	93.57	102.83	340.88	25.74	85.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	171	6.43	100.00	58.59	399.47	14.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	171	0.00	100.00	0.00	399.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				171				399.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2133 MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	15.31	15.31	0.69	0.69	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	32	1.02	16.33	0.16	0.84	0.04	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	35	1.53	17.86	0.27	1.11	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	38	1.53	19.39	0.43	1.54	0.11	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	42	2.04	21.43	0.69	2.23	0.18	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	43	0.51	21.94	0.34	2.57	0.09	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	47	2.04	23.98	3.10	5.67	0.80	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	48	0.51	24.49	1.55	7.22	0.40	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	51	1.53	26.02	0.15	7.37	0.04	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	52	0.51	26.53	1.18	8.55	0.30	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	57	2.55	29.08	3.03	11.58	0.78	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	58	0.51	29.59	1.51	13.09	0.39	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	60	1.02	30.61	0.00	13.09	0.00	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	68	4.08	34.69	8.63	21.71	2.23	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	75	3.57	38.27	0.88	22.59	0.23	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	93	9.18	47.45	128.84	151.43	33.28	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	108	7.65	55.10	20.78	172.22	5.37	44.49	2	2	100.00	100.00	69.87	69.87	100.00	100.00	336.22	40.57
18	50,000	100,000	75,000	35	143	17.86	72.96	67.41	239.63	17.41	61.90	0	2	0.00	100.00	0.00	69.87	0.00	100.00	0.00	29.16
19	100,000	500,000	300,000	28	171	14.29	87.24	137.79	377.42	35.59	97.50	0	2	0.00	100.00	0.00	69.87	0.00	100.00	0.00	18.51
20	500,000	UP		25	196	12.76	100.00	9.69	387.10	2.50	100.00	0	2	0.00	100.00	0.00	69.87	0.00	100.00	0.00	18.05
				196				387.10				2				69.87				18.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.56	5.13	0.21	0.21	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.56	7.69	0.66	0.87	3.73	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.56	10.26	2.22	3.10	12.48	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.56	12.82	7.02	10.11	39.43	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.56	15.38	0.01	10.12	0.03	56.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.56	17.95	0.00	10.12	0.00	56.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.56	20.51	0.00	10.12	0.00	56.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.56	23.08	0.01	10.13	0.03	56.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.56	25.64	0.01	10.13	0.03	56.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.56	28.21	0.01	10.14	0.03	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.56	30.77	0.01	10.14	0.03	56.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.56	33.33	0.01	10.15	0.06	57.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.56	35.90	1.93	12.09	10.86	67.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.56	38.46	4.79	16.88	26.91	94.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.56	41.03	0.01	16.88	0.03	94.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.56	43.59	0.01	16.89	0.06	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	27	25.64	69.23	0.26	17.16	1.46	96.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	39	30.77	100.00	0.65	17.80	3.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				17.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.39	3.39	8.69	8.69	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.85	4.24	0.05	8.74	0.01	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.85	5.08	0.15	8.89	0.02	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.85	5.93	0.33	9.22	0.05	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.85	6.78	0.10	9.31	0.02	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.85	7.63	0.10	9.41	0.02	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.85	8.47	0.01	9.42	0.00	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	0.85	9.32	0.01	9.42	0.00	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	13	1.69	11.02	4.89	14.31	0.79	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	1.69	12.71	1.10	15.41	0.18	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	0.85	13.56	4.55	19.96	0.74	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	20	3.39	16.95	16.96	36.91	2.74	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	25	4.24	21.19	11.50	48.42	1.86	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	33	6.78	27.97	18.75	67.16	3.03	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	38	4.24	32.20	20.92	88.08	3.38	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	39	0.85	33.05	22.65	110.73	3.66	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	43	3.39	36.44	53.47	164.20	8.65	26.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	52	7.63	44.07	112.15	276.35	18.14	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	49	101	41.53	85.59	311.17	587.52	50.35	95.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		17	118	14.41	100.00	30.55	618.06	4.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				618.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.56	5.56	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.22	7.78	0.53	0.62	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.11	8.89	0.08	0.69	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.11	10.00	0.41	1.10	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	13	4.44	14.44	1.09	2.19	0.24	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	2.22	16.67	1.17	3.36	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	2.22	18.89	1.80	5.16	0.39	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	20	3.33	22.22	6.70	11.86	1.44	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.11	23.33	1.87	13.73	0.40	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.11	24.44	2.19	15.93	0.47	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.11	25.56	2.77	18.69	0.60	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	1.11	26.67	7.88	26.57	1.70	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	28	4.44	31.11	6.46	33.03	1.39	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	33	5.56	36.67	7.99	41.01	1.72	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	36	3.33	40.00	14.18	55.19	3.05	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	46	11.11	51.11	102.14	157.33	21.99	33.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	55	10.00	61.11	88.50	245.83	19.06	52.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	59	4.44	65.56	57.31	303.15	12.34	65.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	80	23.33	88.89	126.58	429.73	27.26	92.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		10	90	11.11	100.00	34.64	464.37	7.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				90				464.37				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.42	2.42	19.51	19.51	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.40	2.82	0.06	19.58	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	1.21	4.03	0.77	20.34	0.06	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.40	4.44	0.14	20.49	0.01	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	17	2.42	6.85	2.34	22.83	0.17	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	21	1.61	8.47	2.17	25.00	0.16	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	28	2.82	11.29	8.11	33.10	0.59	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	33	2.02	13.31	6.37	39.48	0.47	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	36	1.21	14.52	0.45	39.93	0.03	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	46	4.03	18.55	12.87	52.79	0.94	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	52	2.42	20.97	12.72	65.52	0.93	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	57	2.02	22.98	12.68	78.20	0.93	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	64	2.82	25.81	20.78	98.98	1.52	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	75	4.44	30.24	39.72	138.70	2.91	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	85	4.03	34.27	62.22	200.92	4.56	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	109	9.68	43.95	223.10	424.02	16.36	31.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	42	151	16.94	60.89	328.39	752.41	24.09	55.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	175	9.68	70.56	230.87	983.29	16.94	72.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	52	227	20.97	91.53	284.03	1,267.31	20.83	92.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		21	248	8.47	100.00	95.95	1,363.26	7.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				248				1,363.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.00	8.00	7.00	7.00	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.00	10.00	0.41	7.41	0.18	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.00	12.00	1.45	8.86	0.64	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.00	14.00	8.43	17.29	3.74	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.00	16.00	5.94	23.23	2.64	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.00	18.00	9.17	32.40	4.07	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.00	20.00	4.61	37.01	2.05	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.00	22.00	9.94	46.95	4.41	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.00	24.00	1.19	48.14	0.53	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.00	26.00	0.71	48.85	0.31	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.00	28.00	1.74	50.59	0.77	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.00	30.00	1.03	51.62	0.46	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.00	32.00	0.00	51.62	0.00	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.00	34.00	19.19	70.81	8.52	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.00	36.00	4.09	74.90	1.82	33.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.00	38.00	20.92	95.82	9.29	42.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	2.00	40.00	0.01	95.81	0.00	42.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	2.00	42.00	0.03	95.84	0.01	42.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	27	12.00	54.00	27.27	123.11	12.11	54.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		23	50	46.00	100.00	102.12	225.23	45.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				225.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.05	3.05	20.32	20.32	3.05	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.76	3.82	0.00	20.32	0.00	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	10	3.82	7.63	1.99	22.31	0.30	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.76	8.40	0.64	22.95	0.10	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	14	2.29	10.69	3.30	26.25	0.50	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	20	4.58	15.27	2.40	28.65	0.36	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	25	3.82	19.08	4.74	33.39	0.71	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	28	2.29	21.37	3.45	36.84	0.52	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	0.76	22.14	4.21	41.05	0.63	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	33	3.05	25.19	2.61	43.66	0.39	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	35	1.53	26.72	0.11	43.77	0.02	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	43	6.11	32.82	32.00	75.76	4.80	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	47	3.05	35.88	20.33	96.09	3.05	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	53	4.58	40.46	0.65	96.75	0.10	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	56	2.29	42.75	15.86	112.61	2.38	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	65	6.87	49.62	62.28	174.88	9.34	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	86	16.03	65.65	129.01	303.89	19.34	45.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	100	10.69	76.34	143.21	447.10	21.47	67.03	1	1	100.00	100.00	215.13	215.13	100.00	100.00	150.22	48.12
19	100,000	500,000	300,000	30	130	22.90	99.24	184.05	631.14	27.59	94.62	0	1	0.00	100.00	0.00	215.13	0.00	100.00	0.00	34.09
20	500,000	UP		1	131	0.76	100.00	35.91	667.05	5.38	100.00	0	1	0.00	100.00	0.00	215.13	0.00	100.00	0.00	32.25
				131				667.05				1				215.13				32.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2152 SHEET AND PLATE GLASS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	14.97	14.97	31.86	31.86	6.00	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	23	0.68	15.65	0.16	32.02	0.03	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	0.68	16.33	0.39	32.40	0.07	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	0.68	17.01	0.57	32.98	0.11	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	29	2.72	19.73	2.60	35.58	0.49	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	34	3.40	23.13	6.69	42.27	1.26	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	36	1.36	24.49	3.49	45.76	0.66	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	56	13.61	38.10	10.88	56.64	2.05	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	68	8.16	46.26	9.30	65.94	1.75	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	74	4.08	50.34	6.04	71.98	1.14	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	76	1.36	51.70	8.73	80.72	1.64	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	82	4.08	55.78	12.39	93.11	2.33	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	84	1.36	57.14	12.76	105.87	2.40	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	93	6.12	63.27	56.58	162.45	10.65	30.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	99	4.08	67.35	22.76	185.21	4.29	34.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	107	5.44	72.79	104.67	289.88	19.71	54.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	117	6.80	79.59	79.34	369.23	14.94	69.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	126	6.12	85.71	33.26	402.48	6.26	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	134	5.44	91.16	47.35	449.83	8.91	84.70	1	1	100.00	100.00	200.00	200.00	100.00	100.00	422.41	44.46
20	500,000	UP		13	147	8.84	100.00	81.28	531.11	15.30	100.00	0	1	0.00	100.00	0.00	200.00	0.00	100.00	0.00	37.66
				147				531.11				1				200.00				37.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	1.12	1.12	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.39	1.51	0.38	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.81	2.32	0.80	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.00	2.32	0.00	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	1.20	3.52	1.17	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	3.57	7.08	3.50	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	2.50	9.59	2.46	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	3.16	12.74	3.10	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	10.49	23.23	10.30	22.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	0.00	23.23	0.00	22.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.23	35.48	17.48	40.72	17.17	39.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.23	38.71	5.26	45.98	5.17	45.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.23	41.94	14.17	60.15	13.92	59.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.23	45.16	19.19	79.34	18.85	77.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	21	22.58	67.74	22.08	101.43	21.69	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	27	19.35	87.10	0.37	101.80	0.36	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	30	9.68	96.77	0.01	101.81	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	31	3.23	100.00	0.00	101.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	101.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				101.81				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.30	4.30	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	2.15	6.45	0.80	0.84	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	4.30	10.75	2.15	2.99	0.31	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	18	8.60	19.35	3.06	6.05	0.44	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	6.45	25.81	6.49	12.53	0.94	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	28	4.30	30.11	12.12	24.65	1.76	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	1.08	31.18	2.09	26.75	0.30	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	35	6.45	37.63	11.57	38.32	1.68	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	40	5.38	43.01	18.59	56.91	2.70	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	45	5.38	48.39	6.70	63.61	0.97	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	48	3.23	51.61	20.76	84.38	3.02	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	52	4.30	55.91	21.90	106.28	3.18	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	56	4.30	60.22	29.78	136.06	4.33	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	60	4.30	64.52	26.50	162.56	3.85	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	63	3.23	67.74	29.11	191.67	4.23	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	83	21.51	89.25	237.53	429.20	34.50	62.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	88	5.38	94.62	158.16	587.36	22.97	85.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	91	3.23	97.85	39.76	627.11	5.77	91.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	93	2.15	100.00	61.43	688.54	8.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	93	0.00	100.00	0.00	688.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				93				688.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.38	2.38	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.38	4.76	0.17	0.18	0.27	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.38	7.14	0.09	0.26	0.14	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	7.14	14.29	0.11	0.37	0.17	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.38	16.67	0.15	0.52	0.25	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	12	11.90	28.57	1.74	2.27	2.80	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	22	23.81	52.38	0.22	2.49	0.35	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	24	4.76	57.14	3.46	5.95	5.55	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	29	11.90	69.05	4.36	10.31	7.00	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	32	7.14	76.19	4.09	14.40	6.57	23.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	2.38	78.57	3.60	18.00	5.77	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	35	4.76	83.33	4.06	22.06	6.52	35.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	2.38	85.71	1.16	23.22	1.87	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	2.38	88.10	5.16	28.38	8.29	45.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	41	9.52	97.62	29.68	58.06	47.66	93.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	42	2.38	100.00	4.21	62.27	6.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	42	0.00	100.00	0.00	62.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	62.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	62.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	42	0.00	100.00	0.00	62.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					42				62.27				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.08	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	6.45	12.90	2.84	2.94	0.58	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.23	16.13	0.36	3.30	0.07	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	9.68	25.81	0.90	4.20	0.18	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.23	29.03	1.94	6.14	0.40	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.23	32.26	3.42	9.56	0.70	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	6.45	38.71	5.18	14.74	1.06	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	3.23	41.94	9.69	24.43	1.98	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.23	45.16	16.59	41.01	3.39	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.23	48.39	16.10	57.12	3.29	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.23	51.61	23.42	80.54	4.78	16.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.23	54.84	8.16	88.69	1.67	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.23	58.06	30.40	119.09	6.21	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.23	61.29	1.05	120.14	0.21	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	3.23	64.52	63.74	183.88	13.02	37.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	28	25.81	90.32	189.82	373.71	38.77	76.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.23	93.55	35.35	409.05	7.22	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	31	6.45	100.00	80.60	489.65	16.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	489.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				489.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.00	6.00	1.25	1.25	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	19	3.50	9.50	2.43	3.68	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	26	3.50	13.00	4.60	8.28	0.29	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	31	2.50	15.50	4.20	12.48	0.26	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	49	9.00	24.50	18.27	30.76	1.14	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	54	2.50	27.00	8.97	39.73	0.56	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	67	6.50	33.50	26.47	66.19	1.64	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	88	10.50	44.00	91.47	157.66	5.68	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	99	5.50	49.50	66.19	223.86	4.11	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	112	6.50	56.00	86.54	310.40	5.38	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	123	5.50	61.50	88.71	399.11	5.51	24.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	136	6.50	68.00	97.66	496.77	6.07	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	143	3.50	71.50	98.30	595.07	6.11	36.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	170	13.50	85.00	325.03	920.10	20.20	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	177	3.50	88.50	198.99	1,119.10	12.37	69.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	192	7.50	96.00	249.71	1,368.80	15.52	85.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	197	2.50	98.50	20.36	1,389.17	1.27	86.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	200	1.50	100.00	220.12	1,609.29	13.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	200	0.00	100.00	0.00	1,609.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	200	0.00	100.00	0.00	1,609.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				200				1,609.29				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.19	2.19	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.73	2.92	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	1.46	4.38	0.90	0.98	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	10	2.92	7.30	2.13	3.12	0.29	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	16	4.38	11.68	2.25	5.37	0.30	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	24	5.84	17.52	9.38	14.75	1.26	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	31	5.11	22.63	8.57	23.32	1.15	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	33	1.46	24.09	3.81	27.14	0.51	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	43	7.30	31.39	20.08	47.22	2.70	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	48	3.65	35.04	13.46	60.68	1.81	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	56	5.84	40.88	37.47	98.15	5.04	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	62	4.38	45.26	22.80	120.95	3.07	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	69	5.11	50.36	35.42	156.37	4.76	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	80	8.03	58.39	73.25	229.62	9.85	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	94	10.22	68.61	99.50	329.12	13.38	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	117	16.79	85.40	214.96	544.08	28.91	73.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	133	11.68	97.08	149.83	693.91	20.15	93.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	136	2.19	99.27	45.58	739.49	6.13	99.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	137	0.73	100.00	4.11	743.59	0.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	137	0.00	100.00	0.00	743.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					137				743.59				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.04	0.04	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	24.60	24.64	99.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				24.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2201 SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	3.45	3.45	42.15	42.15	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	92	1.15	4.60	1.67	40.48	0.02	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	41	133	2.05	6.65	6.83	33.65	0.09	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	164	1.55	8.20	6.52	27.13	0.08	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	76	240	3.80	11.99	25.22	1.91	0.31	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	68	308	3.40	15.39	30.45	28.54	0.38	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	98	406	4.90	20.29	33.88	62.43	0.42	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	78	484	3.90	24.19	86.06	148.49	1.07	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	74	558	3.70	27.89	88.35	236.84	1.10	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	45	603	2.25	30.13	81.13	317.97	1.01	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	51	654	2.55	32.68	105.63	423.59	1.32	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	113	767	5.65	38.33	154.51	578.10	1.93	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	98	865	4.90	43.23	260.92	839.02	3.26	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	133	998	6.65	49.88	425.02	1,264.03	5.31	15.78	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	83	1,081	4.15	54.02	381.77	1,645.80	4.77	20.55	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	180	1,261	9.00	63.02	1,496.51	3,142.31	18.68	39.23	3	4	37.50	50.00	122.06	122.06	0.58	0.58	8.16	3.88
17	20,000	50,000	35,000	260	1,521	12.99	76.01	1,715.95	4,858.26	21.42	60.65	1	5	12.50	62.50	12.00	134.06	0.06	0.64	0.70	2.76
18	50,000	100,000	75,000	153	1,674	7.65	83.66	892.16	5,750.42	11.14	71.79	1	6	12.50	75.00	20,766.51	20,900.57	99.33	99.97	2327.68	363.46
19	100,000	500,000	300,000	260	1,934	12.99	96.65	1,977.70	7,728.12	24.69	96.48	2	8	25.00	100.00	7.00	20,907.57	0.03	100.00	0.35	270.54
20	500,000	UP		67	2,001	3.35	100.00	281.60	8,009.71	3.52	100.00	0	8	0.00	100.00	0.00	20,907.57	0.00	100.00	0.00	261.03
				2,001				8,009.71				8				20,907.57				261.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.42	4.42	0.71	0.71	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	2.65	7.08	1.12	1.83	0.15	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	2.65	9.73	1.12	2.95	0.15	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	2.65	12.39	1.55	4.50	0.21	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	23	7.96	20.35	13.22	17.72	1.79	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	29	5.31	25.66	7.93	25.65	1.08	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	42	11.50	37.17	27.02	52.67	3.67	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	54	10.62	47.79	35.53	88.19	4.82	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	58	3.54	51.33	14.41	102.60	1.96	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	65	6.19	57.52	27.39	129.99	3.72	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	69	3.54	61.06	20.83	150.82	2.83	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	73	3.54	64.60	33.35	184.17	4.53	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	83	8.85	73.45	55.49	239.66	7.53	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	90	6.19	79.65	72.19	311.85	9.80	42.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	95	4.42	84.07	95.39	407.24	12.95	55.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	100	4.42	88.50	167.00	574.24	22.67	77.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	109	7.96	96.46	129.14	703.38	17.53	95.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	110	0.88	97.35	11.81	715.19	1.60	97.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	113	2.65	100.00	21.47	736.66	2.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	113	0.00	100.00	0.00	736.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				113				736.66				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.94	7.94	4.34	4.34	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	1.59	9.52	0.19	4.53	0.03	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	20	6.35	15.87	1.55	6.08	0.28	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	26	4.76	20.63	3.66	9.74	0.67	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	33	5.56	26.19	5.63	15.37	1.02	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	41	6.35	32.54	6.35	21.72	1.15	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	50	7.14	39.68	8.27	29.99	1.50	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	60	7.94	47.62	17.30	47.29	3.14	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	68	6.35	53.97	20.27	67.57	3.68	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	72	3.17	57.14	11.95	79.52	2.17	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	76	3.17	60.32	14.92	94.44	2.71	17.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	85	7.14	67.46	50.58	145.02	9.19	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	90	3.97	71.43	25.27	170.29	4.59	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	101	8.73	80.16	73.16	243.45	13.29	44.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	110	7.14	87.30	106.89	350.34	19.42	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	119	7.14	94.44	99.84	450.17	18.14	81.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	123	3.17	97.62	71.40	521.58	12.97	94.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	124	0.79	98.41	0.00	521.58	0.00	94.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	125	0.79	99.21	14.09	535.66	2.56	97.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	126	0.79	100.00	14.66	550.33	2.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				126				550.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION (EXCL. ELEC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	3.79	3.79	6.88	6.88	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	89	2.34	6.13	3.12	9.99	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	75	164	5.17	11.29	5.74	15.73	0.14	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	208	3.03	14.33	6.50	22.24	0.16	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	292	5.79	20.11	28.67	50.90	0.70	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	52	344	3.58	23.69	19.72	70.63	0.48	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	56	400	3.86	27.55	39.37	109.99	0.96	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	59	459	4.06	31.61	51.77	161.77	1.26	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	48	507	3.31	34.92	49.60	211.36	1.21	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	533	1.79	36.71	50.37	261.74	1.23	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	33	566	2.27	38.98	71.64	333.38	1.74	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	56	622	3.86	42.84	91.77	425.15	2.23	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	56	678	3.86	46.69	130.09	555.24	3.16	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	85	763	5.85	52.55	244.48	799.72	5.95	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	56	819	3.86	56.40	241.83	1,041.55	5.88	25.33	1	1	33.33	33.33	8.76	8.76	7.89	7.89	3.62	0.84
16	10,000	20,000	15,000	143	962	9.85	66.25	782.24	1,823.79	19.02	44.35	0	1	0.00	33.33	0.00	8.76	0.00	7.89	0.00	0.48
17	20,000	50,000	35,000	195	1,157	13.43	79.68	957.07	2,780.86	23.27	67.63	0	1	0.00	33.33	0.00	8.76	0.00	7.89	0.00	0.32
18	50,000	100,000	75,000	99	1,256	6.82	86.50	472.88	3,253.74	11.50	79.13	1	2	33.33	66.67	0.00	8.76	0.00	7.89	0.00	0.27
19	100,000	500,000	300,000	141	1,397	9.71	96.21	634.38	3,888.13	15.43	94.55	1	3	33.33	100.00	102.34	111.10	92.11	100.00	16.13	2.86
20	500,000	UP		55	1,452	3.79	100.00	223.97	4,112.10	5.45	100.00	0	3	0.00	100.00	0.00	111.10	0.00	100.00	0.00	2.70
				1,452				4,112.10				3				111.10				2.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	433	433	8.77	8.77	637.40	637.40	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	86	519	1.74	10.51	2.83	640.23	0.02	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	121	640	2.45	12.96	12.36	652.60	0.07	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	140	780	2.84	15.80	28.30	680.90	0.16	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	234	1,014	4.74	20.53	68.34	749.24	0.38	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	181	1,195	3.67	24.20	101.10	850.34	0.56	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	167	1,362	3.38	27.58	98.76	949.10	0.54	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	211	1,573	4.27	31.86	191.55	1,140.65	1.05	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	175	1,748	3.54	35.40	196.62	1,337.26	1.08	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	124	1,872	2.51	37.91	173.23	1,510.49	0.95	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	118	1,990	2.39	40.30	201.47	1,711.97	1.11	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	167	2,157	3.38	43.68	312.88	2,024.84	1.72	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	183	2,340	3.71	47.39	500.32	2,525.16	2.75	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	295	2,635	5.97	53.36	1,040.56	3,565.72	5.72	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	229	2,864	4.64	58.00	909.24	4,474.96	5.00	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	439	3,303	8.89	66.89	2,394.57	6,869.53	13.16	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	592	3,895	11.99	78.88	3,840.85	10,710.38	21.10	58.85	2	2	13.33	13.33	44.52	44.52	6.30	6.30	1.16	0.42
18	50,000	100,000	75,000	333	4,228	6.74	85.62	2,094.72	12,805.10	11.51	70.36	1	3	6.67	20.00	10.00	54.52	1.41	7.71	0.48	0.43
19	100,000	500,000	300,000	504	4,732	10.21	95.83	3,818.46	16,623.56	20.98	91.34	7	10	46.67	66.67	569.82	624.35	80.60	88.31	14.92	3.76
20	500,000	UP		206	4,938	4.17	100.00	1,575.89	18,199.45	8.66	100.00	5	15	33.33	100.00	82.67	707.01	11.69	100.00	5.25	3.88
				4,938				18,199.45				15				707.01				3.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	5.79	5.79	116.09	116.09	4.92	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	39	1.27	7.05	0.49	116.57	0.02	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	59	3.62	10.67	3.58	120.16	0.15	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	74	2.71	13.38	3.77	123.93	0.16	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	105	5.61	18.99	12.55	136.48	0.53	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	135	5.42	24.41	16.68	153.16	0.71	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	46	181	8.32	32.73	34.12	187.28	1.45	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	208	4.88	37.61	29.76	217.04	1.26	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	229	3.80	41.41	30.91	247.95	1.31	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	244	2.71	44.12	24.63	272.58	1.04	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	256	2.17	46.29	23.88	296.47	1.01	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	284	5.06	51.36	78.83	375.30	3.34	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	305	3.80	55.15	65.76	441.06	2.79	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	341	6.51	61.66	140.56	581.62	5.96	24.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	355	2.53	64.20	96.17	677.79	4.08	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	395	7.23	71.43	266.42	944.21	11.30	40.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	63	458	11.39	82.82	501.82	1,446.03	21.28	61.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	47	505	8.50	91.32	359.42	1,805.45	15.24	76.57	1	1	100.00	100.00	50.00	50.00	100.00	100.00	13.91	2.77
19	100,000	500,000	300,000	35	540	6.33	97.65	418.01	2,223.45	17.73	94.30	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	2.25
20	500,000	UP		13	553	2.35	100.00	134.39	2,357.84	5.70	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	2.12
				553				2,357.84				1				50.00				2.12	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	12.14	12.14	7.39	7.39	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	35	4.85	16.99	1.25	8.63	0.06	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	47	5.83	22.82	3.11	11.74	0.16	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	53	2.91	25.73	5.22	16.96	0.27	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	59	2.91	28.64	8.66	25.62	0.44	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	67	3.88	32.52	26.28	51.90	1.34	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	74	3.40	35.92	29.70	81.60	1.51	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	79	2.43	38.35	15.44	97.03	0.79	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	83	1.94	40.29	22.06	119.09	1.12	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	87	1.94	42.23	20.29	139.38	1.03	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	90	1.46	43.69	32.23	171.61	1.64	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	94	1.94	45.63	46.70	218.31	2.38	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	103	4.37	50.00	55.79	274.11	2.84	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	114	5.34	55.34	169.61	443.72	8.63	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	31	145	15.05	70.39	278.81	722.53	14.18	36.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	163	8.74	79.13	320.05	1,042.58	16.28	53.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	181	8.74	87.86	379.15	1,421.72	19.29	72.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	201	9.71	97.57	367.29	1,789.01	18.69	91.01	1	1	100.00	100.00	2.50	2.50	100.00	100.00	0.68	0.14
19	100,000	500,000	300,000	4	205	1.94	99.51	130.75	1,919.76	6.65	97.66	0	1	0.00	100.00	0.00	2.50	0.00	100.00	0.00	0.13
20	500,000	UP		1	206	0.49	100.00	45.91	1,965.66	2.34	100.00	0	1	0.00	100.00	0.00	2.50	0.00	100.00	0.00	0.13
				206				1,965.66				1				2.50				0.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.03	3.03	19.86	19.86	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	12	1.52	4.55	0.58	20.44	0.03	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	17	1.89	6.44	0.75	21.19	0.04	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	23	2.27	8.71	1.41	22.60	0.08	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	35	4.55	13.26	4.42	27.01	0.25	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	48	4.92	18.18	14.16	41.17	0.80	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	55	2.65	20.83	7.63	48.80	0.43	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	66	4.17	25.00	18.83	67.62	1.07	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	77	4.17	29.17	23.52	91.14	1.33	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	89	4.55	33.71	29.74	120.88	1.69	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	97	3.03	36.74	32.38	153.26	1.84	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	113	6.06	42.80	79.26	232.53	4.50	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	139	9.85	52.65	115.36	347.89	6.54	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	152	4.92	57.58	91.85	439.73	5.21	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	168	6.06	63.64	150.65	590.38	8.55	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	200	12.12	75.76	339.50	929.88	19.26	52.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	224	9.09	84.85	300.75	1,230.63	17.06	69.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	235	4.17	89.02	152.26	1,382.89	8.64	78.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	260	9.47	98.48	348.51	1,731.41	19.77	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	264	1.52	100.00	31.19	1,762.60	1.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				264				1,762.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	4.22	4.22	43.82	43.82	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	43	2.76	6.98	3.03	46.85	0.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	64	3.41	10.39	6.23	53.08	0.14	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	71	1.14	11.53	3.51	56.59	0.08	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	94	3.73	15.26	16.05	72.64	0.37	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	113	3.08	18.34	23.78	96.42	0.55	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	52	165	8.44	26.79	57.66	154.08	1.32	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	206	6.66	33.44	103.65	257.73	2.38	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	231	4.06	37.50	115.12	372.85	2.64	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	27	258	4.38	41.88	87.66	460.50	2.01	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	281	3.73	45.62	78.22	538.72	1.79	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	31	312	5.03	50.65	147.22	685.94	3.37	15.72	1	1	16.67	16.67	13.73	13.73	19.19	19.19	9.32	2.00
13	4,000	5,000	4,500	34	346	5.52	56.17	192.43	878.37	4.41	20.13	0	1	0.00	16.67	0.00	13.73	0.00	19.19	0.00	1.56
14	5,000	7,500	6,250	50	396	8.12	64.29	394.16	1,272.53	9.03	29.17	0	1	0.00	16.67	0.00	13.73	0.00	19.19	0.00	1.08
15	7,500	10,000	8,750	34	430	5.52	69.81	389.95	1,662.49	8.94	38.10	0	1	0.00	16.67	0.00	13.73	0.00	19.19	0.00	0.83
16	10,000	20,000	15,000	74	504	12.01	81.82	1,151.74	2,814.23	26.40	64.50	2	3	33.33	50.00	28.44	42.17	39.75	58.94	2.47	1.50
17	20,000	50,000	35,000	76	580	12.34	94.16	1,037.56	3,851.79	23.78	88.28	1	4	16.67	66.67	4.90	47.06	6.84	65.78	0.47	1.22
18	50,000	100,000	75,000	22	602	3.57	97.73	268.20	4,119.99	6.15	94.43	2	6	33.33	100.00	24.48	71.54	34.22	100.00	9.13	1.74
19	100,000	500,000	300,000	12	614	1.95	99.68	236.67	4,356.66	5.42	99.85	0	6	0.00	100.00	0.00	71.54	0.00	100.00	0.00	1.64
20	500,000	UP		2	616	0.32	100.00	6.54	4,363.20	0.15	100.00	0	6	0.00	100.00	0.00	71.54	0.00	100.00	0.00	1.64
				616				4,363.20				6				71.54				1.64	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	5.13	5.13	13.23	13.23	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	28	1.12	6.25	0.52	13.75	0.01	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	31	0.67	6.92	1.72	15.47	0.05	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	43	2.68	9.60	6.37	21.84	0.17	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	55	2.68	12.28	6.30	28.14	0.17	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	71	3.57	15.85	19.50	47.64	0.51	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	82	2.46	18.30	27.00	74.64	0.71	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	105	5.13	23.44	46.75	121.39	1.23	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	26	131	5.80	29.24	83.40	204.79	2.20	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	155	5.36	34.60	83.26	288.05	2.20	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	163	1.79	36.38	60.83	348.88	1.61	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	195	7.14	43.53	170.85	519.73	4.51	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	222	6.03	49.55	267.36	787.09	7.06	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	49	271	10.94	60.49	464.48	1,251.57	12.27	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	36	307	8.04	68.53	313.14	1,564.71	8.27	41.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	369	13.84	82.37	856.71	2,421.43	22.62	63.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	412	9.60	91.96	765.14	3,186.57	20.21	84.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	437	5.58	97.54	395.37	3,581.93	10.44	94.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	448	2.46	100.00	204.82	3,786.75	5.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	448	0.00	100.00	0.00	3,786.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				448				3,786.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.16	2.16	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	2.16	4.32	0.77	0.87	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	1.44	5.76	1.16	2.04	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	13	3.60	9.35	4.01	6.05	0.25	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	2.88	12.23	7.02	13.06	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	22	3.60	15.83	10.50	23.56	0.66	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	27	3.60	19.42	17.36	40.92	1.09	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	38	7.91	27.34	43.09	84.01	2.71	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	50	8.63	35.97	69.92	153.92	4.41	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	51	0.72	36.69	13.09	167.02	0.82	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	52	0.72	37.41	14.50	181.51	0.91	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	55	2.16	39.57	43.80	225.31	2.76	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	63	5.76	45.32	109.99	335.31	6.93	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	80	12.23	57.55	266.61	601.91	16.80	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	85	3.60	61.15	89.92	691.84	5.67	43.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	102	12.23	73.38	358.01	1,049.85	22.56	66.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	127	17.99	91.37	391.62	1,441.47	24.67	90.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	130	2.16	93.53	15.06	1,456.53	0.95	91.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	131	0.72	94.24	32.39	1,488.92	2.04	93.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	139	5.76	100.00	98.21	1,587.14	6.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				139				1,587.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	3.68	3.68	61.43	61.43	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	75	1.16	4.84	3.36	64.79	0.04	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	114	2.52	7.36	12.40	77.20	0.15	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	41	155	2.65	10.01	10.87	88.07	0.13	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	74	229	4.78	14.78	35.39	123.46	0.42	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	83	312	5.36	20.14	49.90	173.35	0.59	2.05	1	1	50.00	50.00	69.00	69.00	58.09	58.09	138.28	39.80
7	750	1,000	875	72	384	4.65	24.79	72.94	246.29	0.86	2.91	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	28.01
8	1,000	1,500	1,250	95	479	6.13	30.92	108.05	354.34	1.28	4.19	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	19.47
9	1,500	2,000	1,750	71	550	4.58	35.51	121.29	475.63	1.43	5.62	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	14.51
10	2,000	2,500	2,250	65	615	4.20	39.70	138.88	614.51	1.64	7.26	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	11.23
11	2,500	3,000	2,750	50	665	3.23	42.93	126.17	740.68	1.49	8.75	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	9.32
12	3,000	4,000	3,500	97	762	6.26	49.19	308.45	1,049.13	3.64	12.39	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	6.58
13	4,000	5,000	4,500	54	816	3.49	52.68	262.19	1,311.31	3.10	15.49	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	5.26
14	5,000	7,500	6,250	98	914	6.33	59.01	486.51	1,797.83	5.75	21.24	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	3.84
15	7,500	10,000	8,750	59	973	3.81	62.81	338.38	2,136.21	4.00	25.23	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	3.23
16	10,000	20,000	15,000	161	1,134	10.39	73.21	1,303.33	3,439.54	15.40	40.63	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	2.01
17	20,000	50,000	35,000	136	1,270	8.78	81.99	1,536.32	4,975.86	18.15	58.78	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	1.39
18	50,000	100,000	75,000	95	1,365	6.13	88.12	1,158.39	6,134.25	13.68	72.46	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	1.12
19	100,000	500,000	300,000	102	1,467	6.58	94.71	1,597.31	7,731.56	18.87	91.33	0	1	0.00	50.00	0.00	69.00	0.00	58.09	0.00	0.89
20	500,000	UP		82	1,549	5.29	100.00	734.23	8,465.79	8.67	100.00	1	2	50.00	100.00	49.78	118.78	41.91	100.00	6.78	1.40
				1,549				8,465.79				2				118.78				1.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.24	2.24	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	1.35	3.59	0.15	0.25	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	0.90	4.48	0.08	0.33	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.45	4.93	0.16	0.49	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	19	3.59	8.52	0.85	1.34	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	30	4.93	13.45	0.73	2.07	0.08	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	32	0.90	14.35	0.56	2.63	0.06	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	37	2.24	16.59	1.59	4.22	0.17	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	40	1.35	17.94	3.31	7.53	0.35	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	49	4.04	21.97	2.12	9.65	0.22	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	53	1.79	23.77	2.76	12.41	0.29	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	1.35	25.11	9.22	21.64	0.97	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	67	4.93	30.04	6.03	27.67	0.64	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	70	1.35	31.39	8.36	36.03	0.88	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	75	2.24	33.63	24.82	60.85	2.62	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	104	13.00	46.64	103.11	163.96	10.89	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	35	139	15.70	62.33	160.23	324.18	16.92	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	166	12.11	74.44	205.38	529.56	21.69	55.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	47	213	21.08	95.52	377.08	906.64	39.83	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		10	223	4.48	100.00	40.17	946.81	4.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				223				946.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	12.50	12.50	32.08	32.08	3.85	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.69	13.19	0.07	32.15	0.01	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.69	13.89	0.04	32.19	0.00	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	2.08	15.97	0.92	33.12	0.11	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	25	1.39	17.36	0.13	33.25	0.02	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	32	4.86	22.22	2.39	35.64	0.29	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	35	2.08	24.31	1.65	37.29	0.20	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	45	6.94	31.25	11.61	48.89	1.39	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	53	5.56	36.81	14.64	63.53	1.76	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	57	2.78	39.58	7.96	71.49	0.95	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	61	2.78	42.36	7.13	78.62	0.85	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	67	4.17	46.53	24.67	103.29	2.96	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	68	0.69	47.22	0.82	104.10	0.10	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	76	5.56	52.78	22.27	126.37	2.67	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	83	4.86	57.64	46.38	172.75	5.56	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	97	9.72	67.36	89.12	261.87	10.69	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	110	9.03	76.39	203.88	465.75	24.45	55.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	122	8.33	84.72	164.38	630.13	19.71	75.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	132	6.94	91.67	153.03	783.16	18.35	93.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	144	8.33	100.00	50.80	833.96	6.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				144				833.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	25.00	25.00	16.44	16.44	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	25	3.41	28.41	0.32	16.76	0.07	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	32	7.95	36.36	2.03	18.79	0.42	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	34	2.27	38.64	0.83	19.62	0.17	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	37	3.41	42.05	1.55	21.17	0.32	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	39	2.27	44.32	1.54	22.71	0.32	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	42	3.41	47.73	4.31	27.02	0.89	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	43	1.14	48.86	2.15	29.17	0.44	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	45	2.27	51.14	7.67	36.84	1.59	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	48	3.41	54.55	21.81	58.65	4.52	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	52	4.55	59.09	14.04	72.69	2.91	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	54	2.27	61.36	10.71	83.39	2.22	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	58	4.55	65.91	17.62	101.02	3.65	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	61	3.41	69.32	33.36	134.38	6.91	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	64	3.41	72.73	41.06	175.44	8.51	36.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	70	6.82	79.55	40.01	215.45	8.29	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	78	9.09	88.64	171.61	387.06	35.55	80.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	80	2.27	90.91	0.45	387.51	0.09	80.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	81	1.14	92.05	44.97	432.48	9.32	89.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	88	7.95	100.00	50.20	482.69	10.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				482.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.18	0.18	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.29	0.47	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.50	0.98	0.34	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.57	1.55	0.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	1.39	2.94	0.94	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	9.68	25.81	4.28	7.22	2.90	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	3.27	10.50	2.22	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	12	9.68	38.71	8.99	19.49	6.09	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.23	41.94	2.71	22.20	1.84	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.23	45.16	2.47	24.67	1.67	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.23	48.39	11.24	35.92	7.61	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.23	51.61	6.16	42.08	4.17	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	3.23	54.84	7.18	49.25	4.86	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.23	58.06	6.47	55.72	4.38	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	26	25.81	83.87	39.77	95.49	26.94	64.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	29	9.68	93.55	38.15	133.64	25.83	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	30	3.23	96.77	9.91	143.55	6.71	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	31	3.23	100.00	4.11	147.67	2.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	147.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				147.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.85	2.85	8.13	8.13	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.36	3.20	0.00	8.13	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	1.78	4.98	0.37	8.50	0.02	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	21	2.49	7.47	0.92	9.42	0.06	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	33	4.27	11.74	1.11	10.53	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	37	1.42	13.17	3.12	13.65	0.19	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	42	1.78	14.95	4.30	17.95	0.27	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	51	3.20	18.15	11.35	29.30	0.71	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	56	1.78	19.93	11.28	40.58	0.70	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	61	1.78	21.71	22.21	62.80	1.39	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	70	3.20	24.91	25.80	88.59	1.61	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	82	4.27	29.18	7.78	96.37	0.49	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	100	6.41	35.59	34.98	131.35	2.18	8.20	1	1	50.00	50.00	76.85	76.85	24.75	24.75	219.69	58.50
14	5,000	7,500	6,250	22	122	7.83	43.42	59.19	190.54	3.69	11.89	0	1	0.00	50.00	0.00	76.85	0.00	24.75	0.00	40.33
15	7,500	10,000	8,750	8	130	2.85	46.26	70.55	261.08	4.40	16.30	1	2	50.00	100.00	233.66	310.50	75.25	100.00	331.20	118.93
16	10,000	20,000	15,000	32	162	11.39	57.65	315.20	576.28	19.67	35.97	0	2	0.00	100.00	0.00	310.50	0.00	100.00	0.00	53.88
17	20,000	50,000	35,000	38	200	13.52	71.17	377.68	953.96	23.57	59.54	0	2	0.00	100.00	0.00	310.50	0.00	100.00	0.00	32.55
18	50,000	100,000	75,000	20	220	7.12	78.29	181.12	1,135.09	11.31	70.85	0	2	0.00	100.00	0.00	310.50	0.00	100.00	0.00	27.35
19	100,000	500,000	300,000	41	261	14.59	92.88	272.12	1,407.21	16.98	87.83	0	2	0.00	100.00	0.00	310.50	0.00	100.00	0.00	22.06
20	500,000	UP		20	281	7.12	100.00	194.93	1,602.14	12.17	100.00	0	2	0.00	100.00	0.00	310.50	0.00	100.00	0.00	19.38
				281				1,602.14				2				310.50				19.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.90	2.90	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.32	3.23	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	18	2.58	5.81	6.87	6.89	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	23	1.61	7.42	11.63	18.52	0.63	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	25	0.65	8.06	0.57	19.09	0.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	26	0.32	8.39	1.09	20.18	0.06	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	29	0.97	9.35	2.05	22.23	0.11	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	34	1.61	10.97	4.22	26.45	0.23	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	44	3.23	14.19	10.53	36.99	0.57	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	46	0.65	14.84	7.93	44.91	0.43	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	55	2.90	17.74	6.54	51.45	0.35	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	73	5.81	23.55	52.61	104.06	2.83	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	83	3.23	26.77	14.36	118.41	0.77	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	91	2.58	29.35	41.47	159.88	2.23	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	103	3.87	33.23	89.11	248.99	4.79	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	145	13.55	46.77	370.94	619.93	19.96	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	45	190	14.52	61.29	435.21	1,055.14	23.42	56.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	206	5.16	66.45	162.94	1,218.08	8.77	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	75	281	24.19	90.65	532.88	1,750.96	28.67	94.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		29	310	9.35	100.00	107.44	1,858.40	5.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				310				1,858.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.76	4.76	1.31	1.31	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	14	1.90	6.67	0.36	1.68	0.04	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.48	7.14	0.12	1.80	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	1.90	9.05	0.62	2.41	0.07	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	30	5.24	14.29	6.91	9.32	0.76	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	38	3.81	18.10	3.27	12.60	0.36	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	47	4.29	22.38	6.52	19.12	0.72	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	53	2.86	25.24	10.85	29.97	1.20	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	64	5.24	30.48	8.74	38.71	0.97	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	70	2.86	33.33	9.46	48.16	1.05	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	84	6.67	40.00	26.36	74.53	2.92	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	89	2.38	42.38	19.02	93.54	2.10	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	95	2.86	45.24	17.64	111.19	1.95	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	106	5.24	50.48	31.13	142.32	3.44	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	116	4.76	55.24	56.03	198.35	6.20	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	144	13.33	68.57	208.94	407.29	23.12	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	40	184	19.05	87.62	321.60	728.89	35.58	80.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	197	6.19	93.81	105.32	834.21	11.65	92.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	209	5.71	99.52	69.64	903.86	7.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	210	0.48	100.00	0.00	903.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				210				903.86				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.99	0.99	3.42	3.42	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.99	1.98	0.05	3.47	0.01	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.99	2.97	0.12	3.58	0.03	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	2.97	5.94	0.62	4.20	0.14	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.99	6.93	0.23	4.44	0.05	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	1.98	8.91	1.29	5.72	0.29	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	1.98	10.89	0.51	6.24	0.12	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	14	2.97	13.86	6.81	13.05	1.56	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	1.98	15.84	2.01	15.06	0.46	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	0.99	16.83	0.00	15.06	0.00	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	20	2.97	19.80	8.62	23.68	1.97	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	22	1.98	21.78	4.95	28.63	1.13	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	26	3.96	25.74	18.07	46.70	4.13	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	28	1.98	27.72	17.20	63.90	3.93	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	37	8.91	36.63	12.30	76.20	2.81	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	48	10.89	47.52	42.99	119.19	9.82	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	55	6.93	54.46	106.67	225.86	24.36	51.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	56	0.99	55.45	22.14	248.00	5.06	56.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	35	91	34.65	90.10	134.38	382.38	30.69	87.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		10	101	9.90	100.00	55.53	437.91	12.68	100.00	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00
				101				437.91				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	4.33	4.33	18.91	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	18.55	22.88	81.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				22.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.98	2.98	7.52	7.52	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	0.85	3.83	1.34	8.86	0.13	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.43	4.26	0.18	9.04	0.02	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.43	4.68	0.09	9.12	0.01	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.43	5.11	0.27	9.39	0.03	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	1.70	6.81	2.10	11.49	0.21	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	26	4.26	11.06	4.11	15.60	0.41	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	35	3.83	14.89	4.75	20.35	0.47	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	40	2.13	17.02	2.56	22.90	0.25	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	52	5.11	22.13	20.09	43.00	2.00	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	62	4.26	26.38	26.68	69.68	2.65	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	66	1.70	28.09	9.99	79.67	0.99	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	75	3.83	31.91	13.49	93.16	1.34	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	98	9.79	41.70	105.40	198.56	10.47	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	115	7.23	48.94	74.10	272.66	7.36	27.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	143	11.91	60.85	179.04	451.70	17.79	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	165	9.36	70.21	167.80	619.50	16.67	61.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	181	6.81	77.02	151.50	771.00	15.05	76.60	1	1	25.00	25.00	3,085.26	3,085.26	98.40	98.40	2036.47	400.16
19	100,000	500,000	300,000	34	215	14.47	91.49	169.06	940.07	16.80	93.40	3	4	75.00	100.00	50.25	3,135.51	1.60	100.00	29.72	333.54
20	500,000	UP		20	235	8.51	100.00	66.42	1,006.49	6.60	100.00	0	4	0.00	100.00	0.00	3,135.51	0.00	100.00	0.00	311.53
				235				1,006.49				4				3,135.51				311.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	0.66	0.66	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.26	15.79	0.37	1.03	0.50	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.26	21.05	1.19	2.22	1.60	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.26	26.32	0.00	2.22	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.26	31.58	0.00	2.22	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.26	36.84	1.93	4.14	2.59	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.26	42.11	4.58	8.72	6.16	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.26	47.37	5.69	14.41	7.66	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.26	52.63	13.62	28.03	18.33	37.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.26	57.89	0.56	28.59	0.76	38.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.26	63.16	0.00	28.59	0.00	38.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.26	68.42	12.53	41.12	16.86	55.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.26	73.68	17.06	58.18	22.96	78.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.26	78.95	13.65	71.83	18.37	96.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.26	84.21	13.65	85.48	18.37	115.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.26	89.47	13.65	99.13	18.37	133.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.26	94.74	2.47	101.60	3.32	136.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	5.26	100.00	27.30	74.30	36.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	74.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				74.30				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.51	0.51	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.50	1.01	0.82	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.88	1.90	1.44	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.92	2.82	1.50	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	7.37	10.18	11.98	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	13.62	23.81	22.15	38.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.92	24.73	1.50	40.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	14.87	39.59	24.17	64.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	21.92	61.52	35.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	61.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				61.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.99	2.99	0.27	0.27	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	14	2.24	5.22	0.43	0.70	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	23	3.36	8.58	3.01	3.71	0.20	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	26	1.12	9.70	1.08	4.79	0.07	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	37	4.10	13.81	4.81	9.61	0.32	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	45	2.99	16.79	6.70	16.31	0.45	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	61	5.97	22.76	18.62	34.93	1.24	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	75	5.22	27.99	15.93	50.86	1.06	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	83	2.99	30.97	15.16	66.02	1.01	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	85	0.75	31.72	4.80	70.82	0.32	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	96	4.10	35.82	28.04	98.86	1.87	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	116	7.46	43.28	32.22	131.08	2.15	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	123	2.61	45.90	28.32	159.40	1.89	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	134	4.10	50.00	56.87	216.28	3.79	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	150	5.97	55.97	94.52	310.79	6.29	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	178	10.45	66.42	265.48	576.27	17.67	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	207	10.82	77.24	343.09	919.37	22.84	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	233	9.70	86.94	331.94	1,251.30	22.10	83.30	1	1	50.00	50.00	0.90	0.90	47.46	47.46	0.27	0.07
19	100,000	500,000	300,000	27	260	10.07	97.01	200.96	1,452.26	13.38	96.68	1	2	50.00	100.00	1.00	1.90	52.54	100.00	0.50	0.13
20	500,000	UP		8	268	2.99	100.00	49.87	1,502.13	3.32	100.00	0	2	0.00	100.00	0.00	1.90	0.00	100.00	0.00	0.13
				268				1,502.13				2				1.90				0.13	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	4.04	4.04	5.17	5.17	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	0.17	4.21	0.00	5.17	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	26	0.17	4.38	0.35	5.52	0.03	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	30	0.67	5.05	0.41	5.93	0.03	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	42	2.02	7.07	0.92	6.85	0.07	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	79	6.23	13.30	5.45	12.29	0.40	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	109	5.05	18.35	5.91	18.20	0.43	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	133	4.04	22.39	5.49	23.70	0.40	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	155	3.70	26.09	9.62	33.31	0.70	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	176	3.54	29.63	5.16	38.48	0.38	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	188	2.02	31.65	6.61	45.09	0.48	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	216	4.71	36.36	18.15	63.24	1.32	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	239	3.87	40.24	42.03	105.27	3.06	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	280	6.90	47.14	80.50	185.77	5.85	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	296	2.69	49.83	60.25	246.01	4.38	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	333	6.23	56.06	149.64	395.65	10.88	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	374	6.90	62.96	221.18	616.82	16.09	44.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	53	427	8.92	71.89	150.63	767.46	10.96	55.82	1	1	16.67	16.67	10.36	10.36	5.75	5.75	6.88	1.35
19	100,000	500,000	300,000	52	479	8.75	80.64	214.84	982.30	15.62	71.44	2	3	33.33	50.00	20.63	31.00	11.45	17.20	9.60	3.16
20	500,000	UP		115	594	19.36	100.00	392.68	1,374.98	28.56	100.00	3	6	50.00	100.00	149.26	180.26	82.80	100.00	38.01	13.11
				594				1,374.98				6				180.26				13.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.22	4.44	0.13	0.13	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	6.67	11.11	0.65	0.78	0.23	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	6.67	17.78	0.67	1.45	0.23	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	4.44	22.22	0.72	2.17	0.25	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	6.67	28.89	2.08	4.25	0.72	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.22	31.11	0.88	5.12	0.30	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	17	6.67	37.78	3.83	8.95	1.33	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	2.22	40.00	2.35	11.30	0.81	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	2.22	42.22	2.62	13.92	0.91	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	2.22	44.44	3.44	17.36	1.19	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	2.22	46.67	9.19	26.55	3.19	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	2.22	48.89	4.31	30.85	1.49	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	26	8.89	57.78	20.11	50.96	6.98	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	28	4.44	62.22	27.19	78.15	9.44	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	35	15.56	77.78	58.97	137.12	20.47	47.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	40	11.11	88.89	56.56	193.68	19.63	67.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	44	8.89	97.78	46.70	240.38	16.21	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	45	2.22	100.00	47.78	288.16	16.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	45	0.00	100.00	0.00	288.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				288.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.44	2.44	6.13	6.13	4.94	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.44	4.88	4.72	10.85	3.81	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.44	7.32	9.00	19.85	7.26	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.44	9.76	15.16	35.02	12.23	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.44	12.20	16.57	51.59	13.37	41.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.44	14.63	10.74	62.34	8.67	50.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.44	17.07	31.75	94.09	25.61	75.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.44	19.51	25.73	119.82	20.75	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.44	21.95	0.13	119.94	0.10	96.74	1	1	33.33	33.33	25.00	25.00	33.33	33.33	19799.97	20.84
11	2,500	3,000	2,750	1	10	2.44	24.39	0.13	120.07	0.10	96.84	0	1	0.00	33.33	0.00	25.00	0.00	33.33	0.00	20.82
12	3,000	4,000	3,500	1	11	2.44	26.83	0.13	120.20	0.10	96.94	0	1	0.00	33.33	0.00	25.00	0.00	33.33	0.00	20.80
13	4,000	5,000	4,500	1	12	2.44	29.27	0.13	120.32	0.10	97.05	0	1	0.00	33.33	0.00	25.00	0.00	33.33	0.00	20.78
14	5,000	7,500	6,250	1	13	2.44	31.71	0.13	120.45	0.10	97.15	0	1	0.00	33.33	0.00	25.00	0.00	33.33	0.00	20.76
15	7,500	10,000	8,750	1	14	2.44	34.15	0.13	120.58	0.10	97.25	0	1	0.00	33.33	0.00	25.00	0.00	33.33	0.00	20.73
16	10,000	20,000	15,000	1	15	2.44	36.59	0.13	120.70	0.10	97.35	0	1	0.00	33.33	0.00	25.00	0.00	33.33	0.00	20.71
17	20,000	50,000	35,000	1	16	2.44	39.02	0.13	120.83	0.10	97.45	1	2	33.33	66.67	25.00	50.00	33.33	66.67	19799.97	41.38
18	50,000	100,000	75,000	1	17	2.44	41.46	0.13	120.95	0.10	97.56	0	2	0.00	66.67	0.00	50.00	0.00	66.67	0.00	41.34
19	100,000	500,000	300,000	1	18	2.44	43.90	0.13	121.08	0.10	97.66	0	2	0.00	66.67	0.00	50.00	0.00	66.67	0.00	41.29
20	500,000	UP		23	41	56.10	100.00	2.90	123.98	2.34	100.00	1	3	33.33	100.00	25.00	75.00	33.33	100.00	860.87	60.49
				41				123.98				3				75.00				60.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.14	2.14	1.01	1.01	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.71	2.86	0.00	1.01	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.71	3.57	0.00	1.01	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	11	4.29	7.86	1.59	2.60	0.22	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	16	3.57	11.43	0.57	3.17	0.08	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	1.43	12.86	0.01	3.17	0.00	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	22	2.86	15.71	2.38	5.55	0.33	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	0.71	16.43	1.82	7.37	0.25	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	35	8.57	25.00	18.88	26.25	2.64	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	39	2.86	27.86	9.74	35.99	1.36	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	44	3.57	31.43	3.32	39.31	0.46	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	48	2.86	34.29	7.78	47.09	1.09	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	0.71	35.00	0.00	47.09	0.00	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	60	7.86	42.86	39.41	86.50	5.50	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	68	5.71	48.57	48.65	135.15	6.79	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	76	5.71	54.29	117.71	252.85	16.44	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	100	17.14	71.43	215.94	468.80	30.16	65.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	111	7.86	79.29	17.23	486.03	2.41	67.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	124	9.29	88.57	184.65	670.67	25.79	93.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	140	11.43	100.00	45.37	716.05	6.34	100.00	1	1	100.00	100.00	899.99	899.99	100.00	100.00	1983.59	125.69
				140				716.05				1				899.99				125.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.00	8.00	0.17	0.17	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.00	10.00	0.28	0.45	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.00	12.00	0.24	0.68	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	4.00	16.00	0.26	0.94	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	12	8.00	24.00	2.24	3.18	0.49	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	4.00	28.00	1.87	5.05	0.41	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	18	8.00	36.00	6.18	11.23	1.34	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	6.00	42.00	5.66	16.89	1.23	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	2.00	44.00	3.44	20.33	0.75	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	2.00	46.00	3.90	24.23	0.85	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	26	6.00	52.00	12.01	36.24	2.61	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	2.00	54.00	3.15	39.40	0.68	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	31	8.00	62.00	26.40	65.80	5.73	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	33	4.00	66.00	14.49	80.29	3.15	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	34	2.00	68.00	18.31	98.60	3.98	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	40	12.00	80.00	121.86	220.46	26.46	47.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	42	4.00	84.00	45.14	265.60	9.80	57.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	43	2.00	86.00	38.06	303.66	8.26	65.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	48	10.00	96.00	113.46	417.12	24.64	90.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	50	4.00	100.00	43.37	460.49	9.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				460.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.70	0.70	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.63	1.33	0.21	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.88	2.21	0.29	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	1.81	4.01	0.60	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	2.67	6.68	0.89	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	2.63	9.31	0.88	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	4.22	13.53	1.41	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	2.16	15.69	0.72	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	11	6.45	35.48	9.04	24.73	3.02	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.23	38.71	4.89	29.62	1.63	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	16	12.90	51.61	28.81	58.43	9.62	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	18	6.45	58.06	23.38	81.82	7.80	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.23	61.29	32.05	113.87	10.70	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	3.23	64.52	43.69	157.55	14.58	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	3.23	67.74	4.13	161.68	1.38	53.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	26	16.13	83.87	62.23	223.91	20.77	74.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	28	6.45	90.32	45.13	269.04	15.06	89.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	31	9.68	100.00	30.59	299.64	10.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				299.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	1.47	1.47	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	4.31	2.83	6.90	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	4.38	7.21	7.01	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	2.08	9.29	3.32	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	18.00	27.29	28.81	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	16.48	43.78	26.38	70.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	4.29	48.07	6.87	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	3.97	52.04	6.36	83.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	8.62	60.65	13.79	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	0.00	60.65	0.00	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	0.59	61.24	0.94	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	1.24	62.48	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				62.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.34	2.34	1.20	1.20	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	9	1.87	4.21	0.77	1.97	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	2.34	6.54	0.77	2.74	0.06	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.47	7.01	0.00	2.74	0.00	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	27	5.61	12.62	5.18	7.92	0.41	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	30	1.40	14.02	1.48	9.41	0.12	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	35	2.34	16.36	4.14	13.54	0.33	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	40	2.34	18.69	7.38	20.92	0.58	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	49	4.21	22.90	15.90	36.83	1.25	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	56	3.27	26.17	8.04	44.87	0.63	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	63	3.27	29.44	4.67	49.54	0.37	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	66	1.40	30.84	12.42	61.97	0.98	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	87	9.81	40.65	25.56	87.53	2.02	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	93	2.80	43.46	38.59	126.12	3.04	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	99	2.80	46.26	34.53	160.65	2.72	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	134	16.36	62.62	255.14	415.79	20.12	32.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	159	11.68	74.30	318.28	734.07	25.10	57.89	1	1	100.00	100.00	27.30	27.30	100.00	100.00	8.58	3.72
18	50,000	100,000	75,000	9	168	4.21	78.50	102.28	836.35	8.07	65.96	0	1	0.00	100.00	0.00	27.30	0.00	100.00	0.00	3.26
19	100,000	500,000	300,000	29	197	13.55	92.06	222.45	1,058.80	17.54	83.50	0	1	0.00	100.00	0.00	27.30	0.00	100.00	0.00	2.58
20	500,000	UP		17	214	7.94	100.00	209.15	1,267.95	16.50	100.00	0	1	0.00	100.00	0.00	27.30	0.00	100.00	0.00	2.15
				214				1,267.95				1				27.30				2.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2262 FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.54	3.54	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.88	4.42	0.11	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	9	3.54	7.96	0.98	1.04	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	2.65	10.62	1.15	2.19	0.11	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	0.88	11.50	0.47	2.67	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	18	4.42	15.93	4.40	7.06	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	0.88	16.81	1.29	8.35	0.12	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	25	5.31	22.12	8.34	16.69	0.76	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	29	3.54	25.66	8.21	24.90	0.75	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	35	5.31	30.97	14.87	39.77	1.36	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	36	0.88	31.86	1.01	40.79	0.09	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	41	4.42	36.28	6.08	46.87	0.55	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	47	5.31	41.59	26.27	73.14	2.39	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	51	3.54	45.13	39.44	112.58	3.59	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	62	9.73	54.87	97.52	210.10	8.89	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	71	7.96	62.83	136.31	346.41	12.42	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	75	3.54	66.37	86.57	432.98	7.89	39.47	1	1	100.00	100.00	100.00	100.00	100.00	100.00	115.51	23.10
18	50,000	100,000	75,000	15	90	13.27	79.65	286.08	719.06	26.08	65.54	0	1	0.00	100.00	0.00	100.00	0.00	100.00	0.00	13.91
19	100,000	500,000	300,000	19	109	16.81	96.46	318.79	1,037.85	29.06	94.60	0	1	0.00	100.00	0.00	100.00	0.00	100.00	0.00	9.64
20	500,000	UP		4	113	3.54	100.00	59.27	1,097.12	5.40	100.00	0	1	0.00	100.00	0.00	100.00	0.00	100.00	0.00	9.11
				113				1,097.12				1				100.00				9.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	9.74	9.74	49.01	49.01	6.91	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	17	1.30	11.04	0.26	49.27	0.04	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	0.65	11.69	0.25	49.52	0.04	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	21	1.95	13.64	0.38	49.90	0.05	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	26	3.25	16.88	2.27	52.17	0.32	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	32	3.90	20.78	2.32	54.49	0.33	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	38	3.90	24.68	3.70	58.19	0.52	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	52	9.09	33.77	8.09	66.28	1.14	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	62	6.49	40.26	18.42	84.70	2.60	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	63	0.65	40.91	1.72	86.41	0.24	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	66	1.95	42.86	5.68	92.09	0.80	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	73	4.55	47.40	23.36	115.45	3.29	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	75	1.30	48.70	12.15	127.60	1.71	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	83	5.19	53.90	34.37	161.97	4.85	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	92	5.84	59.74	30.85	192.82	4.35	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	108	10.39	70.13	175.59	368.41	24.76	51.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	128	12.99	83.12	203.44	571.85	28.68	80.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	134	3.90	87.01	29.32	601.17	4.13	84.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	149	9.74	96.75	63.02	664.19	8.88	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	154	3.25	100.00	45.08	709.27	6.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				154				709.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	15.38	15.38	0.28	0.28	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.69	23.08	0.48	0.20	0.79	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.69	30.77	1.86	2.06	3.07	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.69	38.46	3.68	5.74	6.08	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.69	46.15	17.81	23.55	29.44	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.69	53.85	1.49	25.04	2.46	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.69	61.54	2.97	28.01	4.91	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.69	69.23	11.99	40.00	19.82	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.69	76.92	7.69	47.68	12.71	78.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.69	84.62	12.81	60.49	21.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.69	92.31	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.69	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	60.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				60.49				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	0.26	0.33	0.28	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	1.08	1.41	1.19	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	1.05	2.46	1.14	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	1.43	3.89	1.56	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	2.32	6.20	2.53	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	5.01	11.21	5.47	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	5.24	16.44	5.73	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	6.15	22.59	6.72	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	6.43	29.03	7.03	31.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	7.87	36.89	8.60	40.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	17.39	54.29	19.02	59.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	12.88	67.16	14.08	73.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	12.84	80.00	14.04	87.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	11.45	91.45	12.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	91.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	91.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	91.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	91.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	15	0.00	100.00	0.00	91.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				91.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.09	5.09	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	1.09	6.18	0.34	0.50	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	29	4.36	10.55	3.16	3.66	0.19	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	35	2.18	12.73	1.36	5.02	0.08	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	52	6.18	18.91	7.57	12.59	0.46	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	67	5.45	24.36	11.93	24.52	0.73	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	77	3.64	28.00	2.09	22.42	0.13	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	98	7.64	35.64	17.24	39.66	1.06	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	117	6.91	42.55	32.78	72.44	2.01	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	127	3.64	46.18	22.87	95.31	1.40	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	135	2.91	49.09	22.11	117.42	1.35	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	138	1.09	50.18	8.22	125.64	0.50	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	158	7.27	57.45	85.94	211.57	5.27	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	182	8.73	66.18	107.59	319.16	6.59	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	195	4.73	70.91	131.72	450.88	8.07	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	222	9.82	80.73	148.68	599.56	9.11	36.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	249	9.82	90.55	326.44	926.00	20.00	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	256	2.55	93.09	122.34	1,048.34	7.50	64.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	268	4.36	97.45	487.65	1,535.99	29.88	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	275	2.55	100.00	96.01	1,632.00	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				275				1,632.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.09	6.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.87	6.96	0.32	0.32	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.87	7.83	1.90	2.22	0.27	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.87	8.70	0.46	2.68	0.07	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.87	9.57	0.32	3.01	0.05	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.87	10.43	0.75	3.75	0.11	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.87	11.30	0.38	4.13	0.05	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	0.87	12.17	1.11	5.25	0.16	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	1.74	13.91	2.80	8.04	0.40	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	1.74	15.65	10.21	18.25	1.45	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	21	2.61	18.26	11.41	29.66	1.62	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	27	5.22	23.48	37.43	67.09	5.30	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	33	5.22	28.70	28.28	95.37	4.00	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	40	6.09	34.78	58.41	153.78	8.27	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	51	9.57	44.35	88.24	242.02	12.49	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	67	13.91	58.26	151.79	393.81	21.49	55.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	85	15.65	73.91	233.46	627.27	33.06	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	93	6.96	80.87	59.10	686.37	8.37	97.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	97	3.48	84.35	3.68	690.05	0.52	97.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		18	115	15.65	100.00	16.20	706.25	2.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				706.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.50	2.50	0.67	0.67	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.50	5.00	2.63	3.30	1.30	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.50	7.50	0.35	3.65	0.17	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.50	10.00	6.90	10.56	3.41	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.50	12.50	2.37	12.93	1.17	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.50	15.00	3.09	16.02	1.53	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.50	17.50	3.75	19.77	1.86	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.50	20.00	0.47	19.30	0.23	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.50	22.50	1.08	20.38	0.53	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.50	25.00	26.90	47.28	13.31	23.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.50	27.50	1.36	48.64	0.67	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.50	30.00	1.46	50.11	0.72	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.50	32.50	2.58	52.69	1.28	26.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.50	35.00	16.29	68.97	8.05	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	25	27.50	62.50	91.77	160.74	45.39	79.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	32	17.50	80.00	15.14	175.88	7.49	86.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	35	7.50	87.50	15.92	191.80	7.87	94.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	38	7.50	95.00	6.22	198.02	3.08	97.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	40	5.00	100.00	4.16	202.18	2.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				202.18				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	1.12	1.12	8.37	8.37	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	0.56	1.68	0.36	8.73	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	0.37	2.06	0.99	9.72	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	0.56	2.62	0.69	10.40	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	0.19	2.80	0.11	10.51	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	0.19	2.99	0.04	10.55	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	22	1.12	4.11	8.73	19.27	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	26	0.75	4.86	9.90	29.17	0.12	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	32	1.12	5.98	20.67	49.84	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	35	0.56	6.54	9.31	59.15	0.12	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	0.37	6.92	17.98	77.13	0.23	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	39	0.37	7.29	11.93	89.07	0.15	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	43	0.75	8.04	21.53	110.60	0.27	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	60	3.18	11.21	96.59	207.19	1.22	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	65	0.93	12.15	39.15	246.33	0.49	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	97	5.98	18.13	404.36	650.69	5.10	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	131	6.36	24.49	495.97	1,146.66	6.25	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	148	3.18	27.66	148.76	1,295.42	1.87	16.33	1	1	50.00	50.00	358.54	358.54	97.83	97.83	241.02	27.68
19	100,000	500,000	300,000	260	408	48.60	76.26	3,133.54	4,428.96	39.49	55.82	1	2	50.00	100.00	7.95	366.49	2.17	100.00	0.25	8.27
20	500,000	UP		127	535	23.74	100.00	3,505.11	7,934.08	44.18	100.00	0	2	0.00	100.00	0.00	366.49	0.00	100.00	0.00	4.62
				535				7,934.08				2				366.49				4.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	4.95	4.95	575.73	575.73	13.41	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	23	0.74	5.69	0.45	575.28	0.01	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	27	0.99	6.68	0.87	574.40	0.02	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	30	0.74	7.43	1.47	572.94	0.03	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	38	1.98	9.41	8.07	564.87	0.19	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	41	0.74	10.15	3.44	561.43	0.08	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	52	2.72	12.87	11.64	549.80	0.27	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	62	2.48	15.35	25.67	524.13	0.60	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	72	2.48	17.82	39.02	485.11	0.91	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	78	1.49	19.31	16.31	468.80	0.38	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	85	1.73	21.04	26.48	442.32	0.62	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	88	0.74	21.78	24.97	417.35	0.58	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	93	1.24	23.02	24.01	393.34	0.56	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	127	8.42	31.44	241.11	152.23	5.62	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	144	4.21	35.64	115.31	36.92	2.69	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	53	197	13.12	48.76	636.18	599.27	14.82	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	51	248	12.62	61.39	619.40	1,218.67	14.43	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	50	298	12.38	73.76	829.51	2,048.17	19.32	47.71	3	3	100.00	100.00	68.37	68.37	100.00	100.00	8.24	3.34
19	100,000	500,000	300,000	65	363	16.09	89.85	869.08	2,917.26	20.25	67.96	0	3	0.00	100.00	0.00	68.37	0.00	100.00	0.00	2.34
20	500,000	UP		41	404	10.15	100.00	1,375.56	4,292.82	32.04	100.00	0	3	0.00	100.00	0.00	68.37	0.00	100.00	0.00	1.59
				404				4,292.82				3				68.37				1.59	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	3.86	3.86	3.25	3.25	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.24	4.10	0.00	3.25	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	29	2.89	6.99	0.52	2.73	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	32	0.72	7.71	0.00	2.73	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	37	1.20	8.92	0.79	1.94	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	49	2.89	11.81	4.48	2.54	0.20	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	72	5.54	17.35	12.03	14.57	0.55	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	82	2.41	19.76	14.12	28.68	0.64	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	107	6.02	25.78	28.27	56.96	1.29	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	115	1.93	27.71	16.94	73.89	0.77	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	126	2.65	30.36	35.03	108.92	1.60	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	149	5.54	35.90	111.38	220.30	5.09	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	158	2.17	38.07	30.34	250.64	1.39	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	185	6.51	44.58	187.25	437.89	8.55	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	202	4.10	48.67	136.50	574.39	6.24	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	52	254	12.53	61.20	323.43	897.82	14.78	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	48	302	11.57	72.77	453.01	1,350.82	20.69	61.71	1	1	50.00	50.00	2.50	2.50	0.69	0.69	0.55	0.19
18	50,000	100,000	75,000	40	342	9.64	82.41	423.31	1,774.13	19.34	81.05	1	2	50.00	100.00	358.54	361.04	99.31	100.00	84.70	20.35
19	100,000	500,000	300,000	34	376	8.19	90.60	300.91	2,075.05	13.75	94.79	0	2	0.00	100.00	0.00	361.04	0.00	100.00	0.00	17.40
20	500,000	UP		39	415	9.40	100.00	113.94	2,188.98	5.21	100.00	0	2	0.00	100.00	0.00	361.04	0.00	100.00	0.00	16.49
				415				2,188.98				2				361.04				16.49	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	98	98	7.12	7.12	67.51	67.51	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	110	0.87	7.99	1.12	68.63	0.02	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	134	1.74	9.73	3.78	72.41	0.06	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	139	0.36	10.09	1.29	73.70	0.02	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	53	192	3.85	13.94	17.63	91.33	0.27	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	222	2.18	16.12	15.48	106.81	0.23	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	37	259	2.69	18.81	29.43	136.24	0.44	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	54	313	3.92	22.73	35.37	171.61	0.53	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	353	2.90	25.64	55.95	227.56	0.84	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	389	2.61	28.25	46.12	273.68	0.70	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	29	418	2.11	30.36	36.72	310.40	0.55	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	56	474	4.07	34.42	96.71	407.11	1.46	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	38	512	2.76	37.18	93.95	501.06	1.42	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	80	592	5.81	42.99	334.94	836.00	5.05	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	49	641	3.56	46.55	281.92	1,117.93	4.25	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	166	807	12.06	58.61	1,170.71	2,288.64	17.65	34.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	242	1,049	17.57	76.18	1,696.35	3,984.98	25.57	60.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	138	1,187	10.02	86.20	1,007.36	4,992.34	15.19	75.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	150	1,337	10.89	97.10	1,280.70	6,273.04	19.31	94.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		40	1,377	2.90	100.00	360.76	6,633.80	5.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,377				6,633.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.16	2.16	0.77	0.77	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.54	2.70	0.38	1.15	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	1.62	4.32	0.89	2.04	0.10	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	15	3.78	8.11	2.85	4.88	0.31	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	21	3.24	11.35	4.24	9.12	0.47	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	33	6.49	17.84	14.46	23.58	1.60	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	38	2.70	20.54	12.16	35.74	1.34	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	47	4.86	25.41	18.85	54.58	2.08	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	53	3.24	28.65	9.16	63.75	1.01	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	60	3.78	32.43	17.27	81.02	1.91	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	65	2.70	35.14	22.08	103.10	2.44	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	68	1.62	36.76	18.93	122.03	2.09	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	77	4.86	41.62	58.58	180.62	6.48	19.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	94	9.19	50.81	102.87	283.49	11.37	31.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	108	7.57	58.38	111.74	395.23	12.35	43.68	1	1	100.00	100.00	48.00	48.00	100.00	100.00	42.96	12.14
16	10,000	20,000	15,000	17	125	9.19	67.57	210.86	606.08	23.31	66.99	0	1	0.00	100.00	0.00	48.00	0.00	100.00	0.00	7.92
17	20,000	50,000	35,000	17	142	9.19	76.76	166.54	772.62	18.41	85.40	0	1	0.00	100.00	0.00	48.00	0.00	100.00	0.00	6.21
18	50,000	100,000	75,000	25	167	13.51	90.27	28.38	801.01	3.14	88.53	0	1	0.00	100.00	0.00	48.00	0.00	100.00	0.00	5.99
19	100,000	500,000	300,000	18	185	9.73	100.00	103.74	904.74	11.47	100.00	0	1	0.00	100.00	0.00	48.00	0.00	100.00	0.00	5.31
20	500,000	UP		0	185	0.00	100.00	0.00	904.74	0.00	100.00	0	1	0.00	100.00	0.00	48.00	0.00	100.00	0.00	5.31
					185				904.74				1				48.00				5.31

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.36	4.36	6.03	6.03	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.34	4.70	0.09	6.12	0.01	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	18	1.34	6.04	1.36	7.47	0.08	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	23	1.68	7.72	1.89	9.36	0.11	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	28	1.68	9.40	2.12	11.48	0.13	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	34	2.01	11.41	4.76	16.24	0.29	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	38	1.34	12.75	5.03	21.27	0.30	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	43	1.68	14.43	1.83	23.09	0.11	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	48	1.68	16.11	0.88	23.97	0.05	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	51	1.01	17.11	2.89	26.86	0.17	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	61	3.36	20.47	11.65	38.51	0.70	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	71	3.36	23.83	35.92	74.43	2.17	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	86	5.03	28.86	42.60	117.03	2.57	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	106	6.71	35.57	66.02	183.04	3.98	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	124	6.04	41.61	117.04	300.09	7.06	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	165	13.76	55.37	288.02	588.11	17.38	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	193	9.40	64.77	397.98	986.08	24.02	59.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	56	249	18.79	83.56	333.73	1,319.82	20.14	79.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	45	294	15.10	98.66	309.15	1,628.97	18.66	98.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	298	1.34	100.00	27.77	1,656.74	1.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				298				1,656.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.17	5.17	25.20	25.20	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.37	5.54	0.60	25.79	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	0.37	5.90	1.34	27.14	0.05	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	0.74	6.64	3.45	30.59	0.12	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	22	1.48	8.12	8.18	38.76	0.29	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	27	1.85	9.96	8.51	47.27	0.30	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	31	1.48	11.44	6.50	53.77	0.23	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	39	2.95	14.39	40.00	93.77	1.41	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	53	5.17	19.56	81.16	174.93	2.87	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	65	4.43	23.99	33.14	208.07	1.17	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	72	2.58	26.57	73.43	281.50	2.59	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	90	6.64	33.21	102.99	384.48	3.64	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	112	8.12	41.33	176.65	561.14	6.24	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	150	14.02	55.35	284.18	845.32	10.04	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	177	9.96	65.31	341.85	1,187.17	12.07	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	211	12.55	77.86	403.69	1,590.85	14.26	56.19	1	1	100.00	100.00	4.14	4.14	100.00	100.00	1.03	0.26
17	20,000	50,000	35,000	21	232	7.75	85.61	661.00	2,251.86	23.35	79.54	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0.00	0.18
18	50,000	100,000	75,000	19	251	7.01	92.62	325.39	2,577.24	11.49	91.03	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0.00	0.16
19	100,000	500,000	300,000	17	268	6.27	98.89	119.19	2,696.43	4.21	95.24	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0.00	0.15
20	500,000	UP		3	271	1.11	100.00	134.68	2,831.11	4.76	100.00	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0.00	0.15
				271				2,831.11				1				4.14				0.15	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	2.97	2.97	26.24	26.24	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	22	0.47	3.44	0.21	26.45	0.00	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	31	1.41	4.84	3.09	23.36	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	41	1.56	6.41	2.41	20.95	0.03	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	49	1.25	7.66	12.72	8.23	0.16	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	64	2.34	10.00	48.02	39.78	0.61	0.51	1	1	100.00	100.00	506.73	506.73	100.00	100.00	1055.29	1273.71
7	750	1,000	875	14	78	2.19	12.19	62.71	102.49	0.80	1.31	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	494.42
8	1,000	1,500	1,250	29	107	4.53	16.72	162.23	264.71	2.07	3.38	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	191.42
9	1,500	2,000	1,750	35	142	5.47	22.19	247.11	511.83	3.16	6.54	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	99.00
10	2,000	2,500	2,250	30	172	4.69	26.88	150.15	661.98	1.92	8.46	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	76.55
11	2,500	3,000	2,750	17	189	2.66	29.53	234.46	896.44	3.00	11.46	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	56.53
12	3,000	4,000	3,500	54	243	8.44	37.97	537.36	1,433.80	6.87	18.33	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	35.34
13	4,000	5,000	4,500	42	285	6.56	44.53	394.96	1,828.77	5.05	23.38	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	27.71
14	5,000	7,500	6,250	66	351	10.31	54.84	554.99	2,383.76	7.10	30.47	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	21.26
15	7,500	10,000	8,750	46	397	7.19	62.03	642.27	3,026.03	8.21	38.69	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	16.75
16	10,000	20,000	15,000	101	498	15.78	77.81	1,881.22	4,907.24	24.05	62.74	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	10.33
17	20,000	50,000	35,000	65	563	10.16	87.97	1,668.50	6,575.74	21.33	84.07	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	7.71
18	50,000	100,000	75,000	58	621	9.06	97.03	999.92	7,575.66	12.78	96.85	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	6.69
19	100,000	500,000	300,000	17	638	2.66	99.69	239.85	7,815.51	3.07	99.92	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	6.48
20	500,000	UP		2	640	0.31	100.00	6.54	7,822.04	0.08	100.00	0	1	0.00	100.00	0.00	506.73	0.00	100.00	0.00	6.48
				640				7,822.04				1				506.73				6.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.65	2.65	7.20	7.20	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.88	3.54	0.13	7.07	0.02	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.88	4.42	0.06	7.01	0.01	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.88	5.31	1.23	5.77	0.16	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	4.42	9.73	7.50	1.73	0.99	0.23	1	1	100.00	100.00	288.75	288.75	100.00	100.00	3847.95	16684.92
6	500	750	625	15	26	13.27	23.01	8.45	10.18	1.11	1.34	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	2836.72
7	750	1,000	875	5	31	4.42	27.43	4.33	14.51	0.57	1.91	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	1990.46
8	1,000	1,500	1,250	19	50	16.81	44.25	27.58	42.09	3.62	5.53	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	686.02
9	1,500	2,000	1,750	7	57	6.19	50.44	32.65	74.74	4.29	9.82	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	386.35
10	2,000	2,500	2,250	2	59	1.77	52.21	9.41	84.15	1.24	11.05	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	343.13
11	2,500	3,000	2,750	1	60	0.88	53.10	7.40	91.56	0.97	12.03	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	315.38
12	3,000	4,000	3,500	3	63	2.65	55.75	26.61	118.17	3.50	15.52	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	244.36
13	4,000	5,000	4,500	3	66	2.65	58.41	28.05	146.22	3.68	19.21	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	197.48
14	5,000	7,500	6,250	4	70	3.54	61.95	24.21	170.43	3.18	22.39	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	169.43
15	7,500	10,000	8,750	8	78	7.08	69.03	67.93	238.36	8.92	31.31	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	121.14
16	10,000	20,000	15,000	16	94	14.16	83.19	247.51	485.87	32.51	63.82	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	59.43
17	20,000	50,000	35,000	11	105	9.73	92.92	106.13	592.00	13.94	77.76	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	48.78
18	50,000	100,000	75,000	4	109	3.54	96.46	98.42	690.42	12.93	90.69	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	41.82
19	100,000	500,000	300,000	4	113	3.54	100.00	70.90	761.32	9.31	100.00	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	37.93
20	500,000	UP		0	113	0.00	100.00	0.00	761.32	0.00	100.00	0	1	0.00	100.00	0.00	288.75	0.00	100.00	0.00	37.93
				113				761.32				1				288.75				37.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.03	3.03	0.08	0.08	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.03	6.06	0.96	1.04	0.60	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.03	9.09	1.60	2.64	1.00	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.03	12.12	0.04	2.69	0.03	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.03	15.15	2.81	5.50	1.75	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.03	18.18	0.41	5.91	0.26	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.03	21.21	15.73	21.64	9.79	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.03	24.24	41.84	63.48	26.05	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.03	27.27	40.66	104.15	25.31	64.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.03	30.30	0.81	104.96	0.51	65.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.03	33.33	0.34	105.30	0.21	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.03	36.36	0.78	106.08	0.49	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.03	39.39	3.20	109.28	1.99	68.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.03	42.42	0.28	109.57	0.18	68.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.03	45.45	0.53	110.10	0.33	68.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	18	9.09	54.55	2.65	112.75	1.65	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	27	27.27	81.82	26.39	139.14	16.43	86.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	30	9.09	90.91	9.28	148.42	5.78	92.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	33	9.09	100.00	12.23	160.65	7.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	160.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				160.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	6.64	6.64	24.08	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.57	10.21	12.96	37.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	5.36	15.56	19.44	56.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	11.99	27.55	43.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	27.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				27.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.68	9.68	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.23	12.90	1.56	1.56	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.23	16.13	1.80	3.36	0.49	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.23	19.35	3.89	7.24	1.05	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.23	22.58	4.70	11.94	1.28	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.23	25.81	5.28	17.22	1.43	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.23	29.03	1.39	18.61	0.38	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.23	32.26	2.05	20.66	0.56	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.23	35.48	33.97	54.63	9.22	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.23	38.71	3.16	57.79	0.86	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.23	41.94	4.74	62.53	1.29	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.23	45.16	20.46	82.99	5.55	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.23	48.39	0.13	83.12	0.04	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	22	22.58	70.97	75.18	158.31	20.40	42.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	3.23	74.19	0.00	158.31	0.00	42.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	26	9.68	83.87	39.07	197.38	10.60	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.23	87.10	96.34	293.72	26.15	79.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.23	90.32	6.45	300.17	1.75	81.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	29	3.23	93.55	4.73	304.89	1.28	82.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	31	6.45	100.00	63.59	368.48	17.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				368.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	5.64	5.64	29.21	29.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	22.58	16.93	116.83	87.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	2.39	19.32	12.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	19.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				19.32				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.64	3.64	0.99	0.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.82	5.45	0.00	0.99	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	8	9.09	14.55	0.01	1.00	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	3.64	18.18	0.04	1.04	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	5.45	23.64	0.88	1.92	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	18	9.09	32.73	8.25	10.17	0.73	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.82	34.55	0.01	10.17	0.00	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	3.64	38.18	19.94	30.11	1.76	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	25	7.27	45.45	32.18	62.30	2.85	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	1.82	47.27	0.00	62.30	0.00	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	1.82	49.09	0.15	62.45	0.01	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	1.82	50.91	0.27	62.72	0.02	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.82	52.73	0.15	62.57	0.01	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	1.82	54.55	0.14	62.71	0.01	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	1.82	56.36	1.67	64.38	0.15	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	37	10.91	67.27	12.01	76.39	1.06	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	45	14.55	81.82	329.72	406.11	29.18	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	48	5.45	87.27	160.97	567.07	14.24	50.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	53	9.09	96.36	361.53	928.60	31.99	82.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	55	3.64	100.00	201.48	1,130.08	17.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				55				1,130.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.90	0.90	0.30	0.30	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.90	1.80	0.53	0.83	0.13	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.90	2.70	1.09	1.92	0.27	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.90	3.60	0.04	1.97	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	1.80	5.41	0.03	2.00	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	1.80	7.21	3.68	5.68	0.93	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	2.70	9.91	4.45	10.12	1.12	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	13	1.80	11.71	1.77	11.89	0.45	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	1.80	13.51	0.03	11.92	0.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	19	3.60	17.12	7.25	19.17	1.83	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	37	56	33.33	50.45	15.96	35.13	4.03	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	60	3.60	54.05	22.38	57.51	5.65	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	68	7.21	61.26	46.46	103.97	11.73	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	74	5.41	66.67	41.28	145.26	10.43	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	76	1.80	68.47	51.68	196.94	13.05	49.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	80	3.60	72.07	62.61	259.55	15.81	65.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	94	12.61	84.68	47.05	306.61	11.88	77.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	110	14.41	99.10	71.21	377.82	17.98	95.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	111	0.90	100.00	18.16	395.98	4.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				111				395.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 230121 INK FACTORIES - SOLVENT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.63	0.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.63	1.26	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.63	1.89	0.07	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	1.89	3.77	1.24	1.35	0.18	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	1.26	5.03	0.32	1.67	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	14	3.77	8.81	4.40	6.07	0.63	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	22	5.03	13.84	4.13	10.20	0.60	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	36	8.81	22.64	2.42	12.62	0.35	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	55	11.95	34.59	20.68	33.30	2.98	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	63	5.03	39.62	11.22	44.52	1.62	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	69	3.77	43.40	24.87	69.39	3.58	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	77	5.03	48.43	15.94	85.33	2.30	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	94	10.69	59.12	15.07	100.40	2.17	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	103	5.66	64.78	38.46	138.86	5.54	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	110	4.40	69.18	22.30	161.16	3.22	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	120	6.29	75.47	71.94	233.11	10.37	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	139	11.95	87.42	188.68	421.79	27.20	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	143	2.52	89.94	41.54	463.33	5.99	66.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	152	5.66	95.60	132.46	595.79	19.10	85.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	159	4.40	100.00	97.90	693.68	14.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				159				693.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 230122 INK FACTORIES - WATER BASE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.02	1.02	1.38	1.38	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.02	2.04	0.00	1.38	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.02	3.06	0.01	1.39	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.02	4.08	1.84	3.23	0.57	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.02	5.10	1.85	5.08	0.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	3.06	8.16	4.34	9.42	1.34	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	3.06	11.22	3.76	13.17	1.16	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	15	4.08	15.31	10.03	23.20	3.09	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	31	16.33	31.63	11.30	34.50	3.48	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	1.02	32.65	3.25	37.75	1.00	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	26	58	26.53	59.18	5.98	43.73	1.84	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	61	3.06	62.24	15.81	59.54	4.88	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	64	3.06	65.31	15.52	75.06	4.78	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	70	6.12	71.43	58.14	133.20	17.93	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	75	5.10	76.53	55.97	189.17	17.26	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	84	9.18	85.71	103.16	292.32	31.81	90.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	90	6.12	91.84	2.98	295.30	0.92	91.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	98	8.16	100.00	29.03	324.34	8.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	98	0.00	100.00	0.00	324.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				98				324.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23013 STENCIL AND PRINTING INK FACTORIES USING IGNITABLE/MATERIALS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.07	0.18	0.47	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	9.18	9.36	60.32	61.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	5.86	15.22	38.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				15.22				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.14	21.43	2.07	2.07	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.14	28.57	5.63	7.70	3.91	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.14	35.71	5.40	13.10	3.75	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	8.76	21.86	6.09	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	20.87	42.72	14.51	29.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.14	57.14	22.40	65.12	15.58	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.14	64.29	6.18	71.30	4.30	49.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.14	71.43	51.74	123.04	35.98	85.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.14	78.57	6.10	129.15	4.24	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.14	85.71	0.00	129.15	0.00	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.14	92.86	8.85	138.00	6.15	95.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	7.14	100.00	5.82	143.82	4.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	143.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				143.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	2.55	2.71	0.90	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	4.48	7.19	1.59	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	0.76	7.95	0.27	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	2.61	10.56	0.92	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	15.68	26.24	5.55	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	1.01	27.25	0.36	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	3.45	30.70	1.22	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	53.40	84.09	18.89	29.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	30.55	114.64	10.81	40.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	50.47	165.11	17.85	58.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	43.74	208.85	15.47	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.76	61.90	7.50	216.35	2.65	76.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.76	66.67	22.76	239.11	8.05	84.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.76	71.43	6.69	245.80	2.37	86.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.76	76.19	3.28	249.09	1.16	88.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.76	80.95	4.36	253.45	1.54	89.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	4.76	85.71	1.69	255.15	0.60	90.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	21	14.29	100.00	27.54	282.69	9.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				282.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.79	1.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	10.95	10.95	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				10.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23104 POLYMERIZATION OF LOW-MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.84	1.84	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.84	3.68	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				3.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	2.19	2.19	6.72	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.03	2.22	0.08	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	0.04	2.18	0.12	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	0.12	2.29	0.36	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	0.18	2.48	0.56	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	0.03	2.51	0.10	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	0.16	2.35	0.49	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.17	33.33	0.36	1.98	1.12	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.17	37.50	0.23	2.21	0.70	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.17	41.67	0.01	2.20	0.03	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.17	45.83	0.01	2.19	0.03	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.17	50.00	3.19	5.38	9.80	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.17	54.17	2.88	8.26	8.83	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.17	58.33	6.94	1.32	21.29	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.17	62.50	12.09	10.77	37.12	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.17	66.67	5.12	15.89	15.73	48.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.17	70.83	1.35	17.24	4.15	52.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.17	75.00	1.62	18.87	4.98	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	4.17	79.17	5.04	23.91	15.49	73.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	24	20.83	100.00	8.66	32.57	26.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				32.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23110 OTHER CHEMICAL AND PHYSICAL TREATMENTS (E.G WASHING ETC)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.06	0.06	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	6.90	10.34	0.42	0.47	0.32	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.45	13.79	0.00	0.47	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.45	17.24	0.51	0.98	0.39	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.45	20.69	0.00	0.98	0.00	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.45	24.14	2.40	3.39	1.85	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.45	27.59	0.00	3.39	0.00	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	12	13.79	41.38	0.02	3.41	0.01	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.45	44.83	6.05	9.46	4.65	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.45	48.28	0.01	9.46	0.01	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.45	51.72	14.54	24.01	11.19	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.45	55.17	6.15	30.16	4.73	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	3.45	58.62	17.06	47.22	13.12	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.45	62.07	28.00	75.22	21.54	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	3.45	65.52	10.00	85.22	7.69	65.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	3.45	68.97	5.60	90.82	4.31	69.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	3.45	72.41	1.40	92.22	1.08	70.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	26	17.24	89.66	16.17	108.39	12.44	83.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	29	10.34	100.00	21.62	130.01	16.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				130.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.94	2.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.94	5.88	1.67	1.67	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.94	8.82	1.16	2.83	0.28	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.94	11.76	0.00	2.84	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.94	14.71	1.97	4.80	0.47	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.94	17.65	1.40	6.20	0.33	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.94	20.59	3.87	10.08	0.93	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.94	23.53	3.27	13.35	0.78	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.94	26.47	3.34	16.68	0.80	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	11	5.88	32.35	11.88	28.57	2.84	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	13	5.88	38.24	0.44	29.00	0.10	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.94	41.18	8.90	37.90	2.13	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.94	44.12	5.00	42.90	1.20	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.94	47.06	0.47	43.38	0.11	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	20	11.76	58.82	32.53	75.91	7.78	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	24	11.76	70.59	83.72	159.63	20.03	38.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	31	20.59	91.18	143.26	302.89	34.28	72.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	34	8.82	100.00	115.08	417.97	27.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	417.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	417.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				417.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.22	0.22	29.14	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.53	0.75	70.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.22	0.22	4.43	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.09	1.31	21.92	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.62	1.93	12.44	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.53	2.46	10.77	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	2.51	4.97	50.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	4.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				4.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.08	0.08	2.25	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	1.09	1.18	29.95	32.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.37	1.55	10.16	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	0.98	2.53	26.96	69.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	1.12	3.65	30.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				3.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.24	4.24	5.74	5.74	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.61	4.85	1.12	6.86	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.61	5.45	1.82	8.68	0.12	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.61	6.06	0.79	9.47	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.61	6.67	0.79	10.26	0.05	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	16	3.03	9.70	4.32	14.58	0.28	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	19	1.82	11.52	5.42	20.00	0.35	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	24	3.03	14.55	8.26	28.26	0.53	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	34	6.06	20.61	17.86	46.11	1.16	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	0.61	21.21	0.90	47.01	0.06	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	1.21	22.42	3.59	50.60	0.23	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	40	1.82	24.24	24.24	74.84	1.57	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	43	1.82	26.06	34.91	109.75	2.26	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	56	7.88	33.94	94.75	204.51	6.14	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	67	6.67	40.61	138.76	343.27	8.99	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	82	9.09	49.70	163.07	506.34	10.56	32.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	110	16.97	66.67	426.47	932.81	27.61	60.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	120	6.06	72.73	176.65	1,109.45	11.44	71.84	1	1	100.00	100.00	1.53	1.53	100.00	100.00	0.87	0.14
19	100,000	500,000	300,000	15	135	9.09	81.82	152.26	1,261.71	9.86	81.70	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.12
20	500,000	UP		30	165	18.18	100.00	282.64	1,544.35	18.30	100.00	0	1	0.00	100.00	0.00	1.53	0.00	100.00	0.00	0.10
				165				1,544.35				1				1.53				0.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	2.86	2.86	7.19	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.57	5.43	6.45	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	3.18	8.60	8.00	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	31.15	39.76	78.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				39.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2321 PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	11.81	11.81	41.01	41.01	4.85	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	34	2.53	14.35	0.94	41.94	0.11	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	38	1.69	16.03	0.10	42.04	0.01	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	43	2.11	18.14	1.40	43.44	0.17	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	45	0.84	18.99	1.47	44.92	0.17	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	46	0.42	19.41	0.32	45.24	0.04	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	50	1.69	21.10	1.48	46.72	0.18	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	52	0.84	21.94	0.89	47.61	0.11	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	54	0.84	22.78	1.06	48.67	0.13	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	57	1.27	24.05	3.07	51.74	0.36	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	58	0.42	24.47	1.19	52.93	0.14	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	62	1.69	26.16	3.86	56.79	0.46	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	63	0.42	26.58	2.29	59.08	0.27	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	72	3.80	30.38	16.62	75.70	1.97	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	76	1.69	32.07	12.35	88.06	1.46	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	94	7.59	39.66	37.48	125.53	4.43	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	109	6.33	45.99	135.39	260.92	16.02	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	131	9.28	55.27	162.05	422.97	19.17	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	50	181	21.10	76.37	224.06	647.03	26.51	76.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		56	237	23.63	100.00	198.27	845.30	23.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				237				845.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.12	12.12	13.38	13.38	3.36	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.03	15.15	0.25	13.63	0.06	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.03	18.18	4.58	18.22	1.15	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	3.03	21.21	10.37	28.58	2.60	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	3.03	24.24	12.44	41.02	3.12	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.03	27.27	6.94	47.96	1.74	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.03	30.30	12.92	60.89	3.24	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	3.03	33.33	2.90	63.78	0.73	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	3.03	36.36	9.14	72.92	2.29	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.03	39.39	18.13	91.05	4.55	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.03	42.42	5.75	96.80	1.44	24.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.03	45.45	12.44	109.24	3.12	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.03	48.48	36.02	145.26	9.04	36.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	3.03	51.52	2.29	147.55	0.57	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.03	54.55	36.26	183.81	9.10	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	3.03	57.58	18.62	202.43	4.67	50.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	21	6.06	63.64	50.12	252.56	12.58	63.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	24	9.09	72.73	40.25	292.81	10.10	73.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	29	15.15	87.88	57.43	350.24	14.42	87.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	33	12.12	100.00	48.14	398.38	12.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				398.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2323 POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.33	4.33	0.97	0.97	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.43	4.76	0.01	0.97	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	14	1.30	6.06	0.18	1.15	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.43	6.49	0.36	1.51	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	0.43	6.93	0.50	2.01	0.04	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	0.43	7.36	1.82	3.83	0.15	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	0.43	7.79	0.12	3.95	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	0.43	8.23	2.22	6.17	0.19	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	24	2.16	10.39	2.38	8.55	0.20	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	26	0.87	11.26	4.28	12.83	0.36	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	31	2.16	13.42	3.13	15.97	0.26	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	39	3.46	16.88	37.32	53.29	3.13	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	46	3.03	19.91	9.06	62.35	0.76	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	57	4.76	24.68	65.21	127.56	5.46	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	63	2.60	27.27	50.52	178.08	4.23	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	78	6.49	33.77	199.61	377.68	16.73	31.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	105	11.69	45.45	241.90	619.58	20.27	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	117	5.19	50.65	66.35	685.94	5.56	57.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	150	14.29	64.94	257.46	943.40	21.57	79.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		81	231	35.06	100.00	249.99	1,193.39	20.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				231				1,193.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.29	0.29	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.45	0.75	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.00	0.75	0.00	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	7.65	8.40	27.17	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	12.10	20.50	42.99	72.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	7.65	28.14	27.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				28.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	9.77	9.77	8.94	8.94	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	80	7.22	16.99	0.01	8.96	0.01	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	146	14.01	31.00	3.82	12.78	1.39	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	163	3.61	34.61	0.02	12.80	0.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	32	195	6.79	41.40	27.61	40.41	10.04	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	212	3.61	45.01	0.07	40.48	0.03	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	219	1.49	46.50	0.86	41.34	0.31	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	239	4.25	50.74	0.17	41.51	0.06	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	250	2.34	53.08	2.44	43.95	0.89	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	265	3.18	56.26	11.27	55.22	4.10	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	269	0.85	57.11	0.13	55.36	0.05	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	288	4.03	61.15	10.64	65.99	3.87	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	298	2.12	63.27	0.59	66.58	0.21	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	335	7.86	71.13	8.41	74.99	3.06	27.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	356	4.46	75.58	7.31	82.31	2.66	29.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	402	9.77	85.35	18.44	100.74	6.71	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	415	2.76	88.11	41.72	142.46	15.17	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	424	1.91	90.02	31.90	174.36	11.60	63.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	434	2.12	92.14	7.86	182.22	2.86	66.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		37	471	7.86	100.00	92.76	274.98	33.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				471				274.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	6.14	6.14	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	130	5.77	11.92	0.09	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	193	323	17.69	29.61	0.44	0.54	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	185	508	16.96	46.56	1.11	1.65	0.14	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	207	715	18.97	65.54	1.50	3.16	0.19	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	60	775	5.50	71.04	1.51	4.66	0.19	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	787	1.10	72.14	5.88	1.21	0.75	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	821	3.12	75.25	2.13	0.91	0.27	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	849	2.57	77.82	34.61	35.53	4.40	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	868	1.74	79.56	6.51	42.04	0.83	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	880	1.10	80.66	5.95	47.99	0.76	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	907	2.47	83.13	25.48	73.47	3.24	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	922	1.37	84.51	22.19	95.66	2.82	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	946	2.20	86.71	36.02	131.68	4.58	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	969	2.11	88.82	71.07	202.75	9.04	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	1,004	3.21	92.03	118.24	320.98	15.04	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	1,035	2.84	94.87	93.64	414.62	11.91	52.75	1	1	100.00	100.00	4.17	4.17	100.00	100.00	4.46	1.01
18	50,000	100,000	75,000	13	1,048	1.19	96.06	110.11	524.73	14.01	66.76	0	1	0.00	100.00	0.00	4.17	0.00	100.00	0.00	0.80
19	100,000	500,000	300,000	18	1,066	1.65	97.71	148.05	672.77	18.83	85.59	0	1	0.00	100.00	0.00	4.17	0.00	100.00	0.00	0.62
20	500,000	UP		25	1,091	2.29	100.00	113.26	786.04	14.41	100.00	0	1	0.00	100.00	0.00	4.17	0.00	100.00	0.00	0.53
				1,091				786.04				1				4.17				0.53	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.70	0.70	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	1.50	2.20	0.61	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	2.24	4.45	0.90	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.57	14.29	3.76	8.20	1.51	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.57	17.86	3.73	11.93	1.50	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.57	21.43	9.10	21.03	3.67	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.57	25.00	2.99	24.02	1.20	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.57	28.57	8.37	32.39	3.37	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.57	32.14	14.51	46.90	5.84	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.57	35.71	3.21	43.69	1.29	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.57	39.29	15.57	59.27	6.27	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.57	42.86	24.45	83.71	9.84	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.57	46.43	0.00	83.71	0.00	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.57	50.00	6.53	90.24	2.63	36.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.57	53.57	3.62	93.85	1.46	37.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	20	17.86	71.43	56.93	150.79	22.93	60.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	24	14.29	85.71	28.61	179.40	11.52	72.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	28	14.29	100.00	68.94	248.34	27.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	248.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				248.34				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	5.88	8.82	0.59	0.62	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.94	11.76	1.86	2.48	0.35	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.94	14.71	1.11	3.59	0.21	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.94	17.65	1.30	4.89	0.25	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.94	20.59	5.39	10.28	1.03	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.94	23.53	1.11	11.39	0.21	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.94	26.47	7.81	19.20	1.49	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.94	29.41	10.84	30.04	2.07	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.94	32.35	14.45	44.49	2.76	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.94	35.29	15.95	60.44	3.05	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	14	5.88	41.18	42.58	103.02	8.13	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	18	11.76	52.94	47.91	150.93	9.15	28.82	1	1	100.00	100.00	29.14	29.14	100.00	100.00	60.82	19.31
15	7,500	10,000	8,750	1	19	2.94	55.88	13.91	164.85	2.66	31.48	0	1	0.00	100.00	0.00	29.14	0.00	100.00	0.00	17.68
16	10,000	20,000	15,000	3	22	8.82	64.71	39.18	204.03	7.48	38.96	0	1	0.00	100.00	0.00	29.14	0.00	100.00	0.00	14.28
17	20,000	50,000	35,000	5	27	14.71	79.41	199.60	403.63	38.12	77.08	0	1	0.00	100.00	0.00	29.14	0.00	100.00	0.00	7.22
18	50,000	100,000	75,000	1	28	2.94	82.35	22.05	425.68	4.21	81.29	0	1	0.00	100.00	0.00	29.14	0.00	100.00	0.00	6.85
19	100,000	500,000	300,000	4	32	11.76	94.12	70.69	496.37	13.50	94.79	0	1	0.00	100.00	0.00	29.14	0.00	100.00	0.00	5.87
20	500,000	UP		2	34	5.88	100.00	27.28	523.66	5.21	100.00	0	1	0.00	100.00	0.00	29.14	0.00	100.00	0.00	5.57
				34				523.66				1				29.14				5.57	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.35	4.35	10.67	10.67	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.87	5.22	0.36	11.03	0.03	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.87	6.09	0.67	11.70	0.06	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.87	6.96	0.47	12.17	0.05	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.87	7.83	0.50	12.67	0.05	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	1.74	9.57	1.69	14.37	0.16	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	0.87	10.43	1.76	16.12	0.17	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	0.87	11.30	1.52	17.65	0.15	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	25	10.43	21.74	8.21	25.86	0.78	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	1.74	23.48	7.30	33.16	0.70	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	31	3.48	26.96	11.48	44.65	1.10	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	39	6.96	33.91	18.69	63.34	1.78	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	45	5.22	39.13	28.18	91.52	2.69	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	55	8.70	47.83	32.98	124.49	3.15	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	64	7.83	55.65	64.69	189.19	6.18	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	77	11.30	66.96	229.29	418.47	21.89	39.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	99	19.13	86.09	442.34	860.82	42.24	82.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	105	5.22	91.30	85.53	946.35	8.17	90.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	111	5.22	96.52	44.07	990.42	4.21	94.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	115	3.48	100.00	56.82	1,047.24	5.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				1,047.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.25	1.25	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.25	2.50	0.59	0.62	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.25	3.75	0.66	1.28	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.25	5.00	0.98	2.25	0.11	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.25	6.25	3.55	5.80	0.40	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.25	7.50	1.88	7.67	0.21	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.25	8.75	5.02	12.70	0.57	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.25	10.00	2.25	14.95	0.25	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.25	11.25	2.25	17.20	0.25	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.25	12.50	5.02	22.22	0.57	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.25	13.75	7.60	29.81	0.86	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.25	15.00	0.11	29.93	0.01	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.25	16.25	18.73	48.66	2.12	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	15	2.50	18.75	22.55	71.21	2.55	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	18	3.75	22.50	45.22	116.42	5.11	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	41	28.75	51.25	321.44	437.86	36.34	49.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	45	5.00	56.25	97.07	534.93	10.97	60.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	55	12.50	68.75	93.26	628.18	10.54	71.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	63	10.00	78.75	135.87	764.05	15.36	86.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		17	80	21.25	100.00	120.52	884.56	13.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				80				884.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.38	11.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	4.17	4.17	11.75	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	7.39	11.57	20.81	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	19.18	30.75	54.00	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.78	35.52	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				35.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.18	0.18	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.26	0.44	1.69	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	12.30	12.74	81.07	83.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	2.43	15.17	16.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				15.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.92	3.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.96	5.88	0.34	0.34	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.96	7.84	0.90	1.25	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.96	9.80	0.11	1.36	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.96	11.76	0.12	1.48	0.03	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.96	13.73	3.67	5.15	0.82	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.96	15.69	4.34	9.49	0.96	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.96	17.65	0.76	10.25	0.17	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.96	19.61	1.64	11.90	0.37	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.96	21.57	2.88	14.77	0.64	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.96	23.53	2.06	16.83	0.46	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.96	25.49	4.81	21.64	1.07	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.96	27.45	0.20	21.85	0.04	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	16	3.92	31.37	23.14	44.99	5.15	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	19	5.88	37.25	17.06	62.05	3.80	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	32	25.49	62.75	65.11	127.15	14.49	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	42	19.61	82.35	153.02	280.18	34.05	62.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	43	1.96	84.31	22.56	302.74	5.02	67.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	48	9.80	94.12	34.98	337.72	7.78	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	51	5.88	100.00	111.68	449.40	24.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				51				449.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	3.74	3.74	0.85	0.85	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.29	4.02	0.32	1.17	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.29	4.31	0.31	1.48	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.29	4.60	0.00	1.48	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	22	1.72	6.32	5.24	6.73	0.30	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	25	0.86	7.18	1.03	7.76	0.06	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	29	1.15	8.33	8.85	16.61	0.50	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	51	6.32	14.66	19.18	35.79	1.09	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	69	5.17	19.83	23.52	59.31	1.34	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	76	2.01	21.84	15.16	74.48	0.86	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	86	2.87	24.71	7.36	81.83	0.42	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	92	1.72	26.44	17.20	99.03	0.98	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	98	1.72	28.16	23.39	122.42	1.33	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	106	2.30	30.46	53.79	176.21	3.06	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	122	4.60	35.06	66.25	242.46	3.77	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	178	16.09	51.15	310.17	552.63	17.65	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	125	303	35.92	87.07	825.51	1,378.14	46.97	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	329	7.47	94.54	217.23	1,595.37	12.36	90.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	336	2.01	96.55	32.02	1,627.39	1.82	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	348	3.45	100.00	130.17	1,757.56	7.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				348				1,757.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	7.31	7.31	1.14	1.14	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	43	6.98	14.29	7.40	8.54	0.32	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	47	1.33	15.61	1.66	10.20	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	53	1.99	17.61	1.84	8.36	0.08	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	81	9.30	26.91	31.30	39.66	1.36	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	90	2.99	29.90	6.50	46.16	0.28	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	101	3.65	33.55	25.22	71.38	1.10	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	118	5.65	39.20	54.90	126.28	2.39	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	123	1.66	40.86	22.11	148.39	0.96	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	132	2.99	43.85	38.18	186.57	1.66	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	147	4.98	48.84	88.37	274.94	3.85	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	157	3.32	52.16	69.26	344.20	3.02	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	170	4.32	56.48	63.63	407.83	2.77	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	212	13.95	70.43	468.54	876.37	20.42	38.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	241	9.63	80.07	434.41	1,310.79	18.93	57.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	255	4.65	84.72	239.41	1,550.20	10.43	67.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	275	6.64	91.36	247.08	1,797.28	10.77	78.33	3	3	100.00	100.00	137.50	137.50	100.00	100.00	55.65	7.65
18	50,000	100,000	75,000	7	282	2.33	93.69	136.17	1,933.45	5.93	84.26	0	3	0.00	100.00	0.00	137.50	0.00	100.00	0.00	7.11
19	100,000	500,000	300,000	10	292	3.32	97.01	134.54	2,067.99	5.86	90.13	0	3	0.00	100.00	0.00	137.50	0.00	100.00	0.00	6.65
20	500,000	UP		9	301	2.99	100.00	226.56	2,294.54	9.87	100.00	0	3	0.00	100.00	0.00	137.50	0.00	100.00	0.00	5.99
				301				2,294.54				3				137.50				5.99	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	5.73	5.73	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	4.03	9.76	1.21	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	28.51	38.27	8.59	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	84.38	122.65	25.42	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	15.84	138.49	4.77	41.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	23.78	162.27	7.16	48.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	0.89	163.17	0.27	49.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	40.00	203.16	12.05	61.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	29.33	232.50	8.83	70.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	31.68	264.18	9.54	79.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	38.44	302.61	11.58	91.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	15.59	318.20	4.69	95.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	2.87	321.07	0.86	96.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	3.24	324.31	0.98	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	4.45	328.76	1.34	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	3.24	332.00	0.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	0.00	332.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	0.00	332.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	332.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				332.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.22	2.22	4.32	4.32	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.56	2.78	0.48	4.80	0.04	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.56	3.33	1.23	6.03	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.56	3.89	1.40	7.43	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.56	4.44	1.89	9.32	0.15	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.56	5.00	0.92	10.24	0.07	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	1.11	6.11	4.68	14.92	0.37	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	19	4.44	10.56	13.93	28.85	1.10	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	0.56	11.11	5.40	34.25	0.43	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	1.11	12.22	7.53	41.78	0.59	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	26	2.22	14.44	15.53	57.31	1.23	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	0.56	15.00	6.51	63.82	0.51	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	31	2.22	17.22	11.74	75.56	0.93	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	36	2.78	20.00	48.51	124.07	3.83	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	51	8.33	28.33	98.57	222.64	7.79	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	78	15.00	43.33	193.57	416.21	15.30	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	107	16.11	59.44	261.31	677.52	20.65	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	131	13.33	72.78	219.92	897.44	17.38	70.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	44	175	24.44	97.22	323.04	1,220.48	25.53	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	180	2.78	100.00	44.86	1,265.34	3.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				180				1,265.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.96	7.84	1.46	1.46	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.96	9.80	0.56	2.02	0.09	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.96	11.76	0.04	2.05	0.01	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.96	13.73	3.62	5.67	0.56	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.96	15.69	7.14	12.81	1.11	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.96	17.65	2.63	15.44	0.41	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.96	19.61	1.23	16.67	0.19	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.96	21.57	2.01	18.68	0.31	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.96	23.53	3.43	22.12	0.53	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.96	25.49	1.72	23.83	0.27	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.96	27.45	3.14	26.98	0.49	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	16	3.92	31.37	5.56	32.54	0.86	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	20	7.84	39.22	27.10	59.63	4.20	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	26	11.76	50.98	43.49	103.13	6.74	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	33	13.73	64.71	29.38	132.51	4.56	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	41	15.69	80.39	108.68	241.19	16.85	37.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	46	9.80	90.20	121.32	362.50	18.81	56.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	47	1.96	92.16	24.81	387.31	3.85	60.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	51	7.84	100.00	257.57	644.89	39.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				51				644.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	517	517	3.18	3.18	1,283.12	1,283.12	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	73	590	0.45	3.63	16.71	1,299.83	0.02	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	126	716	0.78	4.41	54.54	1,354.37	0.05	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	175	891	1.08	5.48	98.25	1,452.62	0.09	1.37	1	1	3.23	3.23	25.00	25.00	0.05	0.05	25.45	1.72
5	300	500	400	482	1,373	2.97	8.45	363.09	1,815.71	0.34	1.71	0	1	0.00	3.23	0.00	25.00	0.00	0.05	0.00	1.38
6	500	750	625	441	1,814	2.71	11.17	533.38	2,349.09	0.50	2.21	0	1	0.00	3.23	0.00	25.00	0.00	0.05	0.00	1.06
7	750	1,000	875	577	2,391	3.55	14.72	925.96	3,275.04	0.87	3.09	0	1	0.00	3.23	0.00	25.00	0.00	0.05	0.00	0.76
8	1,000	1,500	1,250	865	3,256	5.32	20.04	1,815.43	5,090.47	1.71	4.80	0	1	0.00	3.23	0.00	25.00	0.00	0.05	0.00	0.49
9	1,500	2,000	1,750	730	3,986	4.49	24.54	1,906.70	6,997.17	1.80	6.59	0	1	0.00	3.23	0.00	25.00	0.00	0.05	0.00	0.36
10	2,000	2,500	2,250	719	4,705	4.43	28.96	2,496.45	9,493.62	2.35	8.94	2	3	6.45	9.68	21.11	46.11	0.04	0.09	0.85	0.49
11	2,500	3,000	2,750	682	5,387	4.20	33.16	2,436.85	11,930.47	2.30	11.24	0	3	0.00	9.68	0.00	46.11	0.00	0.09	0.00	0.39
12	3,000	4,000	3,500	923	6,310	5.68	38.84	4,173.74	16,104.21	3.93	15.17	2	5	6.45	16.13	149.29	195.40	0.28	0.36	3.58	1.21
13	4,000	5,000	4,500	825	7,135	5.08	43.92	4,505.89	20,610.10	4.24	19.41	1	6	3.23	19.35	3.00	198.40	0.01	0.37	0.07	0.96
14	5,000	7,500	6,250	1,482	8,617	9.12	53.04	9,835.19	30,445.29	9.26	28.68	2	8	6.45	25.81	1,134.53	1,332.92	2.10	2.47	11.54	4.38
15	7,500	10,000	8,750	1,130	9,747	6.96	60.00	9,476.33	39,921.62	8.93	37.61	0	8	0.00	25.81	0.00	1,332.92	0.00	2.47	0.00	3.34
16	10,000	20,000	15,000	2,283	12,030	14.05	74.05	23,452.62	63,374.24	22.09	59.70	1	9	3.23	29.03	20.00	1,352.92	0.04	2.50	0.09	2.13
17	20,000	50,000	35,000	2,048	14,078	12.61	86.66	22,527.53	85,901.77	21.22	80.92	2	11	6.45	35.48	6.75	1,359.67	0.01	2.52	0.03	1.58
18	50,000	100,000	75,000	1,145	15,223	7.05	93.70	10,915.93	96,817.71	10.28	91.20	15	26	48.39	83.87	24,151.60	25,511.27	44.71	47.22	221.25	26.35
19	100,000	500,000	300,000	874	16,097	5.38	99.08	8,243.66	105,061.37	7.77	98.97	5	31	16.13	100.00	28,510.00	54,021.27	52.78	100.00	345.84	51.42
20	500,000	UP		149	16,246	0.92	100.00	1,098.43	106,159.80	1.03	100.00	0	31	0.00	100.00	0.00	54,021.27	0.00	100.00	0.00	50.89
				16,246				106,159.80				31				54,021.27				50.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	2.50	2.50	121.20	121.20	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	52	1.11	3.62	3.44	124.65	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	65	0.90	4.52	12.67	137.32	0.05	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	75	0.70	5.22	5.48	142.80	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	109	2.36	7.58	92.56	235.36	0.37	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	36	145	2.50	10.08	144.84	380.20	0.58	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	51	196	3.55	13.63	203.74	583.94	0.81	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	45	241	3.13	16.76	289.56	873.50	1.16	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	266	1.74	18.50	286.73	1,160.23	1.15	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	46	312	3.20	21.70	317.37	1,477.60	1.27	5.90	3	3	42.86	42.86	569.25	569.25	13.38	13.38	179.36	38.53
11	2,500	3,000	2,750	55	367	3.82	25.52	304.52	1,782.13	1.22	7.12	0	3	0.00	42.86	0.00	569.25	0.00	13.38	0.00	31.94
12	3,000	4,000	3,500	123	490	8.55	34.08	1,214.36	2,996.49	4.85	11.97	0	3	0.00	42.86	0.00	569.25	0.00	13.38	0.00	19.00
13	4,000	5,000	4,500	76	566	5.29	39.36	808.74	3,805.23	3.23	15.20	0	3	0.00	42.86	0.00	569.25	0.00	13.38	0.00	14.96
14	5,000	7,500	6,250	105	671	7.30	46.66	2,019.86	5,825.09	8.07	23.27	0	3	0.00	42.86	0.00	569.25	0.00	13.38	0.00	9.77
15	7,500	10,000	8,750	140	811	9.74	56.40	1,504.69	7,329.78	6.01	29.29	1	4	14.29	57.14	2,064.00	2,633.25	48.53	61.91	137.17	35.93
16	10,000	20,000	15,000	273	1,084	18.98	75.38	5,762.71	13,092.49	23.03	52.31	3	7	42.86	100.00	1,620.00	4,253.25	38.09	100.00	28.11	32.49
17	20,000	50,000	35,000	284	1,368	19.75	95.13	8,394.36	21,486.86	33.54	85.85	0	7	0.00	100.00	0.00	4,253.25	0.00	100.00	0.00	19.79
18	50,000	100,000	75,000	46	1,414	3.20	98.33	2,561.66	24,048.51	10.24	96.09	0	7	0.00	100.00	0.00	4,253.25	0.00	100.00	0.00	17.69
19	100,000	500,000	300,000	20	1,434	1.39	99.72	959.42	25,007.94	3.83	99.92	0	7	0.00	100.00	0.00	4,253.25	0.00	100.00	0.00	17.01
20	500,000	UP		4	1,438	0.28	100.00	19.97	25,027.91	0.08	100.00	0	7	0.00	100.00	0.00	4,253.25	0.00	100.00	0.00	16.99
				1,438				25,027.91				7				4,253.25				16.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.41	7.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.70	11.11	0.15	0.15	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.70	14.81	0.59	0.74	0.19	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.70	18.52	16.41	17.15	5.34	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.70	22.22	0.96	18.11	0.31	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.70	25.93	6.07	24.17	1.98	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.70	29.63	1.28	25.45	0.42	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.70	33.33	8.09	33.54	2.63	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.70	37.04	3.95	37.49	1.29	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.70	40.74	0.81	38.31	0.27	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.70	44.44	10.33	48.63	3.36	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.70	48.15	2.60	51.23	0.85	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.70	51.85	30.12	81.36	9.81	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.70	55.56	3.26	84.62	1.06	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.70	59.26	15.72	100.34	5.12	32.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.70	62.96	5.47	105.80	1.78	34.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.70	66.67	17.75	123.55	5.78	40.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	20	7.41	74.07	4.46	128.00	1.45	41.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	27	25.93	100.00	179.12	307.13	58.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	307.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				307.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.84	4.84	0.25	0.25	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.61	6.45	0.64	0.89	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.61	8.06	0.21	1.10	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.61	9.68	3.79	4.89	0.23	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.61	11.29	6.20	11.09	0.38	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.61	12.90	8.78	19.86	0.54	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.61	14.52	1.80	21.66	0.11	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.61	16.13	10.24	31.90	0.63	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.61	17.74	10.67	42.57	0.65	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.61	19.35	13.35	55.92	0.81	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.61	20.97	2.02	57.94	0.12	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	17	6.45	27.42	26.77	84.71	1.63	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.61	29.03	26.04	110.76	1.59	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.61	30.65	45.85	156.61	2.80	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	23	6.45	37.10	56.58	213.19	3.46	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	34	17.74	54.84	261.12	474.31	15.95	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	55	33.87	88.71	815.31	1,289.62	49.79	78.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	58	4.84	93.55	266.69	1,556.31	16.29	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	62	6.45	100.00	81.23	1,637.53	4.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	62	0.00	100.00	0.00	1,637.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				62				1,637.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	2.41	2.41	0.44	0.44	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.20	3.61	0.28	0.73	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.20	4.82	0.44	1.17	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.20	6.02	0.52	1.69	0.12	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.20	7.23	2.16	3.85	0.48	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	10	4.82	12.05	5.03	8.88	1.12	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	27	20.48	32.53	18.86	27.74	4.21	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	1.20	33.73	30.25	2.52	6.75	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	1.20	34.94	2.86	0.34	0.64	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.20	36.14	0.40	0.74	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	1.20	37.35	0.51	1.25	0.11	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.20	38.55	3.65	4.90	0.81	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	1.20	39.76	0.56	5.46	0.12	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	34	1.20	40.96	0.56	6.01	0.12	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	53	22.89	63.86	59.49	65.50	13.28	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	63	12.05	75.90	54.85	120.35	12.24	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	64	1.20	77.11	91.61	211.96	20.45	47.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	83	22.89	100.00	235.99	447.95	52.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	83	0.00	100.00	0.00	447.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					83				447.95				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.70	3.70	0.53	0.53	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.53	4.23	0.11	0.42	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	3.17	7.41	2.00	1.58	0.13	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	1.59	8.99	2.18	3.77	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	2.12	11.11	3.46	7.22	0.22	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	24	1.59	12.70	4.09	11.31	0.26	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	31	3.70	16.40	14.30	25.61	0.91	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	38	3.70	20.11	22.07	47.69	1.41	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	45	3.70	23.81	25.52	73.20	1.63	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	56	5.82	29.63	21.40	94.60	1.37	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	60	2.12	31.75	13.33	107.93	0.85	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	64	2.12	33.86	19.47	127.40	1.24	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	66	1.06	34.92	7.77	135.18	0.50	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	81	7.94	42.86	144.71	279.89	9.24	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	85	2.12	44.97	68.42	348.31	4.37	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	102	8.99	53.97	266.55	614.86	17.02	39.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	112	5.29	59.26	268.23	883.08	17.12	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	119	3.70	62.96	149.75	1,032.84	9.56	65.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	137	9.52	72.49	200.78	1,233.62	12.82	78.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		52	189	27.51	100.00	332.80	1,566.42	21.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				189				1,566.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	3.95	3.95	5.27	5.27	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.23	4.19	0.02	5.29	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	20	0.47	4.65	0.23	5.52	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	25	1.16	5.81	1.27	6.79	0.05	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	29	0.93	6.74	1.98	8.77	0.07	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	31	0.47	7.21	0.11	8.88	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	34	0.70	7.91	1.17	10.06	0.04	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	1.40	9.30	4.84	14.90	0.18	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	43	0.70	10.00	1.56	16.46	0.06	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	48	1.16	11.16	9.28	25.74	0.34	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	51	0.70	11.86	0.03	25.77	0.00	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	68	3.95	15.81	19.88	45.65	0.73	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	82	3.26	19.07	9.01	54.66	0.33	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	123	9.53	28.60	76.13	130.79	2.79	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	138	3.49	32.09	14.09	144.88	0.52	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	177	9.07	41.16	206.42	351.30	7.57	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	74	251	17.21	58.37	278.13	629.43	10.19	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	46	297	10.70	69.07	140.12	769.55	5.14	28.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	66	363	15.35	84.42	1,759.63	2,529.18	64.50	92.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		67	430	15.58	100.00	199.10	2,728.28	7.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				430				2,728.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	4.55	4.55	4.06	4.06	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	23	0.96	5.50	1.79	5.85	0.09	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	28	1.20	6.70	1.13	6.98	0.06	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	33	1.20	7.89	1.39	8.37	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	44	2.63	10.53	6.20	14.56	0.31	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	53	2.15	12.68	7.12	21.68	0.35	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	65	2.87	15.55	15.75	37.44	0.78	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	79	3.35	18.90	16.25	53.68	0.80	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	95	3.83	22.73	44.58	98.27	2.20	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	104	2.15	24.88	31.32	129.58	1.55	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	117	3.11	27.99	22.63	152.22	1.12	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	138	5.02	33.01	20.50	172.71	1.01	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	154	3.83	36.84	56.89	229.61	2.81	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	181	6.46	43.30	139.57	369.17	6.89	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	200	4.55	47.85	138.03	507.21	6.82	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	236	8.61	56.46	263.64	770.84	13.02	38.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	57	293	13.64	70.10	510.12	1,280.96	25.20	63.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	307	3.35	73.44	350.37	1,631.34	17.31	80.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	61	368	14.59	88.04	255.46	1,886.79	12.62	93.19	4	4	100.00	100.00	172.86	172.86	100.00	100.00	67.67	9.16
20	500,000	UP		50	418	11.96	100.00	137.78	2,024.57	6.81	100.00	0	4	0.00	100.00	0.00	172.86	0.00	100.00	0.00	8.54
				418				2,024.57				4				172.86				8.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	4.78	4.78	34.21	34.21	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	33	0.15	4.93	0.12	34.09	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	42	1.35	6.28	1.40	32.69	0.03	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	49	1.05	7.32	3.40	29.28	0.08	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	72	3.44	10.76	5.78	23.51	0.14	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	98	3.89	14.65	20.17	3.34	0.49	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	120	3.29	17.94	50.44	47.10	1.23	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	136	2.39	20.33	49.96	97.07	1.22	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	41	177	6.13	26.46	61.90	158.97	1.51	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	200	3.44	29.90	53.80	212.76	1.31	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	213	1.94	31.84	46.73	259.49	1.14	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	233	2.99	34.83	84.36	343.86	2.05	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	248	2.24	37.07	85.80	429.66	2.09	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	45	293	6.73	43.80	314.77	744.43	7.66	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	318	3.74	47.53	177.84	922.27	4.33	22.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	94	412	14.05	61.58	1,014.16	1,936.43	24.69	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	73	485	10.91	72.50	866.42	2,802.85	21.09	68.24	1	1	100.00	100.00	378.50	378.50	100.00	100.00	43.69	13.50
18	50,000	100,000	75,000	75	560	11.21	83.71	416.61	3,219.46	10.14	78.38	0	1	0.00	100.00	0.00	378.50	0.00	100.00	0.00	11.76
19	100,000	500,000	300,000	104	664	15.55	99.25	767.90	3,987.36	18.69	97.07	0	1	0.00	100.00	0.00	378.50	0.00	100.00	0.00	9.49
20	500,000	UP		5	669	0.75	100.00	120.19	4,107.55	2.93	100.00	0	1	0.00	100.00	0.00	378.50	0.00	100.00	0.00	9.21
				669				4,107.55				1				378.50				9.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.30	3.30	8.33	8.33	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.10	4.40	0.47	7.86	0.03	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	1.65	6.04	1.96	5.89	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	17	3.30	9.34	4.21	1.69	0.27	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	31	7.69	17.03	16.84	15.16	1.10	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	33	1.10	18.13	2.60	17.75	0.17	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	43	5.49	23.63	27.25	45.00	1.78	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	64	11.54	35.16	48.35	93.36	3.15	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	75	6.04	41.21	70.23	163.58	4.58	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	92	9.34	50.55	63.35	226.94	4.13	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	105	7.14	57.69	53.44	280.38	3.49	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	113	4.40	62.09	42.07	322.45	2.74	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	122	4.95	67.03	13.90	336.35	0.91	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	134	6.59	73.63	159.47	495.82	10.40	32.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	142	4.40	78.02	160.46	656.28	10.47	42.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	155	7.14	85.16	245.22	901.51	16.00	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	174	10.44	95.60	466.95	1,368.46	30.46	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	179	2.75	98.35	31.32	1,399.78	2.04	91.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	182	1.65	100.00	133.12	1,532.89	8.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	182	0.00	100.00	0.00	1,532.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				182				1,532.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2374 MANUFACTURE OF NATURAL ADHESIVE (GLUE) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	2.50	2.50	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	0.06	2.56	0.03	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	7.41	25.93	9.45	12.01	3.96	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.70	29.63	4.80	16.81	2.01	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	7.41	37.04	10.54	27.35	4.41	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.70	40.74	3.64	31.00	1.53	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.70	44.44	9.69	40.69	4.06	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.70	48.15	5.47	46.15	2.29	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.70	51.85	1.79	47.94	0.75	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.70	55.56	0.60	48.53	0.25	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.70	59.26	17.72	66.25	7.42	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	21	18.52	77.78	22.17	88.43	9.28	37.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	3.70	81.48	17.52	105.95	7.34	44.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	3.70	85.19	3.92	109.87	1.64	46.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	27	14.81	100.00	128.98	238.85	54.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	238.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				238.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.65	4.65	9.42	9.42	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.16	5.81	0.03	9.45	0.00	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.16	6.98	2.49	11.95	0.36	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.16	8.14	2.73	14.68	0.39	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.16	9.30	5.59	20.26	0.80	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.16	10.47	3.80	24.06	0.54	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	2.33	12.79	5.75	29.81	0.82	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	13	2.33	15.12	4.57	34.38	0.65	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	19	6.98	22.09	12.19	46.57	1.74	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.16	23.26	12.98	59.55	1.85	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	22	2.33	25.58	0.00	59.55	0.00	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	24	2.33	27.91	0.00	59.55	0.00	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	1.16	29.07	10.46	70.01	1.49	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	31	6.98	36.05	37.20	107.21	5.31	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	33	2.33	38.37	43.02	150.23	6.14	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	45	13.95	52.33	152.89	303.12	21.83	43.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	68	26.74	79.07	252.68	555.79	36.07	79.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	77	10.47	89.53	106.61	662.40	15.22	94.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	86	10.47	100.00	38.07	700.48	5.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	86	0.00	100.00	0.00	700.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					86				700.48				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.70	3.70	19.12	19.12	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.70	7.41	0.87	19.99	0.19	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.70	11.11	0.87	20.87	0.19	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.70	14.81	1.03	21.89	0.22	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	7	11.11	25.93	4.94	26.83	1.08	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.70	29.63	4.38	31.21	0.96	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.70	33.33	5.41	36.63	1.18	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.70	37.04	1.60	38.23	0.35	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.70	40.74	3.72	41.95	0.81	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.70	44.44	3.10	45.04	0.68	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.70	48.15	0.00	45.05	0.00	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.70	51.85	26.22	71.27	5.72	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.70	55.56	20.76	92.02	4.53	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	18	11.11	66.67	32.78	124.80	7.15	27.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	21	11.11	77.78	30.59	155.39	6.68	33.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.70	81.48	120.79	276.18	26.37	60.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	25	11.11	92.59	164.98	441.16	36.01	96.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	26	3.70	96.30	9.54	450.71	2.08	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	27	3.70	100.00	7.42	458.12	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	458.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				458.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	0.94	0.94	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	2.85	3.79	1.00	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	7.59	11.38	2.67	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	7.74	19.11	2.73	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	1.12	20.23	0.39	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	0.01	20.24	0.00	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	0.01	20.24	0.00	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	24.75	44.99	8.72	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	19.25	64.24	6.78	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	0.00	64.24	0.00	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	0.34	64.58	0.12	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	0.00	64.58	0.00	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	0.01	64.59	0.00	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	0.24	64.83	0.09	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	12.00	68.00	52.93	117.76	18.65	41.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.00	72.00	44.00	161.76	15.50	56.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	23	20.00	92.00	76.76	238.52	27.04	84.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	25	8.00	100.00	45.36	283.88	15.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	283.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				283.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.76	4.76	37.25	37.25	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.53	5.29	0.13	37.39	0.01	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	1.59	6.88	0.74	38.13	0.06	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	1.06	7.94	0.65	38.78	0.05	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	18	1.59	9.52	1.07	39.85	0.08	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	25	3.70	13.23	6.46	33.39	0.49	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	37	6.35	19.58	4.51	28.88	0.34	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	49	6.35	25.93	24.96	53.83	1.90	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	62	6.88	32.80	58.54	112.37	4.45	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	72	5.29	38.10	42.08	154.45	3.20	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	81	4.76	42.86	25.16	179.61	1.91	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	90	4.76	47.62	51.33	230.94	3.90	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	102	6.35	53.97	71.90	302.83	5.46	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	110	4.23	58.20	43.73	346.57	3.32	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	122	6.35	64.55	128.79	475.36	9.78	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	139	8.99	73.54	281.21	756.57	21.36	57.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	167	14.81	88.36	381.96	1,138.53	29.02	86.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	176	4.76	93.12	96.08	1,234.61	7.30	93.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	184	4.23	97.35	80.40	1,315.01	6.11	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	189	2.65	100.00	1.32	1,316.33	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				189				1,316.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.67	0.67	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.67	1.33	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	15.79	14.46	1.81	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	7.65	6.81	0.88	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	4.07	2.75	0.47	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	13.83	11.08	1.59	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	20.26	31.34	2.33	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	17.33	48.66	1.99	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	11	15.79	57.89	61.06	109.72	7.01	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.26	63.16	25.08	134.80	2.88	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.26	68.42	11.41	146.21	1.31	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.26	73.68	52.51	198.72	6.03	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.26	78.95	63.13	261.85	7.25	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.26	84.21	117.13	378.97	13.44	43.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.26	89.47	146.43	525.41	16.81	60.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.26	94.74	174.00	699.41	19.97	80.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	5.26	100.00	171.76	871.17	19.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	871.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	871.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				871.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.79	1.79	1.17	1.17	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	5.36	7.14	4.99	6.17	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.79	8.93	6.53	12.69	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.79	10.71	0.81	13.50	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.79	12.50	1.63	15.13	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.79	14.29	1.63	16.76	0.04	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.79	16.07	14.06	30.81	0.31	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	11	3.57	19.64	5.43	36.25	0.12	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	18	12.50	32.14	18.69	54.93	0.41	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	1.79	33.93	4.24	59.18	0.09	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.79	35.71	21.32	80.50	0.47	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	3.57	39.29	40.58	121.08	0.89	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	27	8.93	48.21	56.62	177.70	1.24	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	36	16.07	64.29	59.79	237.48	1.31	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	44	14.29	78.57	334.39	571.87	7.33	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	49	8.93	87.50	220.24	792.11	4.83	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	52	5.36	92.86	3,555.18	4,347.29	77.98	95.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	56	7.14	100.00	211.64	4,558.93	4.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	56	0.00	100.00	0.00	4,558.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				56				4,558.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.80	4.80	0.12	0.12	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.80	5.60	0.51	0.39	0.11	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.80	6.40	0.15	0.54	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	1.60	8.00	1.35	1.89	0.28	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.80	8.80	0.81	2.71	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	2.40	11.20	3.60	6.31	0.75	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.80	12.00	1.95	8.26	0.41	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	3.20	15.20	6.27	14.52	1.31	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	23	3.20	18.40	15.27	29.79	3.18	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	28	4.00	22.40	17.63	47.42	3.68	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	35	5.60	28.00	37.38	84.81	7.79	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	39	3.20	31.20	5.98	90.79	1.25	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	42	2.40	33.60	14.81	105.60	3.09	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	49	5.60	39.20	63.05	168.65	13.15	35.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	55	4.80	44.00	56.27	224.92	11.73	46.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	63	6.40	50.40	105.58	330.50	22.02	68.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	72	7.20	57.60	56.34	386.84	11.75	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	76	3.20	60.80	29.16	416.00	6.08	86.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	92	12.80	73.60	52.78	468.77	11.00	97.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		33	125	26.40	100.00	10.80	479.57	2.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				479.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 240 SPINNING MILLS PRE-SPINNING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	1.07	1.07	22.36	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	3.73	4.80	77.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	4.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				4.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2401 SPINNING MILLSPRE-SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.64	0.64	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.63	1.27	1.32	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.84	3.11	3.88	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	11.87	14.98	24.98	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	19.05	34.03	40.08	71.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	13.49	47.52	28.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				47.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2402 SPINNING MILLSPRE-SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	3.25	3.25	92.53	92.53	4.00	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.20	3.45	0.67	93.20	0.03	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	0.20	3.65	0.52	93.72	0.02	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.20	3.85	0.20	93.93	0.01	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	0.20	4.06	0.04	93.96	0.00	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	0.20	4.26	0.83	94.79	0.04	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	25	0.81	5.07	4.80	99.60	0.21	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	34	1.83	6.90	3.23	102.83	0.14	4.45	2	2	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	40	1.22	8.11	7.23	110.06	0.31	4.76	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	44	0.81	8.92	11.56	121.61	0.50	5.26	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	47	0.61	9.53	32.49	89.12	1.41	3.85	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	58	2.23	11.76	23.83	112.96	1.03	4.89	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	66	1.62	13.39	31.79	144.75	1.37	6.26	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	83	3.45	16.84	69.01	213.76	2.98	9.24	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	110	5.48	22.31	174.67	388.43	7.55	16.80	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	155	9.13	31.44	217.07	605.50	9.39	26.19	0	2	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	75	230	15.21	46.65	486.53	1,092.03	21.04	47.23	3	5	15.00	25.00	0.23	0.23	0.09	0.09	0.05	0.02
18	50,000	100,000	75,000	73	303	14.81	61.46	400.23	1,492.26	17.31	64.54	6	11	30.00	55.00	240.92	241.14	96.35	96.44	60.20	16.16
19	100,000	500,000	300,000	102	405	20.69	82.15	444.38	1,936.64	19.22	83.75	7	18	35.00	90.00	8.47	249.62	3.39	99.83	1.91	12.89
20	500,000	UP		88	493	17.85	100.00	375.66	2,312.29	16.25	100.00	2	20	10.00	100.00	0.44	250.05	0.17	100.00	0.12	10.81
				493				2,312.29				20				250.05				10.81	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2403 SPINNING MILLSPRE-SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	2.20	2.20	8.50	8.50	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.12	2.32	0.20	8.70	0.01	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	23	0.49	2.80	0.89	9.58	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	25	0.24	3.05	0.75	10.34	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	36	1.34	4.39	2.27	12.61	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	52	1.95	6.34	2.23	14.84	0.07	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	64	1.46	7.80	11.19	26.03	0.37	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	93	3.54	11.34	28.72	54.75	0.95	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	114	2.56	13.90	39.91	94.66	1.32	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	121	0.85	14.76	9.28	103.94	0.31	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	126	0.61	15.37	10.80	114.74	0.36	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	138	1.46	16.83	13.96	128.70	0.46	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	156	2.20	19.02	31.24	159.94	1.03	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	199	5.24	24.27	105.58	265.52	3.49	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	49	248	5.98	30.24	122.18	387.70	4.04	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	87	335	10.61	40.85	395.50	783.20	13.09	25.92	1	1	11.11	11.11	18.90	18.90	1.59	1.59	4.78	2.41
17	20,000	50,000	35,000	123	458	15.00	55.85	656.51	1,439.71	21.72	47.64	1	2	11.11	22.22	20.76	39.66	1.74	3.33	3.16	2.75
18	50,000	100,000	75,000	98	556	11.95	67.80	406.25	1,845.95	13.44	61.08	1	3	11.11	33.33	48.46	88.12	4.07	7.40	11.93	4.77
19	100,000	500,000	300,000	228	784	27.80	95.61	1,090.91	2,936.87	36.10	97.18	4	7	44.44	77.78	1,080.18	1,168.30	90.71	98.11	99.02	39.78
20	500,000	UP		36	820	4.39	100.00	85.30	3,022.16	2.82	100.00	2	9	22.22	100.00	22.50	1,190.80	1.89	100.00	26.38	39.40
				820				3,022.16				9				1,190.80				39.40	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2408 SPINNING MILLSPRE-SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	2.38	2.38	2.26	2.26	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.17	2.55	0.20	2.46	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	0.17	2.72	0.10	2.56	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.17	2.89	0.86	3.42	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	19	0.34	3.23	0.97	4.40	0.03	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	0.34	3.57	2.93	7.32	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	25	0.68	4.24	11.00	18.32	0.39	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	31	1.02	5.26	9.01	27.33	0.32	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	37	1.02	6.28	18.40	45.73	0.64	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	0.17	6.45	5.46	51.19	0.19	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	41	0.51	6.96	1.13	52.32	0.04	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	64	3.90	10.87	20.56	72.88	0.72	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	75	1.87	12.73	35.96	108.84	1.26	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	89	2.38	15.11	41.39	150.24	1.45	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	105	2.72	17.83	89.79	240.02	3.14	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	146	6.96	24.79	281.18	521.21	9.85	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	136	282	23.09	47.88	717.51	1,238.72	25.13	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	84	366	14.26	62.14	495.60	1,734.32	17.36	60.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	130	496	22.07	84.21	474.90	2,209.22	16.63	77.37	1	1	50.00	50.00	5,000.00	5,000.00	99.80	99.80	1052.86	226.32
20	500,000	UP		93	589	15.79	100.00	646.17	2,855.39	22.63	100.00	1	2	50.00	100.00	10.00	5,010.00	0.20	100.00	1.55	175.46
				589				2,855.39				2				5,010.00				175.46	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 241 WEAVING PRE-WEAVING PROCESS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	1.27	1.27	5.90	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.63	1.90	2.92	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	4.90	6.80	22.81	31.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	2.14	8.94	9.97	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	8.68	17.62	40.38	81.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	2.44	20.06	11.37	93.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	1.43	21.49	6.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				21.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2411 WEAVINGPRE-WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.29	0.29	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.26	0.54	1.35	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.62	1.16	3.21	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	1.36	2.52	7.10	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	1.96	4.48	10.18	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	2.62	7.10	13.67	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	5.25	1.85	27.34	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	10.01	11.86	52.13	61.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	6.67	18.53	34.75	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	0.66	19.20	3.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				19.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2412 WEAVINGPRE-WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	3.75	3.75	28.43	28.43	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	26	0.68	4.44	0.90	29.33	0.03	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	29	0.51	4.95	0.60	29.93	0.02	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	35	1.02	5.97	0.32	30.25	0.01	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	51	2.73	8.70	4.37	34.61	0.16	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	40	91	6.83	15.53	12.72	47.34	0.48	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	98	1.19	16.72	5.44	52.77	0.20	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	109	1.88	18.60	9.35	62.13	0.35	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	117	1.37	19.97	13.56	75.68	0.51	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	128	1.88	21.84	12.99	88.68	0.49	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	133	0.85	22.70	16.19	104.86	0.61	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	160	4.61	27.30	42.34	147.20	1.59	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	177	2.90	30.20	54.88	202.08	2.06	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	210	5.63	35.84	109.46	311.54	4.10	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	237	4.61	40.44	142.12	453.66	5.33	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	97	334	16.55	57.00	647.43	1,101.09	24.27	41.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	393	10.07	67.06	633.12	1,734.21	23.74	65.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	62	455	10.58	77.65	306.78	2,040.99	11.50	76.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	120	575	20.48	98.12	609.71	2,650.70	22.86	99.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		11	586	1.88	100.00	16.67	2,667.37	0.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				586				2,667.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2413 WEAVINGPRE-WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.17	3.17	193.05	193.05	4.59	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	42	1.76	4.92	2.61	190.43	0.06	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	46	0.47	5.39	7.62	182.81	0.18	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	51	0.59	5.98	1.04	181.77	0.02	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	63	1.41	7.39	2.75	179.03	0.07	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	79	1.88	9.26	23.36	155.67	0.56	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	99	2.34	11.61	32.56	188.23	0.77	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	115	1.88	13.48	17.18	171.04	0.41	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	129	1.64	15.12	25.93	145.12	0.62	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	143	1.64	16.76	23.10	122.02	0.55	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	155	1.41	18.17	33.53	88.48	0.80	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	46	201	5.39	23.56	114.97	26.49	2.73	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	224	2.70	26.26	79.10	105.58	1.88	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	249	2.93	29.19	75.08	180.66	1.78	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	296	5.51	34.70	304.68	485.34	7.24	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	143	439	16.76	51.47	739.55	1,224.89	17.58	29.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	206	645	24.15	75.62	1,407.96	2,632.85	33.47	62.59	10	10	66.67	66.67	178.29	178.29	67.96	67.96	12.66	6.77
18	50,000	100,000	75,000	76	721	8.91	84.53	548.04	3,180.89	13.03	75.62	0	10	0.00	66.67	0.00	178.29	0.00	67.96	0.00	5.61
19	100,000	500,000	300,000	92	813	10.79	95.31	871.81	4,052.70	20.73	96.35	0	10	0.00	66.67	0.00	178.29	0.00	67.96	0.00	4.40
20	500,000	UP		40	853	4.69	100.00	153.68	4,206.39	3.65	100.00	5	15	33.33	100.00	84.06	262.35	32.04	100.00	54.70	6.24
				853				4,206.39				15				262.35				6.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2418 WEAVINGPRE-WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	7.37	7.37	2.02	2.02	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	27	0.28	7.65	0.76	2.78	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	33	1.70	9.35	1.78	4.56	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	35	0.57	9.92	1.29	5.85	0.05	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	50	4.25	14.16	2.14	7.98	0.09	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	61	3.12	17.28	12.45	20.43	0.53	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	70	2.55	19.83	6.87	27.31	0.29	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	94	6.80	26.63	36.10	63.40	1.53	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	98	1.13	27.76	10.39	73.79	0.44	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	103	1.42	29.18	26.45	100.24	1.12	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	112	2.55	31.73	39.84	140.08	1.69	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	124	3.40	35.13	63.58	203.66	2.69	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	137	3.68	38.81	36.18	239.84	1.53	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	152	4.25	43.06	112.13	351.97	4.75	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	161	2.55	45.61	116.22	468.19	4.93	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	207	13.03	58.64	491.77	959.95	20.84	40.69	3	3	100.00	100.00	4,020.67	4,020.67	100.00	100.00	817.60	418.84
17	20,000	50,000	35,000	50	257	14.16	72.80	522.68	1,482.63	22.15	62.84	0	3	0.00	100.00	0.00	4,020.67	0.00	100.00	0.00	271.19
18	50,000	100,000	75,000	18	275	5.10	77.90	222.09	1,704.72	9.41	72.25	0	3	0.00	100.00	0.00	4,020.67	0.00	100.00	0.00	235.86
19	100,000	500,000	300,000	51	326	14.45	92.35	303.75	2,008.47	12.87	85.12	0	3	0.00	100.00	0.00	4,020.67	0.00	100.00	0.00	200.19
20	500,000	UP		27	353	7.65	100.00	350.97	2,359.43	14.88	100.00	0	3	0.00	100.00	0.00	4,020.67	0.00	100.00	0.00	170.41
				353				2,359.43				3				4,020.67				170.41	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.99	0.99	7.78	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	0.36	1.35	2.80	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	0.36	1.71	2.80	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	9.83	11.54	77.11	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	1.21	12.75	9.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	12.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				12.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	2.04	2.09	2.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	2.46	4.55	2.54	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	2.39	6.94	2.47	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	3.11	10.05	3.22	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	3.48	13.53	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	2.17	15.70	2.24	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	17.66	33.36	18.26	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	1.50	34.86	1.55	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	4.38	39.24	4.53	40.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	15.33	54.57	15.85	56.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	6.57	61.14	6.79	63.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	11.15	72.29	11.53	74.73	1	1	100.00	100.00	20.00	20.00	100.00	100.00	179.39	27.67
14	5,000	7,500	6,250	1	15	5.56	83.33	10.01	82.30	10.35	85.08	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	24.30
15	7,500	10,000	8,750	1	16	5.56	88.89	4.29	86.59	4.43	89.52	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	23.10
16	10,000	20,000	15,000	1	17	5.56	94.44	2.86	89.45	2.96	92.47	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	22.36
17	20,000	50,000	35,000	1	18	5.56	100.00	7.28	96.73	7.53	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	20.68
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	20.68
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	20.68
20	500,000	UP		0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	20.68
				18				96.73				1				20.00				20.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	7.25	7.25	14.36	14.36	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.52	7.77	0.36	14.73	0.03	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	0.52	8.29	0.40	15.12	0.04	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.52	8.81	0.71	15.83	0.07	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.52	9.33	0.61	16.44	0.06	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	0.52	9.84	1.39	17.82	0.13	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	0.52	10.36	0.01	17.83	0.00	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	0.52	10.88	1.74	19.57	0.16	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	25	2.07	12.95	9.00	28.57	0.85	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	28	1.55	14.51	4.48	33.05	0.42	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	33	2.59	17.10	18.98	52.03	1.80	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	39	3.11	20.21	15.21	67.24	1.44	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	44	2.59	22.80	4.13	71.37	0.39	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	50	3.11	25.91	55.29	126.66	5.24	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	53	1.55	27.46	17.10	143.76	1.62	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	76	11.92	39.38	226.23	369.98	21.43	35.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	99	11.92	51.30	198.99	568.97	18.85	53.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	51	150	26.42	77.72	329.78	898.75	31.24	85.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	41	191	21.24	98.96	154.27	1,053.02	14.62	99.76	3	3	100.00	100.00	1,381.01	1,381.01	100.00	100.00	895.20	131.15
20	500,000	UP		2	193	1.04	100.00	2.50	1,055.52	0.24	100.00	0	3	0.00	100.00	0.00	1,381.01	0.00	100.00	0.00	130.84
				193				1,055.52				3				1,381.01				130.84	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	2.74	2.74	4.45	4.45	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	18	0.55	3.28	0.04	4.49	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	0.18	3.47	0.61	5.10	0.03	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.18	3.65	1.27	6.38	0.06	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.18	3.83	0.35	6.72	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.18	4.01	1.39	8.11	0.06	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	0.18	4.20	0.01	8.12	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	39	2.92	7.12	10.16	18.28	0.45	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	42	0.55	7.66	6.03	24.31	0.27	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	46	0.73	8.39	11.31	35.62	0.50	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	60	2.55	10.95	34.79	70.41	1.55	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	62	0.36	11.31	13.74	84.15	0.61	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	89	4.93	16.24	14.55	98.70	0.65	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	32	121	5.84	22.08	99.55	198.24	4.43	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	137	2.92	25.00	91.39	289.63	4.06	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	86	223	15.69	40.69	346.82	636.45	15.43	28.31	1	1	20.00	20.00	405.00	405.00	89.01	89.01	116.78	63.63
17	20,000	50,000	35,000	92	315	16.79	57.48	375.56	1,012.01	16.70	45.01	2	3	40.00	60.00	25.00	430.00	5.49	94.51	6.66	42.49
18	50,000	100,000	75,000	112	427	20.44	77.92	535.20	1,547.21	23.81	68.82	0	3	0.00	60.00	0.00	430.00	0.00	94.51	0.00	27.79
19	100,000	500,000	300,000	95	522	17.34	95.26	474.76	2,021.97	21.12	89.94	2	5	40.00	100.00	25.00	455.00	5.49	100.00	5.27	22.50
20	500,000	UP		26	548	4.74	100.00	226.28	2,248.25	10.06	100.00	0	5	0.00	100.00	0.00	455.00	0.00	100.00	0.00	20.24
				548				2,248.25				5				455.00				20.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.99	2.99	13.19	13.19	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.50	3.48	0.37	13.56	0.02	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.50	3.98	1.03	14.60	0.05	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.50	4.48	0.72	15.31	0.03	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.50	4.98	0.00	15.31	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.50	5.47	1.65	16.96	0.08	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	0.50	5.97	2.07	19.03	0.10	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	18	2.99	8.96	13.28	32.31	0.63	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	21	1.49	10.45	11.31	43.63	0.53	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	26	2.49	12.94	11.06	54.69	0.52	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	34	3.98	16.92	43.11	97.80	2.04	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	42	3.98	20.90	28.38	126.18	1.34	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	46	1.99	22.89	20.88	147.06	0.99	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	63	8.46	31.34	180.98	328.04	8.55	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	68	2.49	33.83	70.53	398.56	3.33	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	103	17.41	51.24	571.66	970.23	26.99	45.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	144	20.40	71.64	599.73	1,569.96	28.32	74.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	32	176	15.92	87.56	239.05	1,809.01	11.29	85.42	1	1	100.00	100.00	40.00	40.00	100.00	100.00	16.73	2.21
19	100,000	500,000	300,000	25	201	12.44	100.00	308.67	2,117.68	14.58	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	1.89
20	500,000	UP		0	201	0.00	100.00	0.00	2,117.68	0.00	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	1.89
					201				2,117.68				1				40.00				1.89

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 243 MIXED PROCESS (SPINNING WEAVING DRESSING AND FINISHING)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	1.11	1.11	4.98	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.00	10.00	0.46	0.65	2.08	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.00	15.00	2.88	2.23	12.92	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.00	20.00	3.17	5.41	14.25	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.00	25.00	0.04	5.45	0.20	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.00	30.00	0.08	5.53	0.37	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.00	35.00	0.18	5.72	0.82	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.00	40.00	4.41	10.12	19.79	45.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.00	45.00	0.12	10.25	0.55	46.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.00	50.00	0.06	10.31	0.27	46.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.00	55.00	0.58	10.88	2.59	48.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.00	60.00	0.70	11.59	3.16	52.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.00	65.00	0.09	11.68	0.42	52.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.00	70.00	4.41	16.09	19.79	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.00	75.00	1.40	17.48	6.27	78.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.00	80.00	0.33	17.81	1.47	79.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.00	85.00	0.64	18.45	2.88	82.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.00	90.00	0.53	18.98	2.36	85.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	5.00	95.00	1.04	20.02	4.67	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	20	5.00	100.00	2.25	22.28	10.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				22.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.64	1.64	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.27	3.91	2.85	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	30.26	34.18	37.92	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	32.62	66.79	40.87	83.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	13.02	79.81	16.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	79.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				79.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.38	0.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.38	0.76	1.71	1.71	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.38	1.14	0.61	2.32	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.38	1.52	0.54	2.86	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.38	1.90	0.01	2.86	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	9	1.52	3.42	0.85	2.01	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.38	3.80	1.32	3.33	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	0.38	4.18	1.72	5.06	0.12	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	0.38	4.56	0.06	5.12	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	18	2.28	6.84	10.71	15.82	0.75	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	0.38	7.22	0.95	16.77	0.07	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	34	5.70	12.93	26.69	43.46	1.88	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	40	2.28	15.21	34.16	77.62	2.40	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	49	3.42	18.63	3.27	74.34	0.23	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	54	1.90	20.53	6.90	81.24	0.49	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	83	11.03	31.56	344.05	425.29	24.21	29.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	57	140	21.67	53.23	308.72	734.02	21.73	51.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	37	177	14.07	67.30	250.19	984.21	17.61	69.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	69	246	26.24	93.54	360.08	1,344.29	25.34	94.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		17	263	6.46	100.00	76.58	1,420.87	5.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				263				1,420.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	3.68	3.68	82.19	82.19	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	41	0.19	3.86	0.00	82.19	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	44	0.28	4.15	0.69	82.88	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	47	0.28	4.43	2.11	84.99	0.05	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	52	0.47	4.90	1.65	86.64	0.04	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	54	0.19	5.09	2.77	89.41	0.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	61	0.66	5.75	3.23	92.64	0.07	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	76	1.41	7.16	7.51	100.16	0.17	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	84	0.75	7.92	15.29	115.44	0.35	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	99	1.41	9.33	14.18	129.63	0.33	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	106	0.66	9.99	18.10	147.72	0.42	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	113	0.66	10.65	12.58	160.30	0.29	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	130	1.60	12.25	57.06	217.36	1.31	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	170	3.77	16.02	84.56	301.92	1.95	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	198	2.64	18.66	71.67	373.59	1.65	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	97	295	9.14	27.80	292.71	666.30	6.74	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	166	461	15.65	43.45	950.50	1,616.80	21.88	37.22	2	2	100.00	100.00	123.40	123.40	100.00	100.00	12.98	7.63
18	50,000	100,000	75,000	127	588	11.97	55.42	709.90	2,326.70	16.34	53.57	0	2	0.00	100.00	0.00	123.40	0.00	100.00	0.00	5.30
19	100,000	500,000	300,000	308	896	29.03	84.45	1,647.78	3,974.48	37.94	91.50	0	2	0.00	100.00	0.00	123.40	0.00	100.00	0.00	3.10
20	500,000	UP		165	1,061	15.55	100.00	369.18	4,343.66	8.50	100.00	0	2	0.00	100.00	0.00	123.40	0.00	100.00	0.00	2.84
				1,061				4,343.66				2				123.40				2.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2438 MIXED PROCESSES(SPINNINGWEAVING DRES.&FINIS.): MIXED

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74	74	10.44	10.44	72.92	72.92	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	99	3.53	13.96	0.65	73.56	0.02	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	105	0.85	14.81	0.63	74.19	0.02	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	114	1.27	16.08	1.11	75.30	0.04	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	140	3.67	19.75	7.14	82.44	0.25	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	150	1.41	21.16	4.25	86.69	0.15	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	166	2.26	23.41	13.30	99.99	0.46	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	185	2.68	26.09	16.48	116.47	0.57	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	204	2.68	28.77	29.04	145.51	1.00	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	213	1.27	30.04	9.65	155.16	0.33	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	237	3.39	33.43	70.56	225.72	2.42	7.76	2	2	28.57	28.57	24.10	24.10	5.23	5.23	34.15	10.68
12	3,000	4,000	3,500	28	265	3.95	37.38	72.79	298.51	2.50	10.26	0	2	0.00	28.57	0.00	24.10	0.00	5.23	0.00	8.07
13	4,000	5,000	4,500	35	300	4.94	42.31	61.47	359.98	2.11	12.37	2	4	28.57	57.14	246.66	270.76	53.52	58.75	401.28	75.22
14	5,000	7,500	6,250	16	316	2.26	44.57	90.23	450.21	3.10	15.47	0	4	0.00	57.14	0.00	270.76	0.00	58.75	0.00	60.14
15	7,500	10,000	8,750	17	333	2.40	46.97	79.11	529.32	2.72	18.19	0	4	0.00	57.14	0.00	270.76	0.00	58.75	0.00	51.15
16	10,000	20,000	15,000	82	415	11.57	58.53	592.55	1,121.87	20.36	38.55	0	4	0.00	57.14	0.00	270.76	0.00	58.75	0.00	24.13
17	20,000	50,000	35,000	123	538	17.35	75.88	718.79	1,840.66	24.70	63.26	1	5	14.29	71.43	119.97	390.73	26.03	84.79	16.69	21.23
18	50,000	100,000	75,000	57	595	8.04	83.92	257.47	2,098.12	8.85	72.11	1	6	14.29	85.71	10.12	400.85	2.20	86.98	3.93	19.10
19	100,000	500,000	300,000	84	679	11.85	95.77	557.08	2,655.21	19.15	91.25	1	7	14.29	100.00	60.00	460.85	13.02	100.00	10.77	17.36
20	500,000	UP		30	709	4.23	100.00	254.59	2,909.80	8.75	100.00	0	7	0.00	100.00	0.00	460.85	0.00	100.00	0.00	15.84
				709				2,909.80				7				460.85				15.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	15.73	15.73	22.32	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.19	17.92	3.11	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	2.19	20.10	3.11	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	17.82	37.93	25.29	53.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	32.54	70.47	46.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				70.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	32.50	32.50	14.70	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	15.85	48.35	7.17	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	0.33	48.68	0.15	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	0.33	49.00	0.15	22.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	4.65	53.65	2.10	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	9.50	63.15	4.30	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	55.58	118.72	25.13	53.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	49.75	168.47	22.50	76.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	52.67	221.14	23.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	221.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				221.14				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.84	2.84	38.73	38.73	3.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.71	3.55	0.14	38.87	0.01	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	1.42	4.96	0.51	39.38	0.04	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	2.13	7.09	1.51	40.89	0.13	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	1.42	8.51	0.56	41.45	0.05	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	2.84	11.35	5.42	46.86	0.47	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.71	12.06	4.61	51.48	0.40	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	0.71	12.77	1.45	52.92	0.12	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	24	4.26	17.02	25.85	78.77	2.23	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	26	1.42	18.44	10.46	89.24	0.90	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	31	3.55	21.99	4.65	93.88	0.40	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	40	6.38	28.37	46.34	140.23	4.00	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	46	4.26	32.62	24.66	164.88	2.13	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	56	7.09	39.72	59.11	223.99	5.10	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	61	3.55	43.26	60.12	284.12	5.19	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	92	21.99	65.25	219.12	503.23	18.91	43.44	2	2	100.00	100.00	1,162.50	1,162.50	100.00	100.00	530.54	231.01
17	20,000	50,000	35,000	21	113	14.89	80.14	352.44	855.67	30.42	73.86	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	135.86
18	50,000	100,000	75,000	18	131	12.77	92.91	83.91	939.58	7.24	81.11	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	123.73
19	100,000	500,000	300,000	7	138	4.96	97.87	131.48	1,071.06	11.35	92.46	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	108.54
20	500,000	UP		3	141	2.13	100.00	87.37	1,158.43	7.54	100.00	0	2	0.00	100.00	0.00	1,162.50	0.00	100.00	0.00	100.35
				141				1,158.43				2				1,162.50				100.35	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	26.67	26.67	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	36	3.33	30.00	0.02	0.03	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	37	0.83	30.83	1.11	1.14	0.26	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	38	0.83	31.67	1.83	2.97	0.43	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	39	0.83	32.50	2.74	5.71	0.65	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	42	2.50	35.00	5.49	11.20	1.29	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	43	0.83	35.83	3.96	15.16	0.93	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	44	0.83	36.67	0.00	15.16	0.00	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	48	3.33	40.00	9.23	24.39	2.17	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	0.83	40.83	9.15	33.53	2.15	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	55	5.00	45.83	31.18	64.71	7.34	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	63	6.67	52.50	48.01	112.73	11.30	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	83	16.67	69.17	101.10	213.83	23.79	50.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	85	1.67	70.83	21.03	234.86	4.95	55.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	96	9.17	80.00	39.32	274.19	9.25	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	103	5.83	85.83	0.66	274.85	0.16	64.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	112	7.50	93.33	118.64	393.50	27.92	92.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	114	1.67	95.00	23.63	417.13	5.56	98.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	118	3.33	98.33	6.32	423.45	1.49	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	120	1.67	100.00	1.51	424.96	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				120				424.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.23	0.23	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.52	20.74	98.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				20.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.64	3.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.91	4.55	0.16	0.16	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.91	5.45	0.32	0.48	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.91	6.36	0.49	0.98	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	2.73	9.09	2.20	3.18	0.24	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	15	4.55	13.64	10.69	13.87	1.17	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	18	2.73	16.36	8.52	22.39	0.93	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	30	10.91	27.27	20.42	42.81	2.24	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	34	3.64	30.91	13.55	56.36	1.48	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	0.91	31.82	5.85	62.21	0.64	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	44	8.18	40.00	24.53	86.74	2.69	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	46	1.82	41.82	11.54	98.28	1.26	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	0.91	42.73	11.87	110.14	1.30	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	50	2.73	45.45	28.43	138.57	3.11	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	56	5.45	50.91	44.69	183.26	4.89	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	72	14.55	65.45	144.30	327.56	15.81	35.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	89	15.45	80.91	265.36	592.91	29.07	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	102	11.82	92.73	176.35	769.26	19.32	84.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	110	7.27	100.00	143.68	912.95	15.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	110	0.00	100.00	0.00	912.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				912.95				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	8.44	8.44	32.28	32.28	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	37	0.74	9.18	2.27	34.55	0.13	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	38	0.25	9.43	0.35	34.90	0.02	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	39	0.25	9.68	0.00	34.90	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	42	0.74	10.42	2.32	37.22	0.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	45	0.74	11.17	2.99	40.21	0.17	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	53	1.99	13.15	3.80	44.01	0.22	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	72	4.71	17.87	15.14	59.15	0.87	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	78	1.49	19.35	8.53	67.68	0.49	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	91	3.23	22.58	7.10	74.78	0.41	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	100	2.23	24.81	13.50	88.28	0.77	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	108	1.99	26.80	28.72	117.00	1.64	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	112	0.99	27.79	31.38	148.38	1.79	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	140	6.95	34.74	120.16	268.53	6.86	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	160	4.96	39.70	120.62	389.16	6.89	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	109	269	27.05	66.75	601.14	990.30	34.34	56.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	60	329	14.89	81.64	278.51	1,268.81	15.91	72.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	351	5.46	87.10	201.99	1,470.80	11.54	84.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	31	382	7.69	94.79	177.84	1,648.64	10.16	94.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		21	403	5.21	100.00	101.69	1,750.32	5.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				403				1,750.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	1.01	1.01	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	3.02	4.03	4.61	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	4.41	8.44	6.72	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	5.86	14.29	8.93	21.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	4.38	18.67	6.69	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.69	53.85	1.60	20.27	2.44	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.69	61.54	6.71	26.98	10.24	41.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.69	69.23	20.14	47.12	30.72	71.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.69	76.92	7.03	54.16	10.73	82.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.69	84.62	5.27	59.42	8.04	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.69	92.31	0.00	59.42	0.00	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.69	100.00	6.12	65.55	9.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	65.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				65.55				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.33	3.33	1.60	1.60	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.33	6.67	0.02	1.62	0.01	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.33	10.00	0.03	1.65	0.03	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.33	13.33	0.37	2.02	0.32	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.33	16.67	0.12	1.90	0.11	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.33	20.00	6.99	8.89	6.09	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.33	23.33	1.60	10.49	1.39	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.33	26.67	4.00	14.49	3.49	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.33	30.00	7.14	21.63	6.22	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.33	33.33	3.76	25.39	3.28	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.33	36.67	0.78	26.18	0.68	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.33	40.00	2.00	28.18	1.74	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.33	43.33	2.05	30.23	1.79	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.33	46.67	1.17	31.40	1.02	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.33	50.00	1.98	33.38	1.73	29.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.33	53.33	7.08	40.46	6.17	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.33	56.67	3.73	44.19	3.25	38.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	20	10.00	66.67	19.86	64.05	17.30	55.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	22	6.67	73.33	9.47	73.51	8.25	64.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	30	26.67	100.00	41.26	114.77	35.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				114.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.69	7.69	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.92	9.62	0.11	0.15	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.92	11.54	0.63	0.78	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.92	13.46	0.87	1.65	0.40	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.92	15.38	0.87	0.78	0.40	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.92	17.31	1.03	1.81	0.47	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	14	9.62	26.92	2.99	4.80	1.36	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	1.92	28.85	1.02	3.77	0.47	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	1.92	30.77	1.12	4.90	0.51	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	3.85	34.62	2.04	6.94	0.93	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	1.92	36.54	12.97	19.91	5.91	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.92	38.46	0.01	19.91	0.00	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.92	40.38	0.01	19.93	0.01	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	24	5.77	46.15	9.98	29.90	4.55	13.64	1	1	50.00	50.00	25.19	25.19	80.00	80.00	252.50	84.25
15	7,500	10,000	8,750	5	29	9.62	55.77	30.38	60.29	13.85	27.49	0	1	0.00	50.00	0.00	25.19	0.00	80.00	0.00	41.79
16	10,000	20,000	15,000	9	38	17.31	73.08	24.61	84.90	11.22	38.71	1	2	50.00	100.00	6.30	31.49	20.00	100.00	25.59	37.10
17	20,000	50,000	35,000	11	49	21.15	94.23	134.18	219.08	61.18	99.89	0	2	0.00	100.00	0.00	31.49	0.00	100.00	0.00	14.38
18	50,000	100,000	75,000	3	52	5.77	100.00	0.23	219.31	0.11	100.00	0	2	0.00	100.00	0.00	31.49	0.00	100.00	0.00	14.36
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	219.31	0.00	100.00	0	2	0.00	100.00	0.00	31.49	0.00	100.00	0.00	14.36
20	500,000	UP		0	52	0.00	100.00	0.00	219.31	0.00	100.00	0	2	0.00	100.00	0.00	31.49	0.00	100.00	0.00	14.36
				52				219.31				2				31.49				14.36	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	1.22	1.22	3.28	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	1.03	2.25	2.76	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	1.66	3.91	4.46	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	2.45	6.36	6.58	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	1.76	8.11	4.72	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	0.52	8.64	1.40	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	2.15	10.79	5.78	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	3.07	13.85	8.24	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	9.09	81.82	9.75	23.60	26.20	63.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	9.09	90.91	7.40	31.00	19.89	83.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	9.09	100.00	6.21	37.21	16.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	37.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				37.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	3.17	3.17	38.73	38.73	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	64	0.45	3.62	3.00	41.72	0.02	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	81	0.96	4.58	8.09	49.82	0.05	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	97	0.90	5.49	9.98	59.80	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	141	2.49	7.98	64.72	124.52	0.42	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	191	2.83	10.80	703.67	828.19	4.53	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	45	236	2.55	13.35	113.50	941.69	0.73	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	72	308	4.07	17.42	182.20	1,123.89	1.17	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	83	391	4.69	22.12	327.24	1,451.13	2.11	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	94	485	5.32	27.43	343.47	1,794.60	2.21	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	75	560	4.24	31.67	333.73	2,128.33	2.15	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	118	678	6.67	38.35	655.43	2,783.76	4.22	17.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	66	744	3.73	42.08	668.98	3,452.75	4.31	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	199	943	11.26	53.34	1,391.89	4,844.64	8.96	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	129	1,072	7.30	60.63	1,314.55	6,159.19	8.47	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	255	1,327	14.42	75.06	3,167.15	9,326.34	20.40	60.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	223	1,550	12.61	87.67	3,083.68	12,410.02	19.86	79.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	108	1,658	6.11	93.78	2,094.69	14,504.71	13.49	93.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	88	1,746	4.98	98.76	867.32	15,372.04	5.59	99.00	1	1	100.00	100.00	13.75	13.75	100.00	100.00	1.59	0.09
20	500,000	UP		22	1,768	1.24	100.00	155.19	15,527.22	1.00	100.00	0	1	0.00	100.00	0.00	13.75	0.00	100.00	0.00	0.09
				1,768				15,527.22				1				13.75				0.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	4.99	4.99	202.56	202.56	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	211	1.76	6.75	11.03	213.59	0.07	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	67	278	2.14	8.89	21.68	235.27	0.13	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	104	382	3.32	12.21	33.94	269.21	0.20	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	96	478	3.07	15.28	74.77	343.97	0.45	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	101	579	3.23	18.51	83.07	427.05	0.50	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	76	655	2.43	20.94	84.74	511.79	0.51	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	127	782	4.06	25.00	147.91	659.69	0.89	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	98	880	3.13	28.13	176.67	836.37	1.06	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	82	962	2.62	30.75	174.77	1,011.14	1.05	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	55	1,017	1.76	32.51	102.08	1,113.22	0.62	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	84	1,101	2.69	35.20	272.15	1,385.37	1.64	8.35	2	2	14.29	14.29	6.58	6.58	0.04	0.04	2.42	0.47
13	4,000	5,000	4,500	112	1,213	3.58	38.78	275.02	1,660.39	1.66	10.01	2	4	14.29	28.57	151.88	158.46	0.98	1.02	55.22	9.54
14	5,000	7,500	6,250	158	1,371	5.05	43.83	657.58	2,317.97	3.96	13.97	0	4	0.00	28.57	0.00	158.46	0.00	1.02	0.00	6.84
15	7,500	10,000	8,750	183	1,554	5.85	49.68	831.77	3,149.74	5.01	18.98	0	4	0.00	28.57	0.00	158.46	0.00	1.02	0.00	5.03
16	10,000	20,000	15,000	291	1,845	9.30	58.98	1,994.70	5,144.44	12.02	31.00	2	6	14.29	42.86	15,090.24	15,248.69	96.99	98.01	756.52	296.41
17	20,000	50,000	35,000	500	2,345	15.98	74.97	4,432.55	9,576.99	26.71	57.71	2	8	14.29	57.14	37.84	15,286.53	0.24	98.25	0.85	159.62
18	50,000	100,000	75,000	382	2,727	12.21	87.18	3,029.00	12,605.99	18.25	75.97	2	10	14.29	71.43	12.60	15,299.13	0.08	98.33	0.42	121.36
19	100,000	500,000	300,000	382	3,109	12.21	99.39	3,831.75	16,437.73	23.09	99.06	4	14	28.57	100.00	259.75	15,558.88	1.67	100.00	6.78	94.65
20	500,000	UP		19	3,128	0.61	100.00	156.53	16,594.27	0.94	100.00	0	14	0.00	100.00	0.00	15,558.88	0.00	100.00	0.00	93.76
				3,128				16,594.27				14				15,558.88				93.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	4.82	4.82	45.73	45.73	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	77	2.75	7.57	4.54	50.26	0.14	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	112	189	11.01	18.58	43.49	93.75	1.39	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	203	392	19.96	38.54	119.08	212.83	3.80	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	476	8.26	46.80	80.81	293.64	2.58	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	46	522	4.52	51.33	61.95	355.59	1.98	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	66	588	6.49	57.82	78.47	434.06	2.51	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	81	669	7.96	65.78	172.69	606.75	5.51	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	715	4.52	70.30	127.91	734.66	4.08	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	38	753	3.74	74.04	138.36	873.01	4.42	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	48	801	4.72	78.76	149.88	1,022.90	4.79	32.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	57	858	5.60	84.37	231.47	1,254.36	7.39	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	880	2.16	86.53	160.36	1,414.72	5.12	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	911	3.05	89.58	230.76	1,645.48	7.37	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	928	1.67	91.25	172.74	1,818.22	5.52	58.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	965	3.64	94.89	593.76	2,411.98	18.96	77.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	990	2.46	97.35	544.72	2,956.70	17.39	94.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	1,010	1.97	99.31	135.22	3,091.92	4.32	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	1,016	0.59	99.90	33.98	3,125.90	1.09	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	1,017	0.10	100.00	5.64	3,131.55	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,017				3,131.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	9.80	9.80	2.47	2.47	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	46	8.98	18.78	2.93	5.40	0.34	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	61	6.12	24.90	3.04	8.44	0.36	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	70	3.67	28.57	4.07	12.51	0.48	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	90	8.16	36.73	11.04	23.54	1.29	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	105	6.12	42.86	16.48	40.02	1.93	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	118	5.31	48.16	19.57	59.60	2.29	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	128	4.08	52.24	19.05	78.65	2.23	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	139	4.49	56.73	26.67	105.32	3.12	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	146	2.86	59.59	19.63	124.95	2.30	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	157	4.49	64.08	21.14	146.09	2.48	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	166	3.67	67.76	49.22	195.32	5.76	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	182	6.53	74.29	76.57	271.88	8.97	31.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	197	6.12	80.41	104.12	376.00	12.19	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	207	4.08	84.49	66.07	442.07	7.74	51.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	224	6.94	91.43	148.52	590.59	17.39	69.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	238	5.71	97.14	189.71	780.31	22.21	91.37	1	1	100.00	100.00	501.42	501.42	100.00	100.00	264.30	64.26
18	50,000	100,000	75,000	3	241	1.22	98.37	56.50	836.81	6.62	97.99	0	1	0.00	100.00	0.00	501.42	0.00	100.00	0.00	59.92
19	100,000	500,000	300,000	4	245	1.63	100.00	17.20	854.01	2.01	100.00	0	1	0.00	100.00	0.00	501.42	0.00	100.00	0.00	58.71
20	500,000	UP		0	245	0.00	100.00	0.00	854.01	0.00	100.00	0	1	0.00	100.00	0.00	501.42	0.00	100.00	0.00	58.71
				245				854.01				1				501.42				58.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	27.42	27.42	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	6.86	34.28	12.50	62.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	20.57	54.84	37.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				54.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	21.43	21.43	4.94	4.94	14.92	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	14.29	35.71	0.30	5.25	0.92	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.14	42.86	0.15	5.40	0.46	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	14.29	57.14	0.96	6.37	2.91	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	7.14	64.29	1.18	7.55	3.57	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	7.14	71.43	5.77	13.32	17.42	40.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	7.14	78.57	3.22	16.54	9.71	49.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	7.14	85.71	2.92	19.46	8.81	58.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	7.14	92.86	4.04	23.50	12.18	70.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	14	7.14	100.00	9.64	33.13	29.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	33.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				33.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	631	631	6.26	6.26	405.01	405.01	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	361	992	3.58	9.83	68.33	473.34	0.20	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	751	1,743	7.45	17.28	310.11	783.46	0.93	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	630	2,373	6.25	23.53	391.71	1,175.16	1.17	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,129	3,502	11.19	34.72	1,098.05	2,273.21	3.28	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	906	4,408	8.98	43.70	1,216.90	3,490.10	3.63	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	923	5,331	9.15	52.85	1,709.70	5,199.81	5.11	15.53	1	1	16.67	16.67	906.21	906.21	68.78	68.78	53.00	17.43
8	1,000	1,500	1,250	959	6,290	9.51	62.36	2,378.37	7,578.18	7.10	22.63	0	1	0.00	16.67	0.00	906.21	0.00	68.78	0.00	11.96
9	1,500	2,000	1,750	673	6,963	6.67	69.03	2,299.98	9,878.16	6.87	29.50	0	1	0.00	16.67	0.00	906.21	0.00	68.78	0.00	9.17
10	2,000	2,500	2,250	395	7,358	3.92	72.95	1,665.54	11,543.70	4.97	34.48	0	1	0.00	16.67	0.00	906.21	0.00	68.78	0.00	7.85
11	2,500	3,000	2,750	375	7,733	3.72	76.66	1,799.31	13,343.02	5.37	39.85	0	1	0.00	16.67	0.00	906.21	0.00	68.78	0.00	6.79
12	3,000	4,000	3,500	439	8,172	4.35	81.02	2,272.42	15,615.43	6.79	46.64	1	2	16.67	33.33	15.41	921.61	1.17	69.95	0.68	5.90
13	4,000	5,000	4,500	262	8,434	2.60	83.61	1,600.51	17,215.94	4.78	51.42	0	2	0.00	33.33	0.00	921.61	0.00	69.95	0.00	5.35
14	5,000	7,500	6,250	381	8,815	3.78	87.39	3,018.37	20,234.30	9.01	60.43	0	2	0.00	33.33	0.00	921.61	0.00	69.95	0.00	4.55
15	7,500	10,000	8,750	305	9,120	3.02	90.41	2,403.50	22,637.80	7.18	67.61	2	4	33.33	66.67	395.60	1,317.21	30.03	99.98	16.46	5.82
16	10,000	20,000	15,000	349	9,469	3.46	93.87	4,157.56	26,795.36	12.42	80.03	0	4	0.00	66.67	0.00	1,317.21	0.00	99.98	0.00	4.92
17	20,000	50,000	35,000	281	9,750	2.79	96.66	3,350.43	30,145.78	10.01	90.03	1	5	16.67	83.33	0.30	1,317.51	0.02	100.00	0.01	4.37
18	50,000	100,000	75,000	164	9,914	1.63	98.28	2,423.99	32,569.77	7.24	97.27	0	5	0.00	83.33	0.00	1,317.51	0.00	100.00	0.00	4.05
19	100,000	500,000	300,000	155	10,069	1.54	99.82	1,185.92	33,755.69	3.54	100.81	1	6	16.67	100.00	0.00	1,317.51	0.00	100.00	0.00	3.90
20	500,000	UP		18	10,087	0.18	100.00	272.52	33,483.17	0.81	100.00	0	6	0.00	100.00	0.00	1,317.51	0.00	100.00	0.00	3.93
				10,087				33,483.17				6				1,317.51				3.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.90	6.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.45	10.34	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.45	13.79	0.50	0.67	0.17	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.45	17.24	1.22	1.88	0.40	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.45	20.69	3.69	5.58	1.23	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.45	24.14	2.79	8.37	0.93	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.45	27.59	0.56	8.92	0.18	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	6.90	34.48	3.71	12.63	1.23	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	6.90	41.38	9.05	21.68	3.00	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	14	6.90	48.28	10.34	32.02	3.43	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	16	6.90	55.17	15.83	47.85	5.26	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	18	6.90	62.07	12.62	60.47	4.19	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	20	6.90	68.97	17.72	78.19	5.88	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	23	10.34	79.31	51.78	129.98	17.19	43.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.45	82.76	5.32	135.30	1.77	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	26	6.90	89.66	45.71	181.00	15.17	60.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	28	6.90	96.55	115.63	296.64	38.38	98.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.45	100.00	4.63	301.27	1.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	301.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	29	0.00	100.00	0.00	301.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				301.27				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.94	2.94	1.93	1.93	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	0.74	3.68	0.50	2.43	0.07	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	1.10	4.78	1.00	3.43	0.14	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.37	5.15	0.36	3.79	0.05	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	21	2.57	7.72	3.09	6.88	0.43	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	27	2.21	9.93	6.72	13.60	0.93	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	35	2.94	12.87	13.19	26.79	1.83	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	38	1.10	13.97	6.71	33.50	0.93	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	52	5.15	19.12	32.20	65.70	4.48	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	53	0.37	19.49	0.24	65.94	0.03	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	69	5.88	25.37	18.24	84.18	2.54	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	84	5.51	30.88	8.30	92.48	1.15	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	31	115	11.40	42.28	36.58	129.06	5.09	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	131	5.88	48.16	46.35	175.41	6.44	24.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	140	3.31	51.47	38.73	214.14	5.38	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	49	189	18.01	69.49	175.30	389.44	24.37	54.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	232	15.81	85.29	130.76	520.20	18.18	72.31	1	1	100.00	100.00	47.25	47.25	100.00	100.00	36.13	9.08
18	50,000	100,000	75,000	17	249	6.25	91.54	110.17	630.36	15.31	87.63	0	1	0.00	100.00	0.00	47.25	0.00	100.00	0.00	7.50
19	100,000	500,000	300,000	23	272	8.46	100.00	89.01	719.37	12.37	100.00	0	1	0.00	100.00	0.00	47.25	0.00	100.00	0.00	6.57
20	500,000	UP		0	272	0.00	100.00	0.00	719.37	0.00	100.00	0	1	0.00	100.00	0.00	47.25	0.00	100.00	0.00	6.57
				272				719.37				1				47.25				6.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.61	2.61	60.39	60.39	4.20	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	0.87	3.48	0.61	61.01	0.04	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	42	8.70	12.17	0.44	61.44	0.03	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	60	5.22	17.39	4.06	65.51	0.28	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	112	15.07	32.46	12.21	77.72	0.85	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	136	6.96	39.42	13.79	91.51	0.96	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	156	5.80	45.22	38.13	129.64	2.65	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	196	11.59	56.81	16.34	145.98	1.14	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	212	4.64	61.45	41.60	187.58	2.89	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	223	3.19	64.64	20.56	208.15	1.43	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	245	6.38	71.01	31.63	239.78	2.20	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	252	2.03	73.04	16.73	256.50	1.16	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	270	5.22	78.26	29.23	285.74	2.03	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	284	4.06	82.32	79.05	364.78	5.50	25.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	296	3.48	85.80	117.20	481.98	8.15	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	314	5.22	91.01	276.94	758.92	19.26	52.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	334	5.80	96.81	463.05	1,221.97	32.21	85.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	343	2.61	99.42	152.65	1,374.63	10.62	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	345	0.58	100.00	63.00	1,437.63	4.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	345	0.00	100.00	0.00	1,437.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				345				1,437.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.42	4.42	0.75	0.75	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	14	3.31	7.73	1.45	2.20	0.22	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	21	3.87	11.60	4.39	6.58	0.67	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	27	3.31	14.92	3.65	10.23	0.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	35	4.42	19.34	14.77	25.00	2.24	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	42	3.87	23.20	6.88	31.88	1.04	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	58	8.84	32.04	17.56	49.43	2.66	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	80	12.15	44.20	52.57	102.00	7.97	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	86	3.31	47.51	17.30	119.31	2.62	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	91	2.76	50.28	19.02	138.33	2.89	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	105	7.73	58.01	45.01	183.34	6.83	27.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	114	4.97	62.98	31.02	214.36	4.70	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	122	4.42	67.40	20.71	235.07	3.14	35.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	147	13.81	81.22	102.12	337.19	15.49	51.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	157	5.52	86.74	27.28	364.48	4.14	55.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	163	3.31	90.06	162.52	527.00	24.65	79.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	169	3.31	93.37	81.20	608.19	12.31	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	175	3.31	96.69	22.48	630.67	3.41	95.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	181	3.31	100.00	28.72	659.39	4.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	181	0.00	100.00	0.00	659.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					181				659.39				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.90	0.90	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	0.70	1.60	1.02	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	1.35	2.95	1.98	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	3.80	6.75	5.56	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	16.68	23.43	24.41	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	7.14	30.57	10.45	44.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	37.74	68.31	55.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				68.31				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	181	181	12.82	12.82	77.92	77.92	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	84	265	5.95	18.77	27.81	105.73	0.61	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	143	408	10.13	28.90	82.21	187.93	1.82	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	143	551	10.13	39.02	133.49	321.43	2.95	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	186	737	13.17	52.20	239.94	561.36	5.30	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	161	898	11.40	63.60	292.74	854.10	6.47	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	145	1,043	10.27	73.87	409.17	1,263.28	9.04	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	99	1,142	7.01	80.88	305.87	1,569.15	6.76	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	58	1,200	4.11	84.99	257.38	1,826.52	5.68	40.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	1,236	2.55	87.54	208.11	2,034.64	4.60	44.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	1,261	1.77	89.31	242.45	2,277.09	5.35	50.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	1,299	2.69	92.00	382.19	2,659.28	8.44	58.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	1,323	1.70	93.70	243.41	2,902.70	5.38	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	44	1,367	3.12	96.81	697.45	3,600.15	15.40	79.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	1,381	0.99	97.80	219.43	3,819.57	4.85	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	1,399	1.27	99.08	350.88	4,170.45	7.75	92.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	1,412	0.92	100.00	357.51	4,527.96	7.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1,412	0.00	100.00	0.00	4,527.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1,412	0.00	100.00	0.00	4,527.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1,412	0.00	100.00	0.00	4,527.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,412				4,527.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2492 DRY-(CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.01	1.01	6.79	6.79	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.01	2.01	0.60	7.38	0.15	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	1.01	3.02	0.38	7.77	0.10	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	13	3.52	6.53	3.95	11.71	1.02	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	31	9.05	15.58	5.00	16.72	1.29	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	62	93	31.16	46.73	24.25	40.96	6.27	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	125	16.08	62.81	29.64	70.61	7.66	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	150	12.56	75.38	19.44	90.04	5.03	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	160	5.03	80.40	14.57	104.62	3.77	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	168	4.02	84.42	7.94	112.56	2.05	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	174	3.02	87.44	37.20	149.76	9.62	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	184	5.03	92.46	28.69	178.45	7.42	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	188	2.01	94.47	44.54	222.99	11.52	57.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	194	3.02	97.49	70.94	293.93	18.34	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	197	1.51	98.99	64.34	358.27	16.64	92.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	198	0.50	99.50	22.57	380.85	5.84	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	199	0.50	100.00	5.91	386.76	1.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	199	0.00	100.00	0.00	386.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	199	0.00	100.00	0.00	386.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	199	0.00	100.00	0.00	386.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				199				386.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.07	0.07	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.01	0.07	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	13.21	13.28	54.53	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	4.46	17.74	18.42	73.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	4.46	22.21	18.42	91.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.79	23.99	7.37	99.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.23	24.22	0.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	24.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				24.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.63	5.63	7.09	7.09	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	2.82	8.45	0.59	7.69	0.20	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	5.63	14.08	2.19	9.88	0.73	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	7.04	21.13	5.46	15.34	1.80	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	7.04	28.17	7.24	22.58	2.39	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	28	11.27	39.44	11.87	34.45	3.93	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	36	11.27	50.70	23.41	57.86	7.74	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	39	4.23	54.93	11.48	69.33	3.80	22.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	45	8.45	63.38	17.05	86.38	5.64	28.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	50	7.04	70.42	23.13	109.51	7.65	36.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	53	4.23	74.65	13.53	123.05	4.48	40.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	54	1.41	76.06	3.11	126.16	1.03	41.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	57	4.23	80.28	20.39	146.55	6.75	48.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	61	5.63	85.92	57.90	204.45	19.15	67.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	66	7.04	92.96	31.51	235.96	10.42	78.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	69	4.23	97.18	18.97	254.93	6.27	84.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	70	1.41	98.59	31.90	286.83	10.55	94.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	71	1.41	100.00	15.52	302.36	5.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	71	0.00	100.00	0.00	302.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	71	0.00	100.00	0.00	302.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					71				302.36				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.10	1.10	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.55	1.66	0.42	0.47	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.55	2.21	0.09	0.55	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	1.10	3.31	0.07	0.49	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	12	3.31	6.63	2.04	2.53	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	17	2.76	9.39	2.88	5.41	0.41	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	34	9.39	18.78	20.25	25.66	2.90	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	48	7.73	26.52	18.14	43.80	2.60	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	59	6.08	32.60	17.07	60.87	2.44	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	67	4.42	37.02	15.40	76.27	2.21	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	76	4.97	41.99	10.21	86.48	1.46	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	87	6.08	48.07	36.37	122.85	5.21	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	101	7.73	55.80	71.18	194.03	10.19	27.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	116	8.29	64.09	56.17	250.20	8.04	35.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	132	8.84	72.93	54.95	305.15	7.87	43.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	151	10.50	83.43	155.65	460.80	22.29	66.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	171	11.05	94.48	141.44	602.25	20.26	86.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	179	4.42	98.90	86.04	688.28	12.32	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	181	1.10	100.00	9.92	698.21	1.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	181	0.00	100.00	0.00	698.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				181				698.21				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.36	0.36	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	2.22	2.58	4.86	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	2.22	4.81	4.86	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	13.01	17.82	28.43	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	0.00	17.82	0.00	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	16.23	34.05	35.46	74.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	0.00	34.05	0.00	74.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	0.01	34.06	0.02	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	0.00	34.06	0.00	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	0.00	34.06	0.00	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	0.01	34.06	0.01	74.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	2.91	36.98	6.37	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	0.00	36.98	0.00	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	0.00	36.98	0.00	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.35	65.22	0.00	36.98	0.00	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.35	69.57	0.00	36.98	0.00	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.35	73.91	1.58	38.55	3.45	84.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	4.35	78.26	0.89	39.45	1.95	86.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	23	21.74	100.00	6.31	45.76	13.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				45.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.22	0.22	6.62	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.99	2.21	60.02	66.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	1.11	3.31	33.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2508 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.72	0.72	3.93	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	17.55	18.27	96.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	18.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				18.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.37	2.37	67.80	67.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.62	2.99	17.72	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.51	3.50	14.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	3.43	3.43	375.69	375.69	7.41	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	40	0.09	3.52	0.25	375.44	0.01	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	41	0.09	3.61	0.08	375.35	0.00	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	43	0.18	3.79	1.98	373.38	0.04	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	48	0.44	4.23	3.61	369.76	0.07	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	54	0.53	4.75	6.34	363.43	0.13	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	64	0.88	5.63	58.27	421.70	1.15	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	70	0.53	6.16	8.55	413.15	0.17	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	92	1.94	8.10	48.16	364.99	0.95	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	101	0.79	8.89	25.28	339.71	0.50	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	118	1.50	10.39	37.38	302.34	0.74	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	30	148	2.64	13.03	72.12	230.22	1.42	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	36	184	3.17	16.20	122.32	107.90	2.41	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	49	233	4.31	20.51	203.64	95.74	4.02	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	268	3.08	23.59	132.43	228.17	2.61	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	170	438	14.96	38.56	795.39	1,023.56	15.69	20.19	4	4	57.14	57.14	102.17	102.17	0.61	0.61	12.85	9.98
17	20,000	50,000	35,000	160	598	14.08	52.64	504.50	1,528.06	9.95	30.14	0	4	0.00	57.14	0.00	102.17	0.00	0.61	0.00	6.69
18	50,000	100,000	75,000	83	681	7.31	59.95	1,110.69	2,638.75	21.91	52.04	0	4	0.00	57.14	0.00	102.17	0.00	0.61	0.00	3.87
19	100,000	500,000	300,000	319	1,000	28.08	88.03	1,677.13	4,315.88	33.08	85.12	0	4	0.00	57.14	0.00	102.17	0.00	0.61	0.00	2.37
20	500,000	UP		136	1,136	11.97	100.00	754.38	5,070.26	14.88	100.00	3	7	42.86	100.00	16,718.91	16,821.08	99.39	100.00	2216.24	331.76
				1,136				5,070.26				7				16,821.08				331.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	10.59	10.59	8.81	8.81	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	1.18	11.76	0.60	9.41	0.09	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	2.35	14.12	0.03	9.44	0.00	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	1.18	15.29	0.92	10.36	0.13	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	19	7.06	22.35	12.47	22.83	1.80	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	26	8.24	30.59	10.80	33.62	1.56	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	1.18	31.76	0.01	33.64	0.00	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	29	2.35	34.12	9.95	43.59	1.43	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	31	2.35	36.47	23.14	66.73	3.34	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	1.18	37.65	6.16	72.89	0.89	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	34	2.35	40.00	9.90	82.79	1.43	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	39	5.88	45.88	26.42	109.21	3.81	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	1.18	47.06	17.59	126.80	2.54	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	45	5.88	52.94	69.57	196.37	10.03	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	46	1.18	54.12	3.85	200.22	0.56	28.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	52	7.06	61.18	57.04	257.26	8.22	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	59	8.24	69.41	173.07	430.33	24.96	62.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	76	20.00	89.41	142.39	572.72	20.53	82.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	85	10.59	100.00	120.75	693.47	17.41	100.00	3	3	100.00	100.00	289.09	289.09	100.00	100.00	239.41	41.69
20	500,000	UP		0	85	0.00	100.00	0.00	693.47	0.00	100.00	0	3	0.00	100.00	0.00	289.09	0.00	100.00	0.00	41.69
				85				693.47				3				289.09				41.69	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	11.43	11.43	14.83	14.83	4.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.86	14.29	0.26	15.09	0.07	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.86	17.14	0.10	15.19	0.03	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.86	20.00	0.06	15.25	0.02	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.86	22.86	0.09	15.35	0.03	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.86	25.71	0.74	16.08	0.20	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.86	28.57	0.26	16.34	0.07	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.86	31.43	0.06	16.40	0.02	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.86	34.29	1.14	17.54	0.31	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.86	37.14	6.10	23.64	1.65	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.86	40.00	43.75	67.39	11.83	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.86	42.86	2.06	69.44	0.56	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.86	45.71	1.59	71.04	0.43	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.86	48.57	6.50	77.53	1.76	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.86	51.43	1.24	78.77	0.33	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.86	54.29	13.13	91.90	3.55	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	29	28.57	82.86	96.97	188.86	26.22	51.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	34	14.29	97.14	179.33	368.20	48.49	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	35	2.86	100.00	1.64	369.84	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	35	0.00	100.00	0.00	369.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				369.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	2.76	2.76	82.18	82.18	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.25	3.02	3.37	85.55	0.06	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	14	0.50	3.52	1.75	87.29	0.03	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	20	1.51	5.03	6.15	93.44	0.12	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	30	2.51	7.54	16.66	110.10	0.32	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	38	2.01	9.55	25.06	135.16	0.48	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	47	2.26	11.81	37.61	172.77	0.72	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	62	3.77	15.58	56.11	228.88	1.08	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	73	2.76	18.34	82.43	311.31	1.58	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	80	1.76	20.10	54.10	365.41	1.04	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	94	3.52	23.62	103.49	468.90	1.99	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	114	5.03	28.64	194.00	662.90	3.73	12.74	1	1	100.00	100.00	12.50	12.50	100.00	100.00	6.45	1.89
13	4,000	5,000	4,500	19	133	4.77	33.42	174.02	836.92	3.34	16.08	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	1.49
14	5,000	7,500	6,250	13	146	3.27	36.68	185.11	1,022.03	3.56	19.64	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	1.22
15	7,500	10,000	8,750	20	166	5.03	41.71	298.84	1,320.87	5.74	25.38	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	0.95
16	10,000	20,000	15,000	35	201	8.79	50.50	824.59	2,145.47	15.85	41.23	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	0.58
17	20,000	50,000	35,000	45	246	11.31	61.81	960.19	3,105.66	18.45	59.68	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	0.40
18	50,000	100,000	75,000	80	326	20.10	81.91	1,048.82	4,154.48	20.15	79.83	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	0.30
19	100,000	500,000	300,000	61	387	15.33	97.24	888.02	5,042.50	17.06	96.89	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	0.25
20	500,000	UP		11	398	2.76	100.00	161.63	5,204.13	3.11	100.00	0	1	0.00	100.00	0.00	12.50	0.00	100.00	0.00	0.24
				398				5,204.13				1				12.50				0.24	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	4.53	4.53	23.13	23.13	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	95	0.65	5.18	3.47	19.66	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	111	0.87	6.05	8.81	10.85	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	132	1.15	7.20	14.26	3.40	0.13	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	176	2.40	9.60	49.04	52.44	0.43	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	43	219	2.34	11.94	72.19	124.63	0.64	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	63	282	3.44	15.38	142.57	267.20	1.26	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	58	340	3.16	18.54	205.72	472.92	1.82	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	84	424	4.58	23.12	273.67	746.59	2.42	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	49	473	2.67	25.79	222.53	969.11	1.97	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	59	532	3.22	29.01	287.56	1,256.68	2.54	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	74	606	4.03	33.04	438.64	1,695.32	3.88	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	41	647	2.24	35.28	340.83	2,036.15	3.02	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	109	756	5.94	41.22	913.55	2,949.70	8.08	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	112	868	6.11	47.33	962.90	3,912.61	8.52	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	164	1,032	8.94	56.27	1,874.76	5,787.37	16.59	51.21	1	1	25.00	25.00	18,050.00	18,050.00	25.77	25.77	962.79	311.89
17	20,000	50,000	35,000	336	1,368	18.32	74.59	3,109.27	8,896.64	27.51	78.73	1	2	25.00	50.00	458.25	18,508.25	0.65	26.42	14.74	208.04
18	50,000	100,000	75,000	216	1,584	11.78	86.37	1,363.21	10,259.86	12.06	90.79	1	3	25.00	75.00	51,505.72	70,013.98	73.52	99.94	3778.26	682.41
19	100,000	500,000	300,000	223	1,807	12.16	98.53	940.95	11,200.80	8.33	99.12	1	4	25.00	100.00	40.00	70,053.98	0.06	100.00	4.25	625.44
20	500,000	UP		27	1,834	1.47	100.00	99.83	11,300.63	0.88	100.00	0	4	0.00	100.00	0.00	70,053.98	0.00	100.00	0.00	619.91
				1,834				11,300.63				4				70,053.98				619.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.78	2.78	8.98	8.98	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.46	3.24	0.23	9.20	0.01	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	1.39	4.63	3.14	12.34	0.19	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	13	1.39	6.02	2.58	14.92	0.16	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	19	2.78	8.80	30.58	45.50	1.87	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	1.85	10.65	10.35	55.85	0.63	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	30	3.24	13.89	16.68	72.52	1.02	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	46	7.41	21.30	33.94	106.46	2.08	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	52	2.78	24.07	22.45	128.92	1.37	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	61	4.17	28.24	36.56	165.48	2.24	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	0.46	28.70	8.87	174.35	0.54	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	82	9.26	37.96	68.92	243.26	4.22	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	95	6.02	43.98	61.74	305.00	3.78	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	27	122	12.50	56.48	199.37	504.37	12.20	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	131	4.17	60.65	171.50	675.87	10.49	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	155	11.11	71.76	220.74	896.61	13.51	54.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	46	201	21.30	93.06	527.35	1,423.96	32.27	87.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	206	2.31	95.37	95.60	1,519.56	5.85	92.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	216	4.63	100.00	114.82	1,634.38	7.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	216	0.00	100.00	0.00	1,634.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				216				1,634.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	6.06	6.06	0.96	0.96	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.03	9.09	3.97	4.93	1.17	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.03	12.12	3.68	8.60	1.08	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.03	15.15	5.19	13.80	1.53	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.03	18.18	8.03	21.83	2.36	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.03	21.21	14.32	36.15	4.21	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.03	24.24	20.05	56.20	5.90	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.03	27.27	33.80	89.99	9.94	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.03	30.30	80.32	170.32	23.63	50.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.03	33.33	0.57	170.89	0.17	50.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.03	36.36	1.75	172.64	0.51	50.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.03	39.39	1.74	174.38	0.51	51.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.03	42.42	3.75	178.13	1.10	52.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.03	45.45	0.57	178.70	0.17	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.03	48.48	1.88	180.58	0.55	53.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.03	51.52	11.47	192.05	3.38	56.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	3.03	54.55	5.74	197.78	1.69	58.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	33	45.45	100.00	142.07	339.86	41.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	339.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				339.86				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.11	0.11	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	0.12	0.23	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	0.53	0.76	0.30	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.57	14.29	0.79	1.55	0.45	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.57	17.86	0.79	2.34	0.45	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.57	21.43	0.88	3.22	0.50	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.57	25.00	1.38	4.60	0.78	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.57	28.57	5.05	9.64	2.86	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.57	32.14	16.19	25.83	9.16	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.57	35.71	14.44	40.27	8.17	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.57	39.29	1.56	41.83	0.88	23.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.57	42.86	8.23	50.07	4.66	28.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.57	46.43	0.98	51.05	0.55	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.57	50.00	10.82	61.87	6.12	35.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.57	53.57	8.16	70.03	4.62	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	21	21.43	75.00	33.20	103.23	18.79	58.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	24	10.71	85.71	38.79	142.02	21.95	80.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	27	10.71	96.43	33.25	175.27	18.82	99.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	28	3.57	100.00	1.43	176.71	0.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				176.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	1.89	1.89	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.19	2.08	0.02	0.10	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	18	1.33	3.41	0.57	0.67	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	30	2.27	5.68	2.67	3.35	0.20	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	61	5.87	11.55	7.10	10.44	0.54	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	80	3.60	15.15	15.38	25.82	1.17	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	103	4.36	19.51	13.01	38.83	0.99	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	136	6.25	25.76	18.52	57.35	1.41	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	159	4.36	30.11	37.39	94.74	2.84	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	181	4.17	34.28	37.03	131.78	2.81	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	200	3.60	37.88	25.10	156.88	1.91	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	238	7.20	45.08	57.43	214.30	4.36	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	38	276	7.20	52.27	54.65	268.96	4.15	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	59	335	11.17	63.45	168.04	437.00	12.77	33.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	69	404	13.07	76.52	169.56	606.56	12.88	46.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	65	469	12.31	88.83	427.90	1,034.45	32.52	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	510	7.77	96.59	166.92	1,201.38	12.68	91.29	1	1	100.00	100.00	20.00	20.00	100.00	100.00	11.98	1.66
18	50,000	100,000	75,000	6	516	1.14	97.73	40.55	1,241.93	3.08	94.38	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.61
19	100,000	500,000	300,000	9	525	1.70	99.43	67.85	1,309.79	5.16	99.53	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.53
20	500,000	UP		3	528	0.57	100.00	6.15	1,315.94	0.47	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.52
				528				1,315.94				1				20.00				1.52	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	348	348	4.20	4.20	287.46	287.46	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	141	489	1.70	5.91	31.27	318.73	0.12	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	384	873	4.64	10.54	110.96	429.69	0.41	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	431	1,304	5.21	15.75	209.65	639.34	0.78	2.39	1	1	9.09	9.09	220.00	220.00	13.25	13.25	104.94	34.41
5	300	500	400	707	2,011	8.54	24.29	427.30	1,066.64	1.59	3.98	0	1	0.00	9.09	0.00	220.00	0.00	13.25	0.00	20.63
6	500	750	625	582	2,593	7.03	31.32	559.88	1,626.52	2.09	6.07	0	1	0.00	9.09	0.00	220.00	0.00	13.25	0.00	13.53
7	750	1,000	875	555	3,148	6.70	38.02	716.69	2,343.20	2.67	8.74	0	1	0.00	9.09	0.00	220.00	0.00	13.25	0.00	9.39
8	1,000	1,500	1,250	604	3,752	7.30	45.32	1,019.93	3,363.13	3.81	12.55	1	2	9.09	18.18	725.39	945.39	43.69	56.94	71.12	28.11
9	1,500	2,000	1,750	586	4,338	7.08	52.40	1,307.45	4,670.58	4.88	17.43	0	2	0.00	18.18	0.00	945.39	0.00	56.94	0.00	20.24
10	2,000	2,500	2,250	356	4,694	4.30	56.70	957.91	5,628.49	3.57	21.00	0	2	0.00	18.18	0.00	945.39	0.00	56.94	0.00	16.80
11	2,500	3,000	2,750	319	5,013	3.85	60.55	964.23	6,592.72	3.60	24.60	1	3	9.09	27.27	4.70	950.09	0.28	57.23	0.49	14.41
12	3,000	4,000	3,500	420	5,433	5.07	65.62	1,588.78	8,181.50	5.93	30.53	0	3	0.00	27.27	0.00	950.09	0.00	57.23	0.00	11.61
13	4,000	5,000	4,500	303	5,736	3.66	69.28	1,327.98	9,509.48	4.96	35.49	0	3	0.00	27.27	0.00	950.09	0.00	57.23	0.00	9.99
14	5,000	7,500	6,250	548	6,284	6.62	75.90	2,965.12	12,474.60	11.07	46.55	0	3	0.00	27.27	0.00	950.09	0.00	57.23	0.00	7.62
15	7,500	10,000	8,750	293	6,577	3.54	79.44	2,060.77	14,535.37	7.69	54.24	1	4	9.09	36.36	55.44	1,005.53	3.34	60.57	2.69	6.92
16	10,000	20,000	15,000	646	7,223	7.80	87.24	4,983.19	19,518.56	18.60	72.84	2	6	18.18	54.55	408.90	1,414.43	24.63	85.19	8.21	7.25
17	20,000	50,000	35,000	578	7,801	6.98	94.23	4,648.62	24,167.17	17.35	90.19	1	7	9.09	63.64	25.50	1,439.93	1.54	86.73	0.55	5.96
18	50,000	100,000	75,000	253	8,054	3.06	97.28	1,422.44	25,589.62	5.31	95.49	0	7	0.00	63.64	0.00	1,439.93	0.00	86.73	0.00	5.63
19	100,000	500,000	300,000	179	8,233	2.16	99.44	948.85	26,538.46	3.54	99.03	4	11	36.36	100.00	220.30	1,660.23	13.27	100.00	23.22	6.26
20	500,000	UP		46	8,279	0.56	100.00	258.70	26,797.17	0.97	100.00	0	11	0.00	100.00	0.00	1,660.23	0.00	100.00	0.00	6.20
				8,279				26,797.17				11				1,660.23				6.20	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.69	7.69	8.72	8.72	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	3.08	10.77	0.20	8.92	0.06	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	3.08	13.85	1.14	10.06	0.32	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.54	15.38	0.45	10.51	0.13	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	21	16.92	32.31	11.84	22.35	3.33	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	25	6.15	38.46	5.37	27.72	1.51	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	28	4.62	43.08	7.22	34.94	2.03	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	41	20.00	63.08	28.62	63.56	8.06	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	45	6.15	69.23	1.64	65.20	0.46	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	46	1.54	70.77	5.13	70.33	1.44	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	47	1.54	72.31	1.88	72.21	0.53	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	50	4.62	76.92	22.48	94.69	6.33	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	51	1.54	78.46	2.49	97.18	0.70	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	59	12.31	90.77	85.74	182.92	24.15	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	1.54	92.31	34.57	217.50	9.74	61.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	62	3.08	95.38	53.67	271.16	15.12	76.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	64	3.08	98.46	43.67	314.84	12.30	88.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	65	1.54	100.00	40.21	355.04	11.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	355.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	65	0.00	100.00	0.00	355.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				65				355.04				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	6.96	6.96	6.22	6.22	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	25	3.91	10.87	1.63	7.85	0.21	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	46	9.13	20.00	8.17	16.02	1.06	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	54	3.48	23.48	4.59	20.61	0.60	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	69	6.52	30.00	14.15	34.77	1.83	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	79	4.35	34.35	14.05	48.82	1.82	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	94	6.52	40.87	27.88	76.69	3.61	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	111	7.39	48.26	42.92	119.61	5.56	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	124	5.65	53.91	53.20	172.81	6.89	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	129	2.17	56.09	24.95	197.76	3.23	25.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	138	3.91	60.00	56.19	253.94	7.28	32.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	141	1.30	61.30	22.23	276.18	2.88	35.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	149	3.48	64.78	61.69	337.87	7.99	43.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	162	5.65	70.43	64.99	402.86	8.42	52.20	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	176	6.09	76.52	50.13	452.99	6.50	58.69	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	192	6.96	83.48	143.22	596.21	18.56	77.25	1	2	8.33	16.67	19.13	19.13	0.11	0.11	13.36	3.21
17	20,000	50,000	35,000	30	222	13.04	96.52	152.65	748.86	19.78	97.03	7	9	58.33	75.00	1,718.05	1,737.18	10.24	10.36	1125.51	231.98
18	50,000	100,000	75,000	1	223	0.43	96.96	1.91	750.77	0.25	97.28	1	10	8.33	83.33	1,465.01	3,202.19	8.73	19.09	76542.03	426.52
19	100,000	500,000	300,000	4	227	1.74	98.70	20.66	771.43	2.68	99.96	2	12	16.67	100.00	13,570.66	16,772.85	80.91	100.00	65673.68	2174.24
20	500,000	UP		3	230	1.30	100.00	0.34	771.78	0.04	100.00	0	12	0.00	100.00	0.00	16,772.85	0.00	100.00	0.00	2173.27
				230				771.78				12				16,772.85				2173.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	3.59	3.59	19.85	19.85	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	18	1.38	4.97	3.30	23.15	0.22	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	24	1.66	6.63	5.15	28.31	0.34	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	34	2.76	9.39	8.42	36.73	0.56	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	54	5.52	14.92	13.25	49.98	0.88	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	83	8.01	22.93	18.81	68.79	1.24	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	101	4.97	27.90	32.06	100.85	2.12	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	143	11.60	39.50	27.33	128.18	1.81	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	167	6.63	46.13	50.90	179.08	3.37	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	183	4.42	50.55	58.03	237.11	3.84	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	190	1.93	52.49	22.20	259.30	1.47	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	199	2.49	54.97	61.36	320.67	4.06	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	34	233	9.39	64.36	51.64	372.31	3.41	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	39	272	10.77	75.14	168.51	540.82	11.14	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	281	2.49	77.62	123.57	664.39	8.17	43.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	312	8.56	86.19	205.43	869.83	13.58	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	346	9.39	95.58	425.08	1,294.90	28.10	85.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	356	2.76	98.34	157.28	1,452.18	10.40	96.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	362	1.66	100.00	60.41	1,512.59	3.99	100.00	1	1	100.00	100.00	1,600.00	1,600.00	100.00	100.00	2648.62	105.78
20	500,000	UP		0	362	0.00	100.00	0.00	1,512.59	0.00	100.00	0	1	0.00	100.00	0.00	1,600.00	0.00	100.00	0.00	105.78
				362				1,512.59				1				1,600.00				105.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	21.52	21.52	0.28	0.28	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	22	6.33	27.85	2.41	2.69	1.06	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	25	3.80	31.65	2.33	5.02	1.02	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	1.27	32.91	1.04	6.06	0.46	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	30	5.06	37.97	4.56	10.62	2.00	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	34	5.06	43.04	3.27	13.89	1.43	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	38	5.06	48.10	13.26	27.15	5.82	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	42	5.06	53.16	9.33	36.48	4.09	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	46	5.06	58.23	19.95	56.42	8.75	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	50	5.06	63.29	16.18	72.60	7.09	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	53	3.80	67.09	17.77	90.38	7.79	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	3.80	70.89	20.59	110.96	9.03	48.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	59	3.80	74.68	34.34	145.31	15.06	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	63	5.06	79.75	22.00	167.31	9.65	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	64	1.27	81.01	28.58	195.89	12.53	85.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	66	2.53	83.54	22.03	217.92	9.66	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	69	3.80	87.34	0.10	218.02	0.05	95.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	73	5.06	92.41	2.03	220.06	0.89	96.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	76	3.80	96.20	0.90	220.96	0.40	96.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	79	3.80	100.00	7.10	228.06	3.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				79				228.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	4.46	4.46	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	18	2.23	6.69	0.62	0.62	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	21	1.12	7.81	0.80	1.42	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.37	8.18	0.36	1.78	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	26	1.49	9.67	2.91	4.69	0.23	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	37	4.09	13.75	10.24	14.93	0.82	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	50	4.83	18.59	13.09	28.02	1.04	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	57	2.60	21.19	6.87	34.89	0.55	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	72	5.58	26.77	15.35	50.23	1.22	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	83	4.09	30.86	6.58	56.81	0.52	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	91	2.97	33.83	23.76	80.56	1.89	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	98	2.60	36.43	40.51	121.08	3.23	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	25	123	9.29	45.72	81.06	202.14	6.46	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	131	2.97	48.70	39.30	241.43	3.13	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	158	10.04	58.74	63.78	305.22	5.08	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	199	15.24	73.98	384.83	690.05	30.67	54.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	48	247	17.84	91.82	469.58	1,159.62	37.42	92.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	261	5.20	97.03	70.68	1,230.31	5.63	98.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	269	2.97	100.00	24.62	1,254.93	1.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	269	0.00	100.00	0.00	1,254.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				269				1,254.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	1.34	1.34	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.57	1.92	0.18	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	0.88	2.79	0.28	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	4.15	6.94	1.31	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	0.00	6.94	0.00	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	4.56	11.50	1.44	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	7.52	19.02	2.38	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	6.20	25.22	1.96	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	14.07	39.30	4.46	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	30.25	69.55	9.58	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	7.02	76.57	2.22	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	11.22	87.79	3.55	27.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	9.52	97.31	3.01	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	21.71	119.02	6.87	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	13.04	73.91	49.66	168.67	15.72	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	21	17.39	91.30	101.51	270.18	32.13	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	4.35	95.65	35.06	305.25	11.10	96.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	23	4.35	100.00	10.64	315.89	3.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	315.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				315.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.23	4.23	98.09	98.09	2.23	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	16	0.98	5.21	2.67	100.76	0.06	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	25	2.93	8.14	6.78	107.55	0.15	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	38	4.23	12.38	22.76	130.30	0.52	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	56	5.86	18.24	44.12	174.42	1.00	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	77	6.84	25.08	63.06	237.48	1.43	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	101	7.82	32.90	98.29	335.77	2.23	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	118	5.54	38.44	109.00	444.77	2.47	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	141	7.49	45.93	194.36	639.13	4.41	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	153	3.91	49.84	101.99	741.12	2.31	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	168	4.89	54.72	106.14	847.26	2.41	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	186	5.86	60.59	147.44	994.70	3.35	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	194	2.61	63.19	94.39	1,089.09	2.14	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	211	5.54	68.73	279.01	1,368.09	6.33	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	226	4.89	73.62	314.71	1,682.80	7.14	38.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	247	6.84	80.46	670.93	2,353.73	15.22	53.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	276	9.45	89.90	1,320.50	3,674.23	29.96	83.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	291	4.89	94.79	333.04	4,007.27	7.56	90.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	307	5.21	100.00	399.87	4,407.15	9.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	307	0.00	100.00	0.00	4,407.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				307				4,407.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	4.41	4.41	7.82	7.82	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	55	0.75	5.16	4.98	12.80	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	65	0.94	6.10	11.35	24.15	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	80	1.41	7.51	20.25	44.40	0.18	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	108	2.63	10.14	44.79	89.19	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	124	1.50	11.64	27.25	116.45	0.24	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	146	2.07	13.71	67.64	184.09	0.59	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	181	3.29	17.00	107.90	291.98	0.95	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	43	224	4.04	21.03	212.40	504.38	1.87	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	246	2.07	23.10	107.26	611.64	0.94	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	269	2.16	25.26	150.63	762.27	1.32	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	50	319	4.69	29.95	309.50	1,071.77	2.72	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	56	375	5.26	35.21	390.64	1,462.41	3.43	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	70	445	6.57	41.78	819.06	2,281.48	7.20	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	478	3.10	44.88	379.43	2,660.91	3.34	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	118	596	11.08	55.96	1,803.97	4,464.88	15.86	39.26	2	2	22.22	22.22	681.72	681.72	4.36	4.36	37.79	15.27
17	20,000	50,000	35,000	189	785	17.75	73.71	2,732.33	7,197.21	24.02	63.28	5	7	55.56	77.78	14,507.54	15,189.26	92.81	97.17	530.96	211.04
18	50,000	100,000	75,000	94	879	8.83	82.54	1,134.15	8,331.36	9.97	73.25	0	7	0.00	77.78	0.00	15,189.26	0.00	97.17	0.00	182.31
19	100,000	500,000	300,000	133	1,012	12.49	95.02	2,517.68	10,849.03	22.14	95.39	1	8	11.11	88.89	142.69	15,331.95	0.91	98.08	5.67	141.32
20	500,000	UP		53	1,065	4.98	100.00	524.69	11,373.72	4.61	100.00	1	9	11.11	100.00	300.00	15,631.95	1.92	100.00	57.18	137.44
				1,065				11,373.72				9				15,631.95				137.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2578 OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	3.40	3.40	167.38	167.38	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	0.85	4.25	49.33	216.72	0.58	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	39	2.38	6.63	26.62	243.34	0.31	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	54	2.55	9.18	9.70	253.03	0.11	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	76	3.74	12.93	57.40	310.43	0.67	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	98	3.74	16.67	50.67	361.10	0.59	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	116	3.06	19.73	84.72	445.82	0.99	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	151	5.95	25.68	134.76	580.58	1.57	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	180	4.93	30.61	193.41	773.99	2.26	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	204	4.08	34.69	195.04	969.03	2.28	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	220	2.72	37.41	81.24	1,050.27	0.95	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	237	2.89	40.31	112.08	1,162.34	1.31	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	251	2.38	42.69	111.21	1,273.55	1.30	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	289	6.46	49.15	439.89	1,713.44	5.14	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	41	330	6.97	56.12	574.68	2,288.12	6.71	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	83	413	14.12	70.24	1,878.35	4,166.47	21.93	48.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	96	509	16.33	86.56	2,383.21	6,549.68	27.82	76.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	42	551	7.14	93.71	736.92	7,286.61	8.60	85.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	565	2.38	96.09	663.06	7,949.66	7.74	92.80	1	1	100.00	100.00	727.75	727.75	100.00	100.00	109.76	9.15
20	500,000	UP		23	588	3.91	100.00	616.60	8,566.26	7.20	100.00	0	1	0.00	100.00	0.00	727.75	0.00	100.00	0.00	8.50
				588				8,566.26				1				727.75				8.50	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	7.95	7.95	2.19	2.19	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	3.41	11.36	0.20	2.39	0.03	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	2.27	13.64	0.37	2.75	0.06	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	17	5.68	19.32	1.94	4.70	0.34	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	19	2.27	21.59	1.05	5.74	0.18	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	26	7.95	29.55	6.18	11.93	1.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	32	6.82	36.36	9.19	21.12	1.59	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	38	6.82	43.18	9.23	30.35	1.60	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	46	9.09	52.27	24.42	54.76	4.23	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	50	4.55	56.82	13.14	67.90	2.28	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	51	1.14	57.95	5.04	72.94	0.87	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	56	5.68	63.64	17.22	90.16	2.99	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	61	5.68	69.32	14.84	105.00	2.57	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	64	3.41	72.73	20.03	125.03	3.47	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	65	1.14	73.86	6.76	131.79	1.17	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	71	6.82	80.68	91.52	223.31	15.87	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	79	9.09	89.77	133.11	356.42	23.08	61.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	86	7.95	97.73	161.66	518.09	28.03	89.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	88	2.27	100.00	58.72	576.81	10.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	88	0.00	100.00	0.00	576.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				576.81				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.56	6.56	2.25	2.25	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	20	4.37	10.93	1.60	3.85	0.13	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	29	4.92	15.85	5.89	9.74	0.49	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	37	4.37	20.22	6.70	16.44	0.56	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	51	7.65	27.87	11.95	28.40	1.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	63	6.56	34.43	21.09	49.48	1.76	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	83	10.93	45.36	41.77	91.25	3.49	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	94	6.01	51.37	21.54	112.79	1.80	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	103	4.92	56.28	41.24	154.02	3.45	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	111	4.37	60.66	30.11	184.14	2.52	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	119	4.37	65.03	6.14	190.28	0.51	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	125	3.28	68.31	30.41	220.69	2.54	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	131	3.28	71.58	31.84	252.53	2.66	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	138	3.83	75.41	118.39	370.92	9.90	31.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	147	4.92	80.33	99.83	470.75	8.35	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	163	8.74	89.07	209.47	680.22	17.52	56.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	179	8.74	97.81	393.38	1,073.60	32.90	89.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	180	0.55	98.36	11.74	1,085.33	0.98	90.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	181	0.55	98.91	28.59	1,113.93	2.39	93.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	183	1.09	100.00	81.72	1,195.65	6.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				183				1,195.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.67	4.67	6.05	6.05	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.93	5.61	0.25	6.29	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	2.80	8.41	1.00	7.29	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	2.80	11.21	2.01	9.30	0.15	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	17	4.67	15.89	6.67	15.97	0.51	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	22	4.67	20.56	9.60	25.58	0.74	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	29	6.54	27.10	11.11	36.69	0.85	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	37	7.48	34.58	17.19	53.88	1.32	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	42	4.67	39.25	19.98	73.86	1.54	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	47	4.67	43.93	27.51	101.37	2.11	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	53	5.61	49.53	34.66	136.03	2.66	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	58	4.67	54.21	70.18	206.21	5.39	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	71	12.15	66.36	85.25	291.46	6.55	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	80	8.41	74.77	159.98	451.44	12.29	34.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	89	8.41	83.18	171.08	622.53	13.14	47.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	102	12.15	95.33	413.53	1,036.06	31.77	79.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	107	4.67	100.00	265.73	1,301.79	20.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	107	0.00	100.00	0.00	1,301.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	1,301.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	107	0.00	100.00	0.00	1,301.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				107				1,301.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.48	3.48	16.28	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.15	4.62	5.37	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	12.33	16.95	57.75	79.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.40	21.35	20.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	21.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				21.35				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	5.49	5.49	202.45	202.45	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	91	1.35	6.84	1.56	204.01	0.01	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	125	2.56	9.40	6.29	210.30	0.06	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	157	2.41	11.80	5.53	215.83	0.05	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	170	0.98	12.78	12.74	228.57	0.12	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	43	213	3.23	16.02	35.04	263.61	0.33	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	247	2.56	18.57	43.96	307.57	0.41	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	45	292	3.38	21.95	77.96	385.52	0.73	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	43	335	3.23	25.19	115.45	500.97	1.09	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	364	2.18	27.37	97.44	598.41	0.92	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	395	2.33	29.70	114.38	712.79	1.08	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	81	476	6.09	35.79	345.87	1,058.66	3.26	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	529	3.98	39.77	299.61	1,358.27	2.82	12.79	1	1	8.33	8.33	159.48	159.48	9.45	9.45	53.23	11.74
14	5,000	7,500	6,250	71	600	5.34	45.11	724.40	2,082.68	6.82	19.61	0	1	0.00	8.33	0.00	159.48	0.00	9.45	0.00	7.66
15	7,500	10,000	8,750	88	688	6.62	51.73	878.92	2,961.60	8.27	27.88	0	1	0.00	8.33	0.00	159.48	0.00	9.45	0.00	5.38
16	10,000	20,000	15,000	191	879	14.36	66.09	2,056.35	5,017.95	19.36	47.24	1	2	8.33	16.67	35.45	194.93	2.10	11.55	1.72	3.88
17	20,000	50,000	35,000	183	1,062	13.76	79.85	2,415.02	7,432.97	22.73	69.97	0	2	0.00	16.67	0.00	194.93	0.00	11.55	0.00	2.62
18	50,000	100,000	75,000	97	1,159	7.29	87.14	1,121.31	8,554.29	10.56	80.53	7	9	58.33	75.00	337.08	532.00	19.98	31.54	30.06	6.22
19	100,000	500,000	300,000	146	1,305	10.98	98.12	1,763.04	10,317.33	16.60	97.12	3	12	25.00	100.00	1,154.98	1,686.98	68.46	100.00	65.51	16.35
20	500,000	UP		25	1,330	1.88	100.00	305.55	10,622.87	2.88	100.00	0	12	0.00	100.00	0.00	1,686.98	0.00	100.00	0.00	15.88
				1,330				10,622.87				12				1,686.98				15.88	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	6.20	6.20	27.48	27.48	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.41	6.61	2.17	29.65	0.07	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.41	7.02	7.82	37.47	0.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.41	7.44	0.00	37.47	0.00	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	0.41	7.85	1.57	39.05	0.05	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	0.83	8.68	8.55	47.60	0.29	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	27	2.48	11.16	22.05	69.65	0.75	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	34	2.89	14.05	58.46	128.11	1.98	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	48	5.79	19.83	109.72	237.82	3.72	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	58	4.13	23.97	51.63	289.45	1.75	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	81	9.50	33.47	79.28	368.74	2.69	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	98	7.02	40.50	165.96	534.69	5.63	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	113	6.20	46.69	46.46	581.15	1.58	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	139	10.74	57.44	334.91	916.07	11.36	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	160	8.68	66.12	492.94	1,409.01	16.72	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	186	10.74	76.86	465.31	1,874.32	15.78	63.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	213	11.16	88.02	529.77	2,404.08	17.96	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	232	7.85	95.87	348.91	2,753.00	11.83	93.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	242	4.13	100.00	195.92	2,948.92	6.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	242	0.00	100.00	0.00	2,948.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				242				2,948.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	5.79	5.79	24.48	24.48	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	26	1.38	7.16	3.03	27.51	0.14	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	35	2.48	9.64	2.50	30.01	0.12	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	41	1.65	11.29	3.53	33.53	0.17	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	55	3.86	15.15	6.47	40.00	0.31	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	66	3.03	18.18	12.17	52.17	0.57	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	78	3.31	21.49	14.27	66.44	0.67	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	93	4.13	25.62	29.14	95.58	1.37	4.51	1	1	16.67	16.67	907.20	907.20	46.03	46.03	3112.92	949.13
9	1,500	2,000	1,750	16	109	4.41	30.03	24.62	120.20	1.16	5.67	0	1	0.00	16.67	0.00	907.20	0.00	46.03	0.00	754.72
10	2,000	2,500	2,250	12	121	3.31	33.33	25.48	145.69	1.20	6.87	1	2	16.67	33.33	950.00	1,857.20	48.21	94.24	3728.24	1274.80
11	2,500	3,000	2,750	13	134	3.58	36.91	25.18	170.87	1.19	8.06	0	2	0.00	33.33	0.00	1,857.20	0.00	94.24	0.00	1086.91
12	3,000	4,000	3,500	32	166	8.82	45.73	137.24	308.11	6.47	14.53	0	2	0.00	33.33	0.00	1,857.20	0.00	94.24	0.00	602.77
13	4,000	5,000	4,500	13	179	3.58	49.31	87.38	395.49	4.12	18.65	0	2	0.00	33.33	0.00	1,857.20	0.00	94.24	0.00	469.59
14	5,000	7,500	6,250	22	201	6.06	55.37	135.80	531.29	6.41	25.06	1	3	16.67	50.00	0.00	1,857.20	0.00	94.24	0.00	349.56
15	7,500	10,000	8,750	14	215	3.86	59.23	22.35	553.64	1.05	26.11	0	3	0.00	50.00	0.00	1,857.20	0.00	94.24	0.00	335.45
16	10,000	20,000	15,000	40	255	11.02	70.25	386.82	940.47	18.25	44.36	0	3	0.00	50.00	0.00	1,857.20	0.00	94.24	0.00	197.48
17	20,000	50,000	35,000	30	285	8.26	78.51	249.71	1,190.18	11.78	56.14	0	3	0.00	50.00	0.00	1,857.20	0.00	94.24	0.00	156.04
18	50,000	100,000	75,000	22	307	6.06	84.57	225.31	1,415.48	10.63	66.77	3	6	50.00	100.00	113.47	1,970.68	5.76	100.00	50.36	139.22
19	100,000	500,000	300,000	33	340	9.09	93.66	217.89	1,633.37	10.28	77.04	0	6	0.00	100.00	0.00	1,970.68	0.00	100.00	0.00	120.65
20	500,000	UP		23	363	6.34	100.00	486.70	2,120.07	22.96	100.00	0	6	0.00	100.00	0.00	1,970.68	0.00	100.00	0.00	92.95
				363				2,120.07				6				1,970.68				92.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.67	0.67	11.33	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.66	1.33	11.04	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.61	5.94	77.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				5.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.82	6.82	7.14	7.14	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.27	9.09	1.42	8.56	0.33	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.27	11.36	0.09	8.65	0.02	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.27	13.64	1.47	10.12	0.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.27	15.91	0.64	10.75	0.15	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.27	18.18	6.14	16.90	1.42	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.27	20.45	1.19	18.08	0.27	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.27	22.73	0.56	18.64	0.13	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.27	25.00	2.74	21.38	0.63	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.27	27.27	0.59	21.98	0.14	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.27	29.55	0.43	22.41	0.10	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	21	18.18	47.73	18.25	40.66	4.23	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	2.27	50.00	3.14	43.80	0.73	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	2.27	52.27	18.44	62.24	4.27	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	2.27	54.55	56.74	118.98	13.14	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	39	34.09	88.64	203.07	322.06	47.02	74.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	40	2.27	90.91	7.38	314.68	1.71	72.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	41	2.27	93.18	16.02	330.70	3.71	76.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	42	2.27	95.45	54.41	385.11	12.60	89.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	44	4.55	100.00	46.74	431.85	10.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				431.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	4.45	4.45	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	37.80	42.25	22.40	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	126.51	168.76	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				168.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	2.91	2.91	133.45	133.45	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	53	1.38	4.29	1.72	135.17	0.02	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	61	0.65	4.94	1.61	136.78	0.01	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	86	2.02	6.96	12.82	149.60	0.12	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	109	1.86	8.83	11.37	160.97	0.10	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	117	0.65	9.47	7.78	168.75	0.07	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	33	150	2.67	12.15	25.54	194.29	0.23	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	44	194	3.56	15.71	53.20	247.49	0.48	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	207	1.05	16.76	33.56	281.05	0.30	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	218	0.89	17.65	27.43	308.48	0.25	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	233	1.21	18.87	39.28	347.76	0.35	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	250	1.38	20.24	76.19	423.95	0.69	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	261	0.89	21.13	38.64	462.59	0.35	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	287	2.11	23.24	126.33	588.93	1.14	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	315	2.27	25.51	232.97	821.90	2.10	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	137	452	11.09	36.60	1,517.79	2,339.69	13.71	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	310	762	25.10	61.70	3,575.19	5,914.88	32.28	53.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	227	989	18.38	80.08	2,273.57	8,188.45	20.53	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	203	1,192	16.44	96.52	2,581.80	10,770.24	23.31	97.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		43	1,235	3.48	100.00	304.24	11,074.48	2.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,235				11,074.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.47	1.47	0.98	0.98	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.47	2.94	0.00	0.98	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	10	11.76	14.71	1.03	2.01	0.21	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	2.94	17.65	5.45	7.46	1.09	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	5.88	23.53	4.79	12.26	0.96	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	19	4.41	27.94	1.65	13.90	0.33	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	28	13.24	41.18	15.59	29.49	3.11	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	1.47	42.65	0.02	29.51	0.00	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	1.47	44.12	4.60	34.11	0.92	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	1.47	45.59	1.02	35.12	0.20	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	1.47	47.06	3.35	38.47	0.67	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	1.47	48.53	1.31	39.78	0.26	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	39	8.82	57.35	13.05	52.83	2.60	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	52	19.12	76.47	100.71	153.54	20.08	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	62	14.71	91.18	69.49	223.02	13.85	44.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	67	7.35	98.53	265.58	488.60	52.94	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	68	1.47	100.00	13.01	501.62	2.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	501.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	68	0.00	100.00	0.00	501.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					68				501.62				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.96	1.96	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.98	2.94	0.26	0.26	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.98	3.92	0.00	0.26	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.98	4.90	0.36	0.62	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.98	5.88	2.28	2.91	0.25	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.98	6.86	4.34	7.25	0.47	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	1.96	8.82	1.69	8.94	0.18	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	27	17.65	26.47	36.85	45.79	4.02	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	36	8.82	35.29	23.38	69.18	2.55	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	40	3.92	39.22	38.73	107.90	4.23	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	43	2.94	42.16	33.00	140.90	3.60	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	48	4.90	47.06	23.62	164.52	2.58	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	54	5.88	52.94	62.07	226.58	6.78	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	58	3.92	56.86	33.12	259.70	3.61	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	70	11.76	68.63	126.39	386.09	13.80	42.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	81	10.78	79.41	200.45	586.54	21.88	64.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	93	11.76	91.18	212.91	799.45	23.24	87.27	1	1	100.00	100.00	27.65	27.65	100.00	100.00	12.98	3.46
18	50,000	100,000	75,000	9	102	8.82	100.00	116.63	916.08	12.73	100.00	0	1	0.00	100.00	0.00	27.65	0.00	100.00	0.00	3.02
19	100,000	500,000	300,000	0	102	0.00	100.00	0.00	916.08	0.00	100.00	0	1	0.00	100.00	0.00	27.65	0.00	100.00	0.00	3.02
20	500,000	UP		0	102	0.00	100.00	0.00	916.08	0.00	100.00	0	1	0.00	100.00	0.00	27.65	0.00	100.00	0.00	3.02
				102				916.08				1				27.65				3.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.56	5.56	0.33	0.33	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.56	11.11	0.50	0.83	0.24	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.56	16.67	7.08	7.91	3.43	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.56	22.22	7.73	15.64	3.75	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.56	27.78	1.54	17.18	0.74	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.56	33.33	34.97	52.14	16.95	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.56	38.89	3.07	55.22	1.49	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.56	44.44	14.29	69.50	6.93	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.56	50.00	15.44	84.94	7.48	41.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.56	55.56	35.86	120.80	17.38	58.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.56	61.11	35.86	156.65	17.38	75.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.56	66.67	3.84	160.49	1.86	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.56	72.22	7.68	168.18	3.72	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.56	77.78	9.30	177.48	4.51	86.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.56	83.33	9.31	186.78	4.51	90.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.56	88.89	15.36	202.15	7.45	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	18	11.11	100.00	4.14	206.29	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	206.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	206.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	206.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				206.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	145	145	12.07	12.07	142.99	142.99	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	99	244	8.24	20.32	87.96	230.96	0.82	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	129	373	10.74	31.06	197.80	428.76	1.84	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	59	432	4.91	35.97	112.54	541.29	1.05	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	516	6.99	42.96	234.57	775.87	2.18	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	54	570	4.50	47.46	275.84	1,051.70	2.57	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	610	3.33	50.79	254.84	1,306.55	2.37	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	57	667	4.75	55.54	385.48	1,692.03	3.59	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	713	3.83	59.37	348.15	2,040.18	3.24	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	51	764	4.25	63.61	434.40	2,474.58	4.04	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	787	1.92	65.53	358.45	2,833.02	3.33	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	821	2.83	68.36	412.67	3,245.69	3.84	30.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	34	855	2.83	71.19	382.39	3,628.08	3.56	33.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	47	902	3.91	75.10	650.36	4,278.44	6.05	39.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	70	972	5.83	80.93	706.99	4,985.43	6.58	46.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	100	1,072	8.33	89.26	2,242.88	7,228.31	20.86	67.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	100	1,172	8.33	97.59	2,742.18	9,970.49	25.51	92.75	1	1	100.00	100.00	10.00	10.00	100.00	100.00	0.36	0.10
18	50,000	100,000	75,000	24	1,196	2.00	99.58	578.16	10,548.66	5.38	98.13	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.09
19	100,000	500,000	300,000	5	1,201	0.42	100.00	201.49	10,750.14	1.87	100.00	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.09
20	500,000	UP		0	1,201	0.00	100.00	0.00	10,750.14	0.00	100.00	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.09
				1,201				10,750.14				1				10.00				0.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	5.56	5.56	137.21	137.21	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	63	2.40	7.95	5.20	142.41	0.09	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	108	5.68	13.64	32.61	175.02	0.56	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	136	3.54	17.17	27.67	202.69	0.48	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	165	3.66	20.83	37.66	240.35	0.65	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	181	2.02	22.85	43.85	284.20	0.75	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	210	3.66	26.52	57.57	341.78	0.99	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	249	4.92	31.44	129.37	471.15	2.23	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	284	4.42	35.86	167.17	638.31	2.88	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	305	2.65	38.51	118.36	756.67	2.04	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	318	1.64	40.15	53.74	810.41	0.92	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	352	4.29	44.44	209.36	1,019.77	3.60	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	382	3.79	48.23	170.50	1,190.27	2.93	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	52	434	6.57	54.80	518.90	1,709.17	8.93	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	36	470	4.55	59.34	366.21	2,075.38	6.30	35.71	1	1	33.33	33.33	320.12	320.12	8.23	8.23	87.41	15.42
16	10,000	20,000	15,000	98	568	12.37	71.72	1,476.48	3,551.85	25.40	61.11	0	1	0.00	33.33	0.00	320.12	0.00	8.23	0.00	9.01
17	20,000	50,000	35,000	126	694	15.91	87.63	1,434.20	4,986.06	24.68	85.79	2	3	66.67	100.00	3,568.73	3,888.84	91.77	100.00	248.83	77.99
18	50,000	100,000	75,000	69	763	8.71	96.34	605.82	5,591.88	10.42	96.21	0	3	0.00	100.00	0.00	3,888.84	0.00	100.00	0.00	69.54
19	100,000	500,000	300,000	18	781	2.27	98.61	165.35	5,757.23	2.85	99.06	0	3	0.00	100.00	0.00	3,888.84	0.00	100.00	0.00	67.55
20	500,000	UP		11	792	1.39	100.00	54.67	5,811.90	0.94	100.00	0	3	0.00	100.00	0.00	3,888.84	0.00	100.00	0.00	66.91
				792				5,811.90				3				3,888.84				66.91	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	1.65	1.65	17.86	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	2.04	3.68	22.12	39.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.84	5.52	19.94	59.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.63	8.15	28.50	88.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.07	9.22	11.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				9.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.12	1.12	2.24	2.24	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.12	2.25	1.79	4.03	0.20	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.12	3.37	2.40	6.43	0.27	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.12	4.49	1.83	8.26	0.20	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.12	5.62	3.50	11.76	0.39	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.12	6.74	4.34	16.10	0.48	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.12	7.87	6.78	22.88	0.75	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.12	8.99	2.71	25.59	0.30	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.12	10.11	4.06	29.65	0.45	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	12	3.37	13.48	13.90	43.55	1.54	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	32	22.47	35.96	51.60	95.14	5.72	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	39	7.87	43.82	46.69	141.84	5.18	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	55	17.98	61.80	236.72	378.55	26.26	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	62	7.87	69.66	139.69	518.24	15.49	57.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	74	13.48	83.15	183.16	701.40	20.32	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	83	10.11	93.26	113.16	814.56	12.55	90.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	84	1.12	94.38	22.63	837.19	2.51	92.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	89	5.62	100.00	64.36	901.55	7.14	100.00	1	1	100.00	100.00	240.37	240.37	100.00	100.00	373.49	26.66
20	500,000	UP		0	89	0.00	100.00	0.00	901.55	0.00	100.00	0	1	0.00	100.00	0.00	240.37	0.00	100.00	0.00	26.66
					89				901.55				1				240.37				26.66

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	10.53	10.53	1.20	1.20	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	10.53	21.05	3.87	5.07	2.29	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.26	26.32	1.90	6.97	1.13	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.26	31.58	8.89	15.87	5.27	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.26	36.84	12.41	28.28	7.35	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.26	42.11	12.09	40.37	7.16	23.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.26	47.37	32.71	73.08	19.36	43.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.26	52.63	10.34	83.42	6.12	49.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.26	57.89	4.14	87.56	2.45	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.26	63.16	4.14	91.70	2.45	54.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.26	68.42	4.29	95.99	2.54	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.26	73.68	8.58	104.57	5.08	61.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	18	21.05	94.74	30.04	134.60	17.78	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	5.26	100.00	34.33	168.93	20.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	168.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				168.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	8.82	8.82	2.80	2.80	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.94	11.76	0.00	2.80	0.00	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	5.88	17.65	0.30	3.10	0.15	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	5.88	23.53	2.49	5.59	1.26	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	8.82	32.35	3.86	9.46	1.95	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	2.94	35.29	1.01	10.47	0.51	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	16	11.76	47.06	19.60	30.07	9.92	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	24	23.53	70.59	10.72	40.79	5.43	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	2.94	73.53	2.57	43.36	1.30	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	2.94	76.47	21.28	64.64	10.77	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	2.94	79.41	31.05	95.68	15.72	48.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	2.94	82.35	15.70	111.39	7.95	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	2.94	85.29	0.00	111.39	0.00	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	31	5.88	91.18	50.07	161.46	25.34	81.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.94	94.12	9.85	171.31	4.98	86.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.94	97.06	20.99	192.29	10.62	97.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	34	2.94	100.00	5.28	197.57	2.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	197.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	197.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	197.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				197.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2608 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.27	2.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	652	652	9.54	9.54	650.20	650.20	1.50	1.50	1	1	3.33	3.33	138.14	138.14	3.99	3.99	21.25	21.25
2	50	100	75	324	976	4.74	14.28	160.71	810.91	0.37	1.87	1	2	3.33	6.67	45.96	184.10	1.33	5.32	28.60	22.70
3	100	200	150	382	1,358	5.59	19.87	304.00	1,114.90	0.70	2.57	2	4	6.67	13.33	123.41	307.51	3.56	8.88	40.60	27.58
4	200	300	250	233	1,591	3.41	23.27	307.95	1,422.86	0.71	3.28	0	4	0.00	13.33	0.00	307.51	0.00	8.88	0.00	21.61
5	300	500	400	308	1,899	4.51	27.78	542.36	1,965.22	1.25	4.53	0	4	0.00	13.33	0.00	307.51	0.00	8.88	0.00	15.65
6	500	750	625	276	2,175	4.04	31.82	681.89	2,647.10	1.57	6.10	0	4	0.00	13.33	0.00	307.51	0.00	8.88	0.00	11.62
7	750	1,000	875	311	2,486	4.55	36.37	795.80	3,442.90	1.83	7.93	0	4	0.00	13.33	0.00	307.51	0.00	8.88	0.00	8.93
8	1,000	1,500	1,250	400	2,886	5.85	42.22	1,430.24	4,873.14	3.29	11.22	0	4	0.00	13.33	0.00	307.51	0.00	8.88	0.00	6.31
9	1,500	2,000	1,750	318	3,204	4.65	46.87	1,544.10	6,417.24	3.56	14.78	1	5	3.33	16.67	310.54	618.05	8.97	17.85	20.11	9.63
10	2,000	2,500	2,250	244	3,448	3.57	50.44	1,377.47	7,794.70	3.17	17.95	6	11	20.00	36.67	759.21	1,377.26	21.93	39.78	55.12	17.67
11	2,500	3,000	2,750	264	3,712	3.86	54.30	1,490.91	9,285.61	3.43	21.39	0	11	0.00	36.67	0.00	1,377.26	0.00	39.78	0.00	14.83
12	3,000	4,000	3,500	350	4,062	5.12	59.42	2,509.15	11,794.76	5.78	27.16	0	11	0.00	36.67	0.00	1,377.26	0.00	39.78	0.00	11.68
13	4,000	5,000	4,500	273	4,335	3.99	63.41	2,069.81	13,864.58	4.77	31.93	1	12	3.33	40.00	1,440.00	2,817.26	41.60	81.38	69.57	20.32
14	5,000	7,500	6,250	415	4,750	6.07	69.49	3,993.20	17,857.78	9.20	41.13	3	15	10.00	50.00	21.48	2,838.73	0.62	82.00	0.54	15.90
15	7,500	10,000	8,750	331	5,081	4.84	74.33	3,017.25	20,875.03	6.95	48.08	6	21	20.00	70.00	375.85	3,214.58	10.86	92.86	12.46	15.40
16	10,000	20,000	15,000	690	5,771	10.09	84.42	9,277.81	30,152.84	21.37	69.44	0	21	0.00	70.00	0.00	3,214.58	0.00	92.86	0.00	10.66
17	20,000	50,000	35,000	571	6,342	8.35	92.77	8,087.14	38,239.98	18.63	88.07	3	24	10.00	80.00	52.41	3,266.99	1.51	94.37	0.65	8.54
18	50,000	100,000	75,000	296	6,638	4.33	97.10	3,291.43	41,531.41	7.58	95.65	5	29	16.67	96.67	177.73	3,444.72	5.13	99.51	5.40	8.29
19	100,000	500,000	300,000	188	6,826	2.75	99.85	1,787.41	43,318.82	4.12	99.77	1	30	3.33	100.00	17.10	3,461.83	0.49	100.00	0.96	7.99
20	500,000	UP		10	6,836	0.15	100.00	100.99	43,419.81	0.23	100.00	0	30	0.00	100.00	0.00	3,461.83	0.00	100.00	0.00	7.97
				6,836				43,419.81				30				3,461.83				7.97	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.67	1.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.67	3.33	0.60	0.60	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	3.33	6.67	0.60	1.20	0.11	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.67	8.33	6.70	7.90	1.18	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.67	10.00	1.06	8.95	0.19	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.67	11.67	0.37	9.32	0.07	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.67	13.33	1.06	10.38	0.19	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.67	15.00	2.13	12.51	0.38	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.67	16.67	1.89	14.40	0.33	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.67	18.33	14.14	28.55	2.50	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.67	20.00	2.88	31.42	0.51	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	16	6.67	26.67	40.77	72.19	7.21	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	20	6.67	33.33	21.53	93.73	3.81	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	23	5.00	38.33	8.31	102.04	1.47	18.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	27	6.67	45.00	29.56	131.60	5.23	23.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	42	25.00	70.00	187.15	318.75	33.09	56.36	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00
17	20,000	50,000	35,000	13	55	21.67	91.67	195.35	514.11	34.54	90.90	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
18	50,000	100,000	75,000	5	60	8.33	100.00	51.48	565.59	9.10	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	565.59	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
20	500,000	UP		0	60	0.00	100.00	0.00	565.59	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
				60				565.59				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.31	6.31	14.11	14.11	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.49	6.80	0.18	14.29	0.02	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	0.97	7.77	0.81	15.10	0.10	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.49	8.25	0.21	15.30	0.03	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	19	0.97	9.22	1.25	16.55	0.15	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	0.97	10.19	4.00	20.55	0.49	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	26	2.43	12.62	8.33	28.88	1.02	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	27	0.49	13.11	4.28	33.16	0.53	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	41	6.80	19.90	16.22	49.38	1.99	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	55	6.80	26.70	12.12	61.50	1.49	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	64	4.37	31.07	14.58	76.08	1.79	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	69	2.43	33.50	13.79	89.87	1.69	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	74	2.43	35.92	20.49	110.36	2.52	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	84	4.85	40.78	50.45	160.81	6.20	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	92	3.88	44.66	43.10	203.90	5.29	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	101	4.37	49.03	118.87	322.77	14.60	39.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	125	11.65	60.68	199.89	522.66	24.55	64.19	2	2	100.00	100.00	22.50	22.50	100.00	100.00	11.26	4.30
18	50,000	100,000	75,000	1	126	0.49	61.17	0.05	522.71	0.01	64.20	0	2	0.00	100.00	0.00	22.50	0.00	100.00	0.00	4.30
19	100,000	500,000	300,000	63	189	30.58	91.75	275.99	798.69	33.90	98.09	0	2	0.00	100.00	0.00	22.50	0.00	100.00	0.00	2.82
20	500,000	UP		17	206	8.25	100.00	15.53	814.23	1.91	100.00	0	2	0.00	100.00	0.00	22.50	0.00	100.00	0.00	2.76
				206				814.23				2				22.50				2.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	3.23	3.23	5.37	5.37	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	17	0.99	4.22	2.15	7.52	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	21	0.99	5.21	3.49	11.00	0.11	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	28	1.74	6.95	1.68	12.68	0.05	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	30	0.50	7.44	2.25	14.94	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	40	2.48	9.93	9.13	24.06	0.28	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	48	1.99	11.91	6.37	30.43	0.20	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	53	1.24	13.15	16.10	46.53	0.50	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	62	2.23	15.38	27.75	74.28	0.86	2.29	2	2	50.00	50.00	243.75	243.75	100.00	100.00	878.41	328.14
10	2,000	2,500	2,250	10	72	2.48	17.87	51.64	125.92	1.59	3.88	0	2	0.00	50.00	0.00	243.75	0.00	100.00	0.00	193.57
11	2,500	3,000	2,750	3	75	0.74	18.61	26.57	152.49	0.82	4.70	0	2	0.00	50.00	0.00	243.75	0.00	100.00	0.00	159.85
12	3,000	4,000	3,500	7	82	1.74	20.35	21.62	174.11	0.67	5.37	0	2	0.00	50.00	0.00	243.75	0.00	100.00	0.00	140.00
13	4,000	5,000	4,500	8	90	1.99	22.33	66.57	240.67	2.05	7.42	0	2	0.00	50.00	0.00	243.75	0.00	100.00	0.00	101.28
14	5,000	7,500	6,250	29	119	7.20	29.53	256.90	497.57	7.92	15.34	0	2	0.00	50.00	0.00	243.75	0.00	100.00	0.00	48.99
15	7,500	10,000	8,750	30	149	7.44	36.97	404.84	902.41	12.48	27.82	0	2	0.00	50.00	0.00	243.75	0.00	100.00	0.00	27.01
16	10,000	20,000	15,000	83	232	20.60	57.57	575.03	1,477.44	17.73	45.54	1	3	25.00	75.00	0.00	243.75	0.00	100.00	0.00	16.50
17	20,000	50,000	35,000	117	349	29.03	86.60	1,093.95	2,571.39	33.72	79.27	1	4	25.00	100.00	0.00	243.75	0.00	100.00	0.00	9.48
18	50,000	100,000	75,000	30	379	7.44	94.04	302.17	2,873.56	9.31	88.58	0	4	0.00	100.00	0.00	243.75	0.00	100.00	0.00	8.48
19	100,000	500,000	300,000	17	396	4.22	98.26	186.24	3,059.80	5.74	94.32	0	4	0.00	100.00	0.00	243.75	0.00	100.00	0.00	7.97
20	500,000	UP		7	403	1.74	100.00	184.15	3,243.95	5.68	100.00	0	4	0.00	100.00	0.00	243.75	0.00	100.00	0.00	7.51
				403				3,243.95				4				243.75				7.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	1.95	1.95	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	4.88	2.93	6.59	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.88	1.95	6.59	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	2.14	4.09	2.89	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	39.07	43.16	52.79	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	11.57	54.73	15.63	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	17.13	71.86	23.15	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.86	72.72	1.16	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	1.29	74.01	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				74.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.41	0.41	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2623 MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	92	92	4.06	4.06	247.22	247.22	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	122	1.33	5.39	4.98	252.20	0.02	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	143	0.93	6.32	17.29	269.48	0.07	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	182	1.72	8.04	30.21	299.70	0.12	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	221	1.72	9.76	44.98	344.67	0.17	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	45	266	1.99	11.75	92.88	437.55	0.35	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	300	1.50	13.25	100.64	538.19	0.38	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	66	366	2.92	16.17	264.24	802.43	1.01	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	425	2.61	18.77	305.80	1,108.23	1.17	4.23	1	1	5.88	5.88	733.57	733.57	8.75	8.75	239.89	66.19
10	2,000	2,500	2,250	46	471	2.03	20.80	305.16	1,413.40	1.16	5.39	0	1	0.00	5.88	0.00	733.57	0.00	8.75	0.00	51.90
11	2,500	3,000	2,750	39	510	1.72	22.53	359.16	1,772.55	1.37	6.76	0	1	0.00	5.88	0.00	733.57	0.00	8.75	0.00	41.39
12	3,000	4,000	3,500	76	586	3.36	25.88	543.86	2,316.41	2.07	8.83	1	2	5.88	11.76	48.88	782.45	0.58	9.34	8.99	33.78
13	4,000	5,000	4,500	97	683	4.28	30.17	592.49	2,908.89	2.26	11.09	2	4	11.76	23.53	595.04	1,377.49	7.10	16.44	100.43	47.35
14	5,000	7,500	6,250	156	839	6.89	37.06	1,662.83	4,571.72	6.34	17.43	2	6	11.76	35.29	4,216.37	5,593.86	50.32	66.76	253.57	122.36
15	7,500	10,000	8,750	88	927	3.89	40.95	1,235.85	5,807.57	4.71	22.14	0	6	0.00	35.29	0.00	5,593.86	0.00	66.76	0.00	96.32
16	10,000	20,000	15,000	348	1,275	15.37	56.32	5,163.09	10,970.66	19.69	41.83	3	9	17.65	52.94	609.28	6,203.14	7.27	74.03	11.80	56.54
17	20,000	50,000	35,000	477	1,752	21.07	77.39	9,282.71	20,253.37	35.39	77.22	1	10	5.88	58.82	4.77	6,207.91	0.06	74.09	0.05	30.65
18	50,000	100,000	75,000	229	1,981	10.11	87.50	2,788.73	23,042.10	10.63	87.85	3	13	17.65	76.47	11.95	6,219.87	0.14	74.23	0.43	26.99
19	100,000	500,000	300,000	233	2,214	10.29	97.79	2,387.86	25,429.96	9.10	96.96	4	17	23.53	100.00	2,159.40	8,379.26	25.77	100.00	90.43	32.95
20	500,000	UP		50	2,264	2.21	100.00	797.63	26,227.59	3.04	100.00	0	17	0.00	100.00	0.00	8,379.26	0.00	100.00	0.00	31.95
				2,264				26,227.59				17				8,379.26				31.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	15.76	15.76	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				15.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	3.54	3.54	2.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	5.78	9.32	3.33	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	8.74	18.06	5.03	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	10.05	28.11	5.78	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	13.55	41.66	7.79	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	13.02	54.68	7.49	31.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	2.00	56.68	1.15	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	1.93	58.62	1.11	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	0.00	58.62	0.00	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	4.00	62.62	2.30	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	8.78	71.39	5.05	41.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	19.29	90.68	11.09	52.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	9.32	100.00	5.36	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	8.58	108.58	4.94	62.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	2.86	111.44	1.64	64.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.17	70.83	2.81	114.25	1.62	65.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	24	29.17	100.00	59.61	173.86	34.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	173.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				173.86				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	4.84	4.84	83.65	83.65	6.47	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	25	0.66	5.49	0.75	84.41	0.06	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	31	1.32	6.81	2.80	87.21	0.22	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	40	1.98	8.79	8.37	95.58	0.65	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	43	0.66	9.45	2.13	97.70	0.16	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	52	1.98	11.43	4.15	101.85	0.32	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	64	2.64	14.07	13.88	115.73	1.07	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	73	1.98	16.04	19.57	135.30	1.51	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	94	4.62	20.66	33.06	168.36	2.56	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	108	3.08	23.74	20.03	188.39	1.55	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	134	5.71	29.45	12.21	200.60	0.94	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	157	5.05	34.51	29.95	230.55	2.32	17.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	175	3.96	38.46	60.66	291.21	4.69	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	217	9.23	47.69	123.49	414.70	9.55	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	235	3.96	51.65	54.33	469.03	4.20	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	53	288	11.65	63.30	253.85	722.88	19.63	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	89	377	19.56	82.86	211.46	934.34	16.36	72.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	406	6.37	89.23	105.72	1,040.06	8.18	80.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	439	7.25	96.48	215.59	1,255.65	16.68	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	455	3.52	100.00	37.19	1,292.84	2.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				455				1,292.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 264 WICKER WORK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.95	0.95	4.02	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.75	1.69	3.17	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.16	1.85	0.68	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	21.69	23.54	92.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	23.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				23.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.24	0.24	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	0.32	0.56	0.36	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	3.03	3.59	3.37	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	3.11	6.70	3.46	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	4.87	11.58	5.43	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	5.23	16.81	5.82	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.69	53.85	6.35	23.15	7.07	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.69	61.54	2.29	25.44	2.54	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	15.38	76.92	2.29	27.73	2.54	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.69	84.62	16.08	43.81	17.90	48.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.69	92.31	23.01	66.82	25.62	74.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.69	100.00	23.01	89.84	25.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	89.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				89.84				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 266 BROOMBRUSH AND PAINTBRUSH FACTORIES (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.50	3.50	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	2.10	5.59	0.68	0.87	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	2.10	7.69	1.07	1.95	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	19	5.59	13.29	1.95	3.89	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	26	4.90	18.18	0.73	4.63	0.14	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	33	4.90	23.08	7.15	11.78	1.36	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	41	5.59	28.67	5.02	16.80	0.96	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	43	1.40	30.07	6.07	22.88	1.16	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	50	4.90	34.97	20.94	43.82	3.98	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	52	1.40	36.36	3.31	47.13	0.63	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	56	2.80	39.16	12.99	60.11	2.47	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	65	6.29	45.45	45.97	106.09	8.75	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	76	7.69	53.15	13.73	119.82	2.61	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	104	19.58	72.73	62.30	182.12	11.85	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	114	6.99	79.72	95.61	277.73	18.19	52.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	124	6.99	86.71	162.47	440.20	30.91	83.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	142	12.59	99.30	60.49	500.69	11.51	95.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	143	0.70	100.00	25.00	525.69	4.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	143	0.00	100.00	0.00	525.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	143	0.00	100.00	0.00	525.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				143				525.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	40.00	40.00	1.78	1.78	5.51	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	20.00	60.00	1.17	2.95	3.63	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	10.00	70.00	1.26	4.21	3.89	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	10.00	80.00	1.78	5.99	5.50	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	10.00	90.00	13.30	19.29	41.15	59.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	10.00	100.00	13.04	32.33	40.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	32.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				32.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	12.58	12.58	39.24	39.24	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	28	5.96	18.54	1.27	37.97	0.08	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	33	3.31	21.85	0.12	37.86	0.01	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	39	3.97	25.83	2.73	35.12	0.17	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	41	1.32	27.15	2.32	32.80	0.15	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	44	1.99	29.14	6.08	26.72	0.39	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	47	1.99	31.13	6.96	19.76	0.44	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	49	1.32	32.45	3.77	15.99	0.24	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	50	0.66	33.11	6.41	9.57	0.41	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	51	0.66	33.77	8.29	1.28	0.53	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	52	0.66	34.44	0.00	1.28	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	0.66	35.10	8.44	7.16	0.54	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	0.66	35.76	11.44	18.59	0.73	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	59	3.31	39.07	66.74	85.33	4.23	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	0.66	39.74	31.57	116.90	2.00	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	72	7.95	47.68	187.61	304.50	11.90	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	85	8.61	56.29	314.47	618.98	19.95	39.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	32	117	21.19	77.48	436.87	1,055.85	27.71	66.98	4	4	100.00	100.00	10.15	10.15	100.00	100.00	2.32	0.96
19	100,000	500,000	300,000	29	146	19.21	96.69	435.67	1,491.52	27.64	94.62	0	4	0.00	100.00	0.00	10.15	0.00	100.00	0.00	0.68
20	500,000	UP		5	151	3.31	100.00	84.86	1,576.39	5.38	100.00	0	4	0.00	100.00	0.00	10.15	0.00	100.00	0.00	0.64
				151				1,576.39				4				10.15				0.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	8.06	8.06	0.45	0.45	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	24	3.32	11.37	0.22	0.67	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	29	2.37	13.74	2.81	3.48	0.14	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	34	2.37	16.11	4.74	8.22	0.24	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	44	4.74	20.85	18.45	26.67	0.92	1.32	1	1	50.00	50.00	25.00	25.00	0.27	0.27	135.51	93.74
6	500	750	625	7	51	3.32	24.17	8.12	34.79	0.40	1.73	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	71.86
7	750	1,000	875	4	55	1.90	26.07	12.11	46.90	0.60	2.33	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	53.31
8	1,000	1,500	1,250	12	67	5.69	31.75	36.45	83.35	1.81	4.14	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	29.99
9	1,500	2,000	1,750	12	79	5.69	37.44	42.77	126.11	2.12	6.26	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	19.82
10	2,000	2,500	2,250	3	82	1.42	38.86	13.44	139.56	0.67	6.93	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	17.91
11	2,500	3,000	2,750	10	92	4.74	43.60	42.72	182.28	2.12	9.05	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	13.71
12	3,000	4,000	3,500	16	108	7.58	51.18	70.72	253.00	3.51	12.56	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	9.88
13	4,000	5,000	4,500	20	128	9.48	60.66	134.05	387.06	6.66	19.22	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	6.46
14	5,000	7,500	6,250	13	141	6.16	66.82	203.18	590.24	10.09	29.31	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	4.24
15	7,500	10,000	8,750	7	148	3.32	70.14	77.14	667.37	3.83	33.14	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	3.75
16	10,000	20,000	15,000	27	175	12.80	82.94	755.03	1,422.40	37.49	70.63	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	1.76
17	20,000	50,000	35,000	25	200	11.85	94.79	291.80	1,714.20	14.49	85.12	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	1.46
18	50,000	100,000	75,000	5	205	2.37	97.16	101.14	1,815.34	5.02	90.14	0	1	0.00	50.00	0.00	25.00	0.00	0.27	0.00	1.38
19	100,000	500,000	300,000	5	210	2.37	99.53	198.45	2,013.79	9.85	100.00	1	2	50.00	100.00	9,245.52	9,270.52	99.73	100.00	4658.78	460.35
20	500,000	UP		1	211	0.47	100.00	0.07	2,013.86	0.00	100.00	0	2	0.00	100.00	0.00	9,270.52	0.00	100.00	0.00	460.34
				211				2,013.86				2				9,270.52				460.34	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2699 OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.89	1.89	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.89	3.77	1.61	1.61	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.89	5.66	1.61	3.21	0.42	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.89	7.55	1.06	4.27	0.28	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.89	9.43	6.36	10.63	1.65	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.89	11.32	15.55	26.19	4.04	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.89	13.21	5.63	31.81	1.46	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.89	15.09	9.23	41.04	2.40	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.89	16.98	1.83	42.87	0.48	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.89	18.87	1.22	44.09	0.32	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.89	20.75	1.22	45.31	0.32	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	15	7.55	28.30	3.74	49.05	0.97	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	17	3.77	32.08	1.79	50.85	0.47	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.89	33.96	0.61	51.46	0.16	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.89	35.85	13.68	65.13	3.55	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	28	16.98	52.83	104.34	169.47	27.11	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	41	24.53	77.36	120.89	290.37	31.41	75.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	53	22.64	100.00	94.56	384.93	24.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	384.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	53	0.00	100.00	0.00	384.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				384.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.53	3.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.59	4.12	0.49	0.49	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.59	4.71	0.25	0.74	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.59	5.29	0.54	1.28	0.06	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.59	5.88	0.61	1.89	0.06	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	17	4.12	10.00	5.23	7.12	0.54	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	30	7.65	17.65	10.20	17.32	1.05	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	39	5.29	22.94	23.29	40.61	2.39	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	45	3.53	26.47	11.39	52.00	1.17	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	53	4.71	31.18	20.26	72.27	2.08	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	59	3.53	34.71	12.62	84.89	1.30	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	66	4.12	38.82	26.73	111.62	2.75	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	75	5.29	44.12	32.35	143.97	3.32	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	86	6.47	50.59	71.84	215.81	7.38	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	92	3.53	54.12	49.73	265.54	5.11	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	120	16.47	70.59	217.29	482.83	22.33	49.62	1	1	100.00	100.00	1,662.39	1,662.39	100.00	100.00	765.06	344.30
17	20,000	50,000	35,000	41	161	24.12	94.71	420.01	902.84	43.16	92.78	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	184.13
18	50,000	100,000	75,000	7	168	4.12	98.82	67.23	970.06	6.91	99.69	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	171.37
19	100,000	500,000	300,000	2	170	1.18	100.00	3.04	973.10	0.31	100.00	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	170.83
20	500,000	UP		0	170	0.00	100.00	0.00	973.10	0.00	100.00	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	170.83
				170				973.10				1				1,662.39				170.83	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.43	0.43	1.96	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.08	0.51	0.35	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	21.65	22.16	97.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				22.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	1.55	1.55	0.17	0.17	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	12	0.78	2.33	0.17	0.00	0.01	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	21	1.75	4.08	2.49	2.49	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	41	3.88	7.96	1.22	3.70	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	45	0.78	8.74	1.74	5.44	0.14	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	56	2.14	10.87	3.35	8.79	0.27	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	61	0.97	11.84	3.35	12.14	0.27	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	66	0.97	12.82	6.55	18.69	0.52	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	80	2.72	15.53	7.43	26.13	0.59	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	98	3.50	19.03	13.00	39.13	1.03	3.11	1	1	50.00	50.00	11.82	11.82	35.60	35.60	90.87	30.20
11	2,500	3,000	2,750	18	116	3.50	22.52	30.57	69.70	2.43	5.54	0	1	0.00	50.00	0.00	11.82	0.00	35.60	0.00	16.95
12	3,000	4,000	3,500	29	145	5.63	28.16	40.88	110.58	3.25	8.79	1	2	50.00	100.00	21.38	33.19	64.40	100.00	52.28	30.01
13	4,000	5,000	4,500	42	187	8.16	36.31	52.79	163.37	4.20	12.99	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	20.32
14	5,000	7,500	6,250	39	226	7.57	43.88	66.58	229.94	5.29	18.28	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	14.43
15	7,500	10,000	8,750	31	257	6.02	49.90	79.12	309.06	6.29	24.57	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	10.74
16	10,000	20,000	15,000	77	334	14.95	64.85	172.43	481.49	13.71	38.28	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	6.89
17	20,000	50,000	35,000	105	439	20.39	85.24	354.86	836.34	28.21	66.49	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	3.97
18	50,000	100,000	75,000	43	482	8.35	93.59	312.70	1,149.04	24.86	91.35	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	2.89
19	100,000	500,000	300,000	25	507	4.85	98.45	87.86	1,236.90	6.98	98.34	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	2.68
20	500,000	UP		8	515	1.55	100.00	20.90	1,257.80	1.66	100.00	0	2	0.00	100.00	0.00	33.19	0.00	100.00	0.00	2.64
				515				1,257.80				2				33.19				2.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	2.18	2.18	12.61	12.61	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	30	0.24	2.42	0.52	13.14	0.01	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	51	1.69	4.11	2.51	15.64	0.07	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	63	0.97	5.08	0.65	16.30	0.02	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	54	117	4.35	9.44	12.48	28.78	0.35	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	143	2.10	11.53	10.43	39.21	0.29	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	156	1.05	12.58	13.70	52.91	0.38	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	176	1.61	14.19	35.77	88.68	0.99	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	188	0.97	15.16	9.42	98.10	0.26	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	214	2.10	17.26	13.00	111.10	0.36	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	237	1.85	19.11	44.88	155.98	1.24	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	40	277	3.23	22.34	53.19	209.18	1.47	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	33	310	2.66	25.00	45.33	254.50	1.26	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	367	4.60	29.60	101.54	356.04	2.81	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	57	424	4.60	34.19	199.22	555.26	5.52	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	145	569	11.69	45.89	636.07	1,191.33	17.63	33.03	2	2	50.00	50.00	156.05	156.05	95.82	95.82	24.53	13.10
17	20,000	50,000	35,000	179	748	14.44	60.32	839.59	2,030.92	23.28	56.30	0	2	0.00	50.00	0.00	156.05	0.00	95.82	0.00	7.68
18	50,000	100,000	75,000	153	901	12.34	72.66	449.11	2,480.03	12.45	68.75	1	3	25.00	75.00	1.80	157.85	1.11	96.93	0.40	6.36
19	100,000	500,000	300,000	274	1,175	22.10	94.76	1,071.76	3,551.79	29.71	98.46	1	4	25.00	100.00	5.00	162.85	3.07	100.00	0.47	4.58
20	500,000	UP		65	1,240	5.24	100.00	55.39	3,607.18	1.54	100.00	0	4	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.51
				1,240				3,607.18				4				162.85				4.51	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	9.92	9.92	0.38	0.38	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	22	8.26	18.18	0.27	0.10	0.09	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	33	9.09	27.27	0.94	0.84	0.30	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	39	4.96	32.23	1.38	2.22	0.45	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	49	8.26	40.50	4.00	6.22	1.29	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	58	7.44	47.93	4.14	10.36	1.34	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	62	3.31	51.24	1.58	11.94	0.51	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	64	1.65	52.89	4.03	15.97	1.30	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	75	9.09	61.98	12.66	28.63	4.09	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	76	0.83	62.81	2.00	30.63	0.65	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	80	3.31	66.12	8.39	39.02	2.71	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	83	2.48	68.60	11.43	50.45	3.69	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	87	3.31	71.90	23.39	73.84	7.56	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	98	9.09	80.99	42.48	116.32	13.72	37.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	102	3.31	84.30	29.84	146.16	9.64	47.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	107	4.13	88.43	31.96	178.13	10.33	57.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	117	8.26	96.69	80.01	258.13	25.85	83.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	119	1.65	98.35	50.13	308.26	16.19	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	121	1.65	100.00	1.29	309.55	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	121	0.00	100.00	0.00	309.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				121				309.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	18.75	18.75	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	6.25	25.00	1.01	1.15	0.46	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	6.25	31.25	3.07	4.21	1.40	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	6.25	37.50	4.51	8.72	2.06	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	6.25	43.75	6.59	15.31	3.02	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	6.25	50.00	7.43	22.74	3.40	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	6.25	56.25	10.77	33.52	4.93	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	6.25	62.50	5.08	38.59	2.32	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	6.25	68.75	7.22	45.81	3.30	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	6.25	75.00	4.03	49.84	1.85	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	6.25	81.25	4.90	54.74	2.24	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	6.25	87.50	56.20	110.95	25.73	50.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	6.25	93.75	38.97	149.92	17.84	68.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	6.25	100.00	68.55	218.48	31.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	218.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				218.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	8.80	8.80	17.58	17.58	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	63	0.93	9.72	0.65	18.24	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	78	2.31	12.04	5.45	23.69	0.20	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	89	1.70	13.73	2.27	25.96	0.08	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	102	2.01	15.74	5.33	31.29	0.20	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	116	2.16	17.90	10.78	42.07	0.40	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	131	2.31	20.22	13.82	55.89	0.51	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	154	3.55	23.77	21.76	77.65	0.81	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	164	1.54	25.31	12.61	90.26	0.47	3.35	1	1	25.00	25.00	1,123.58	1,123.58	65.31	65.31	8910.46	1244.82
10	2,000	2,500	2,250	21	185	3.24	28.55	15.78	106.04	0.59	3.94	0	1	0.00	25.00	0.00	1,123.58	0.00	65.31	0.00	1059.57
11	2,500	3,000	2,750	5	190	0.77	29.32	20.92	126.96	0.78	4.71	0	1	0.00	25.00	0.00	1,123.58	0.00	65.31	0.00	884.98
12	3,000	4,000	3,500	17	207	2.62	31.94	39.95	166.92	1.48	6.20	0	1	0.00	25.00	0.00	1,123.58	0.00	65.31	0.00	673.14
13	4,000	5,000	4,500	29	236	4.48	36.42	55.11	222.03	2.05	8.24	0	1	0.00	25.00	0.00	1,123.58	0.00	65.31	0.00	506.05
14	5,000	7,500	6,250	37	273	5.71	42.13	161.98	384.01	6.01	14.26	1	2	25.00	50.00	63.15	1,186.74	3.67	68.98	38.99	309.04
15	7,500	10,000	8,750	20	293	3.09	45.22	83.69	467.69	3.11	17.36	1	3	25.00	75.00	413.67	1,600.40	24.04	93.02	494.30	342.19
16	10,000	20,000	15,000	72	365	11.11	56.33	419.50	887.20	15.57	32.94	0	3	0.00	75.00	0.00	1,600.40	0.00	93.02	0.00	180.39
17	20,000	50,000	35,000	89	454	13.73	70.06	713.25	1,600.45	26.48	59.41	0	3	0.00	75.00	0.00	1,600.40	0.00	93.02	0.00	100.00
18	50,000	100,000	75,000	59	513	9.10	79.17	481.16	2,081.62	17.86	77.28	0	3	0.00	75.00	0.00	1,600.40	0.00	93.02	0.00	76.88
19	100,000	500,000	300,000	78	591	12.04	91.20	395.37	2,476.98	14.68	91.95	1	4	25.00	100.00	120.00	1,720.40	6.98	100.00	30.35	69.46
20	500,000	UP		57	648	8.80	100.00	216.73	2,693.71	8.05	100.00	0	4	0.00	100.00	0.00	1,720.40	0.00	100.00	0.00	63.87
				648				2,693.71				4				1,720.40				63.87	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	14.29	14.29	11.71	11.71	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.43	15.71	0.08	11.79	0.01	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	14	4.29	20.00	0.93	12.72	0.14	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	1.43	21.43	0.46	13.17	0.07	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	18	4.29	25.71	3.13	16.31	0.48	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	20	2.86	28.57	2.99	19.29	0.46	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.43	30.00	1.64	20.94	0.25	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	24	4.29	34.29	9.67	30.61	1.49	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	28	5.71	40.00	16.54	47.14	2.54	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	30	2.86	42.86	10.68	57.82	1.64	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	33	4.29	47.14	17.07	74.88	2.62	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	38	7.14	54.29	9.43	84.31	1.45	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	40	2.86	57.14	17.31	101.62	2.66	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	45	7.14	64.29	66.13	167.75	10.16	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	52	10.00	74.29	68.74	236.49	10.56	36.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	66	20.00	94.29	257.95	494.44	39.62	75.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	67	1.43	95.71	50.00	544.44	7.68	83.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	68	1.43	97.14	36.50	580.94	5.61	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	70	2.86	100.00	70.07	651.01	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	70	0.00	100.00	0.00	651.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				70				651.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	531	531	11.84	11.84	26.97	26.97	0.35	0.35	1	1	16.67	16.67	121.33	121.33	32.89	32.89	449.85	449.85
2	50	100	75	489	1,020	10.91	22.75	66.75	93.72	0.86	1.20	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	129.46
3	100	200	150	670	1,690	14.94	37.69	178.36	272.08	2.29	3.50	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	44.59
4	200	300	250	426	2,116	9.50	47.19	163.82	435.90	2.11	5.60	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	27.83
5	300	500	400	441	2,557	9.83	57.02	275.07	710.97	3.54	9.14	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	17.06
6	500	750	625	291	2,848	6.49	63.51	279.42	990.39	3.59	12.73	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	12.25
7	750	1,000	875	176	3,024	3.93	67.44	222.62	1,213.01	2.86	15.59	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	10.00
8	1,000	1,500	1,250	233	3,257	5.20	72.64	333.17	1,546.18	4.28	19.87	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	7.85
9	1,500	2,000	1,750	179	3,436	3.99	76.63	348.54	1,894.72	4.48	24.35	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	6.40
10	2,000	2,500	2,250	116	3,552	2.59	79.21	266.57	2,161.29	3.43	27.78	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	5.61
11	2,500	3,000	2,750	100	3,652	2.23	81.45	268.79	2,430.08	3.45	31.23	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	4.99
12	3,000	4,000	3,500	152	3,804	3.39	84.83	507.31	2,937.40	6.52	37.75	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	4.13
13	4,000	5,000	4,500	104	3,908	2.32	87.15	371.32	3,308.72	4.77	42.52	0	1	0.00	16.67	0.00	121.33	0.00	32.89	0.00	3.67
14	5,000	7,500	6,250	155	4,063	3.46	90.61	772.51	4,081.23	9.93	52.45	1	2	16.67	33.33	2.50	123.83	0.68	33.57	0.32	3.03
15	7,500	10,000	8,750	106	4,169	2.36	92.98	685.89	4,767.12	8.81	61.27	0	2	0.00	33.33	0.00	123.83	0.00	33.57	0.00	2.60
16	10,000	20,000	15,000	163	4,332	3.64	96.61	1,312.39	6,079.52	16.87	78.13	2	4	33.33	66.67	50.14	173.97	13.59	47.16	3.82	2.86
17	20,000	50,000	35,000	80	4,412	1.78	98.39	966.07	7,045.59	12.42	90.55	2	6	33.33	100.00	194.90	368.87	52.84	100.00	20.17	5.24
18	50,000	100,000	75,000	43	4,455	0.96	99.35	536.16	7,581.74	6.89	97.44	0	6	0.00	100.00	0.00	368.87	0.00	100.00	0.00	4.87
19	100,000	500,000	300,000	27	4,482	0.60	99.96	196.06	7,777.80	2.52	99.96	0	6	0.00	100.00	0.00	368.87	0.00	100.00	0.00	4.74
20	500,000	UP		2	4,484	0.04	100.00	3.28	7,781.08	0.04	100.00	0	6	0.00	100.00	0.00	368.87	0.00	100.00	0.00	4.74
				4,484				7,781.08				6				368.87				4.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.44	2.44	0.16	0.16	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.22	3.66	0.05	0.21	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.22	4.88	0.61	0.82	0.29	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.22	6.10	0.69	1.51	0.33	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.22	7.32	2.36	3.87	1.12	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.22	8.54	0.48	4.35	0.23	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.22	9.76	1.61	5.96	0.76	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.22	10.98	0.78	6.74	0.37	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.22	12.20	6.48	13.21	3.08	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.22	13.41	0.10	13.31	0.05	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.22	14.63	5.60	18.90	2.66	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.22	15.85	5.14	24.04	2.44	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.22	17.07	6.17	30.22	2.93	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	1.22	18.29	4.70	34.91	2.23	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	18	3.66	21.95	20.81	55.72	9.89	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	28	12.20	34.15	35.49	20.23	16.87	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	40	14.63	48.78	36.99	57.22	17.58	27.20	4	4	50.00	50.00	33.97	33.97	12.67	12.67	91.84	59.37
18	50,000	100,000	75,000	15	55	18.29	67.07	53.45	110.66	25.41	52.61	1	5	12.50	62.50	10.00	43.97	3.73	16.40	18.71	39.73
19	100,000	500,000	300,000	15	70	18.29	85.37	54.52	165.18	25.92	78.53	3	8	37.50	100.00	224.08	268.05	83.60	100.00	411.03	162.28
20	500,000	UP		12	82	14.63	100.00	45.17	210.35	21.47	100.00	0	8	0.00	100.00	0.00	268.05	0.00	100.00	0.00	127.43
				82				210.35				8				268.05				127.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	7.16	7.16	0.82	0.82	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	41	0.77	7.93	0.51	1.33	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	53	2.32	10.25	2.67	4.00	0.19	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	64	2.13	12.38	0.63	4.63	0.04	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	76	2.32	14.70	1.95	6.57	0.14	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	82	1.16	15.86	1.13	7.70	0.08	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	89	1.35	17.21	3.58	11.28	0.25	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	99	1.93	19.15	2.65	13.93	0.19	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	106	1.35	20.50	0.56	14.49	0.04	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	109	0.58	21.08	9.80	24.29	0.69	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	115	1.16	22.24	14.02	38.31	0.98	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	120	0.97	23.21	17.19	55.50	1.21	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	123	0.58	23.79	10.70	66.19	0.75	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	134	2.13	25.92	43.15	109.34	3.03	7.67	1	1	11.11	11.11	5.48	5.48	0.21	0.21	12.70	5.01
15	7,500	10,000	8,750	3	137	0.58	26.50	13.28	122.62	0.93	8.60	0	1	0.00	11.11	0.00	5.48	0.00	0.21	0.00	4.47
16	10,000	20,000	15,000	11	148	2.13	28.63	17.71	140.33	1.24	9.85	0	1	0.00	11.11	0.00	5.48	0.00	0.21	0.00	3.90
17	20,000	50,000	35,000	53	201	10.25	38.88	254.39	394.73	17.85	27.69	0	1	0.00	11.11	0.00	5.48	0.00	0.21	0.00	1.39
18	50,000	100,000	75,000	38	239	7.35	46.23	164.91	559.64	11.57	39.26	0	1	0.00	11.11	0.00	5.48	0.00	0.21	0.00	0.98
19	100,000	500,000	300,000	136	375	26.31	72.53	439.27	998.90	30.82	70.08	6	7	66.67	77.78	2,453.84	2,459.32	96.06	96.27	558.62	246.20
20	500,000	UP		142	517	27.47	100.00	426.47	1,425.38	29.92	100.00	2	9	22.22	100.00	95.20	2,554.52	3.73	100.00	22.32	179.22
				517				1,425.38				9				2,554.52				179.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	14.15	14.15	6.24	6.24	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	19	3.77	17.92	0.01	6.25	0.00	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	5.66	23.58	0.91	7.15	0.12	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	30	4.72	28.30	2.47	9.63	0.32	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	32	1.89	30.19	0.79	10.41	0.10	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	34	1.89	32.08	0.48	10.89	0.06	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	37	2.83	34.91	3.67	14.56	0.48	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	38	0.94	35.85	1.58	16.14	0.21	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	39	0.94	36.79	2.29	18.43	0.30	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	40	0.94	37.74	3.05	21.48	0.40	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	41	0.94	38.68	5.34	26.82	0.70	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	42	0.94	39.62	0.13	26.94	0.02	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	43	0.94	40.57	10.00	36.94	1.31	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	44	0.94	41.51	0.48	37.42	0.06	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	45	0.94	42.45	9.09	46.50	1.19	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	46	0.94	43.40	5.00	51.50	0.65	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	56	9.43	52.83	99.21	150.71	12.98	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	61	4.72	57.55	62.83	213.54	8.22	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	86	23.58	81.13	244.93	458.47	32.05	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		20	106	18.87	100.00	305.69	764.16	40.00	100.00	1	1	100.00	100.00	24.86	24.86	100.00	100.00	8.13	3.25
				106				764.16				1				24.86				3.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	3.57	3.57	0.38	0.38	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	27	1.25	4.81	0.04	0.34	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	44	3.03	7.84	0.32	0.02	0.02	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	61	3.03	10.87	0.96	0.94	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	98	6.60	17.47	2.59	3.53	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	114	2.85	20.32	1.90	5.43	0.10	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	128	2.50	22.82	4.04	9.47	0.21	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	152	4.28	27.09	12.54	22.01	0.65	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	168	2.85	29.95	13.62	35.63	0.70	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	185	3.03	32.98	11.66	47.29	0.60	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	201	2.85	35.83	31.74	79.03	1.64	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	216	2.67	38.50	38.17	117.21	1.97	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	237	3.74	42.25	63.74	180.94	3.30	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	266	5.17	47.42	158.53	339.48	8.20	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	287	3.74	51.16	107.57	447.04	5.57	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	61	348	10.87	62.03	417.53	864.57	21.60	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	55	403	9.80	71.84	265.55	1,130.12	13.74	58.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	59	462	10.52	82.35	283.00	1,413.12	14.64	73.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	53	515	9.45	91.80	383.02	1,796.14	19.82	92.92	2	2	25.00	25.00	108.39	108.39	42.20	42.20	28.30	6.03
20	500,000	UP		46	561	8.20	100.00	136.78	1,932.92	7.08	100.00	6	8	75.00	100.00	148.44	256.84	57.80	100.00	108.53	13.29
				561				1,932.92				8				256.84				13.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.19	0.19	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.32	1.51	8.70	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	2.50	4.01	16.53	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	1.46	5.47	9.67	36.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	7.58	13.06	50.09	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	2.08	15.14	13.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	15.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				15.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	10.75	10.75	2.86	2.86	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.08	11.83	0.15	3.01	0.03	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	19	8.60	20.43	5.11	8.12	1.14	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	7.53	27.96	4.50	12.61	1.01	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	31	5.38	33.33	5.00	17.62	1.12	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	39	8.60	41.94	9.54	27.15	2.13	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	42	3.23	45.16	3.42	30.57	0.76	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	51	9.68	54.84	10.76	41.33	2.41	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	54	3.23	58.06	5.82	47.14	1.30	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	56	2.15	60.22	8.73	55.88	1.95	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	58	2.15	62.37	10.25	66.12	2.29	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	60	2.15	64.52	10.40	76.53	2.33	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	68	8.60	73.12	31.64	108.16	7.08	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	71	3.23	76.34	27.45	135.61	6.14	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	72	1.08	77.42	12.80	148.41	2.86	33.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	76	4.30	81.72	93.12	241.53	20.83	54.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	86	10.75	92.47	90.54	332.06	20.26	74.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	92	6.45	98.92	86.42	418.48	19.33	93.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	93	1.08	100.00	28.48	446.96	6.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	93	0.00	100.00	0.00	446.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				93				446.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	204	204	6.59	6.59	117.40	117.40	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	260	1.81	8.40	6.50	123.89	0.07	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	119	379	3.84	12.24	37.37	161.27	0.43	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	135	514	4.36	16.60	44.99	206.25	0.52	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	245	759	7.91	24.51	119.38	325.63	1.37	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	301	1,060	9.72	34.23	244.90	570.53	2.81	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	206	1,266	6.65	40.88	193.61	764.14	2.22	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	256	1,522	8.27	49.14	328.70	1,092.84	3.77	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	233	1,755	7.52	56.67	341.77	1,434.61	3.92	16.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	194	1,949	6.26	62.93	220.52	1,655.13	2.53	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	156	2,105	5.04	67.97	1,430.75	3,085.88	16.40	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	134	2,239	4.33	72.30	300.25	3,386.13	3.44	38.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	115	2,354	3.71	76.01	397.32	3,783.45	4.55	43.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	137	2,491	4.42	80.43	567.74	4,351.19	6.51	49.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	59	2,550	1.91	82.34	474.57	4,825.76	5.44	55.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	152	2,702	4.91	87.25	1,287.76	6,113.52	14.76	70.08	1	1	50.00	50.00	151.07	151.07	80.36	80.36	11.73	2.47
17	20,000	50,000	35,000	109	2,811	3.52	90.77	1,033.39	7,146.91	11.85	81.93	0	1	0.00	50.00	0.00	151.07	0.00	80.36	0.00	2.11
18	50,000	100,000	75,000	88	2,899	2.84	93.61	357.49	7,504.41	4.10	86.03	1	2	50.00	100.00	36.92	187.99	19.64	100.00	10.33	2.51
19	100,000	500,000	300,000	111	3,010	3.58	97.19	1,085.08	8,589.49	12.44	98.47	0	2	0.00	100.00	0.00	187.99	0.00	100.00	0.00	2.19
20	500,000	UP		87	3,097	2.81	100.00	133.74	8,723.23	1.53	100.00	0	2	0.00	100.00	0.00	187.99	0.00	100.00	0.00	2.16
				3,097				8,723.23				2				187.99				2.16	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	269	269	11.51	11.51	129.28	129.28	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	185	454	7.91	19.42	30.62	159.90	0.40	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	212	666	9.07	28.49	69.33	229.24	0.91	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	156	822	6.67	35.16	81.44	310.68	1.07	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	165	987	7.06	42.22	121.06	431.74	1.59	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	115	1,102	4.92	47.13	133.17	564.91	1.75	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	104	1,206	4.45	51.58	173.46	738.37	2.28	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	121	1,327	5.18	56.76	227.64	966.01	2.99	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	92	1,419	3.93	60.69	235.88	1,201.89	3.10	15.80	1	1	33.33	33.33	1,212.07	1,212.07	97.98	97.98	513.86	100.85
10	2,000	2,500	2,250	67	1,486	2.87	63.56	239.76	1,441.64	3.15	18.95	1	2	33.33	66.67	3.50	1,215.57	0.28	98.27	1.46	84.32
11	2,500	3,000	2,750	58	1,544	2.48	66.04	213.63	1,655.27	2.81	21.76	0	2	0.00	66.67	0.00	1,215.57	0.00	98.27	0.00	73.44
12	3,000	4,000	3,500	75	1,619	3.21	69.25	386.45	2,041.72	5.08	26.84	0	2	0.00	66.67	0.00	1,215.57	0.00	98.27	0.00	59.54
13	4,000	5,000	4,500	61	1,680	2.61	71.86	408.55	2,450.27	5.37	32.21	0	2	0.00	66.67	0.00	1,215.57	0.00	98.27	0.00	49.61
14	5,000	7,500	6,250	97	1,777	4.15	76.01	734.58	3,184.85	9.66	41.86	0	2	0.00	66.67	0.00	1,215.57	0.00	98.27	0.00	38.17
15	7,500	10,000	8,750	79	1,856	3.38	79.38	836.19	4,021.05	10.99	52.86	0	2	0.00	66.67	0.00	1,215.57	0.00	98.27	0.00	30.23
16	10,000	20,000	15,000	117	1,973	5.00	84.39	1,344.41	5,365.46	17.67	70.53	0	2	0.00	66.67	0.00	1,215.57	0.00	98.27	0.00	22.66
17	20,000	50,000	35,000	144	2,117	6.16	90.55	1,395.17	6,760.62	18.34	88.87	1	3	33.33	100.00	21.45	1,237.02	1.73	100.00	1.54	18.30
18	50,000	100,000	75,000	68	2,185	2.91	93.46	404.22	7,164.84	5.31	94.18	0	3	0.00	100.00	0.00	1,237.02	0.00	100.00	0.00	17.27
19	100,000	500,000	300,000	113	2,298	4.83	98.29	372.95	7,537.79	4.90	99.08	0	3	0.00	100.00	0.00	1,237.02	0.00	100.00	0.00	16.41
20	500,000	UP		40	2,338	1.71	100.00	69.77	7,607.56	0.92	100.00	0	3	0.00	100.00	0.00	1,237.02	0.00	100.00	0.00	16.26
				2,338				7,607.56				3				1,237.02				16.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	10.53	10.53	5.55	5.55	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	78	6.58	17.11	6.93	12.48	0.44	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	114	7.89	25.00	11.13	23.61	0.71	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	147	7.24	32.24	15.13	38.74	0.96	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	182	7.68	39.91	26.80	65.54	1.71	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	205	5.04	44.96	37.83	103.37	2.41	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	219	3.07	48.03	21.66	125.03	1.38	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	244	5.48	53.51	44.68	169.71	2.85	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	257	2.85	56.36	37.12	206.83	2.36	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	264	1.54	57.89	20.87	227.70	1.33	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	272	1.75	59.65	30.19	257.89	1.92	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	286	3.07	62.72	63.26	321.15	4.03	20.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	302	3.51	66.23	59.52	380.67	3.79	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	320	3.95	70.18	131.79	512.46	8.40	32.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	335	3.29	73.46	136.26	648.71	8.68	41.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	368	7.24	80.70	290.57	939.28	18.51	59.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	385	3.73	84.43	293.97	1,233.25	18.73	78.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	401	3.51	87.94	54.45	1,287.70	3.47	82.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	39	440	8.55	96.49	217.85	1,505.55	13.88	95.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	456	3.51	100.00	64.03	1,569.58	4.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				456				1,569.58				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2731 PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	4.08	4.08	8.01	8.01	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	22	0.19	4.27	0.17	8.19	0.01	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	23	0.19	4.47	1.96	10.15	0.07	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	32	1.75	6.21	2.74	12.89	0.10	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	51	3.69	9.90	8.94	21.83	0.33	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	62	2.14	12.04	8.49	30.32	0.31	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	76	2.72	14.76	9.68	39.99	0.35	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	90	2.72	17.48	17.02	57.02	0.62	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	111	4.08	21.55	63.48	120.50	2.33	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	120	1.75	23.30	19.03	139.53	0.70	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	137	3.30	26.60	19.43	158.96	0.71	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	160	4.47	31.07	85.21	244.18	3.12	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	175	2.91	33.98	82.56	326.74	3.02	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	203	5.44	39.42	171.77	498.51	6.29	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	222	3.69	43.11	157.69	656.20	5.78	24.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	72	294	13.98	57.09	630.01	1,286.21	23.08	47.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	67	361	13.01	70.10	467.90	1,754.10	17.14	64.26	1	1	100.00	100.00	1,000.00	1,000.00	100.00	100.00	213.72	57.01
18	50,000	100,000	75,000	51	412	9.90	80.00	480.03	2,234.13	17.59	81.84	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	44.76
19	100,000	500,000	300,000	66	478	12.82	92.82	217.51	2,451.64	7.97	89.81	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	40.79
20	500,000	UP		37	515	7.18	100.00	278.12	2,729.76	10.19	100.00	0	1	0.00	100.00	0.00	1,000.00	0.00	100.00	0.00	36.63
				515				2,729.76				1				1,000.00				36.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	4.40	4.40	21.94	21.94	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	86	1.17	5.57	1.86	23.80	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	120	2.20	7.77	10.15	33.96	0.16	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	149	1.88	9.64	10.79	44.75	0.17	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	190	2.65	12.30	27.73	72.47	0.43	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	54	244	3.50	15.79	27.17	99.64	0.42	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	282	2.46	18.25	22.50	122.14	0.35	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	316	2.20	20.45	48.84	170.99	0.76	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	48	364	3.11	23.56	45.43	216.42	0.70	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	395	2.01	25.57	43.44	259.86	0.67	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	426	2.01	27.57	68.90	328.77	1.07	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	53	479	3.43	31.00	141.35	470.12	2.19	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	45	524	2.91	33.92	164.40	634.52	2.55	9.84	3	3	60.00	60.00	66.11	66.11	50.47	50.47	40.21	10.42
14	5,000	7,500	6,250	81	605	5.24	39.16	265.39	899.91	4.12	13.96	0	3	0.00	60.00	0.00	66.11	0.00	50.47	0.00	7.35
15	7,500	10,000	8,750	71	676	4.60	43.75	397.33	1,297.24	6.16	20.12	0	3	0.00	60.00	0.00	66.11	0.00	50.47	0.00	5.10
16	10,000	20,000	15,000	130	806	8.41	52.17	1,203.73	2,500.97	18.67	38.79	0	3	0.00	60.00	0.00	66.11	0.00	50.47	0.00	2.64
17	20,000	50,000	35,000	277	1,083	17.93	70.10	2,048.05	4,549.03	31.77	70.56	0	3	0.00	60.00	0.00	66.11	0.00	50.47	0.00	1.45
18	50,000	100,000	75,000	198	1,281	12.82	82.91	990.03	5,539.06	15.36	85.92	1	4	20.00	80.00	19.87	85.98	15.17	65.64	2.01	1.55
19	100,000	500,000	300,000	228	1,509	14.76	97.67	828.08	6,367.14	12.84	98.76	1	5	20.00	100.00	45.00	130.98	34.36	100.00	5.43	2.06
20	500,000	UP		36	1,545	2.33	100.00	79.86	6,447.00	1.24	100.00	0	5	0.00	100.00	0.00	130.98	0.00	100.00	0.00	2.03
				1,545				6,447.00				5				130.98				2.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	9.26	9.26	2.64	2.64	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	72	7.84	17.10	2.74	5.38	0.30	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	104	7.60	24.70	5.68	11.06	0.63	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	134	7.13	31.83	10.20	21.25	1.13	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	170	8.55	40.38	19.51	40.76	2.16	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	187	4.04	44.42	10.69	51.46	1.18	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	205	4.28	48.69	9.76	61.22	1.08	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	232	6.41	55.11	36.87	98.09	4.08	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	256	5.70	60.81	50.11	148.20	5.54	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	261	1.19	62.00	3.98	152.18	0.44	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	276	3.56	65.56	34.91	187.08	3.86	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	292	3.80	69.36	42.16	229.24	4.66	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	304	2.85	72.21	28.16	257.41	3.11	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	325	4.99	77.20	98.51	355.92	10.89	39.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	339	3.33	80.52	86.69	442.61	9.59	48.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	360	4.99	85.51	145.93	588.54	16.14	65.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	383	5.46	90.97	251.77	840.30	27.84	92.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	390	1.66	92.64	28.64	868.95	3.17	96.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	31	421	7.36	100.00	35.48	904.42	3.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	421	0.00	100.00	0.00	904.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				421				904.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,266	1,266	8.59	8.59	295.72	295.72	1.97	1.97	2	2	10.00	10.00	2.31	2.31	0.18	0.18	0.78	0.78
2	50	100	75	777	2,043	5.27	13.87	169.31	465.03	1.13	3.10	0	2	0.00	10.00	0.00	2.31	0.00	0.18	0.00	0.50
3	100	200	150	1,269	3,312	8.61	22.48	395.15	860.18	2.64	5.74	0	2	0.00	10.00	0.00	2.31	0.00	0.18	0.00	0.27
4	200	300	250	992	4,304	6.73	29.22	375.49	1,235.67	2.51	8.25	2	4	10.00	20.00	96.56	98.87	7.69	7.88	25.71	8.00
5	300	500	400	1,200	5,504	8.15	37.36	545.91	1,781.58	3.64	11.89	1	5	5.00	25.00	1.28	100.15	0.10	7.98	0.23	5.62
6	500	750	625	1,137	6,641	7.72	45.08	616.58	2,398.16	4.12	16.01	2	7	10.00	35.00	105.14	205.29	8.38	16.36	17.05	8.56
7	750	1,000	875	1,011	7,652	6.86	51.94	333.32	2,731.48	2.22	18.23	1	8	5.00	40.00	18.19	223.47	1.45	17.81	5.46	8.18
8	1,000	1,500	1,250	909	8,561	6.17	58.12	506.06	3,237.55	3.38	21.61	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	6.90
9	1,500	2,000	1,750	508	9,069	3.45	61.56	404.85	3,642.40	2.70	24.31	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	6.14
10	2,000	2,500	2,250	857	9,926	5.82	67.38	617.27	4,259.67	4.12	28.43	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	5.25
11	2,500	3,000	2,750	992	10,918	6.73	74.12	492.12	4,751.79	3.28	31.72	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	4.70
12	3,000	4,000	3,500	923	11,841	6.27	80.38	564.64	5,316.43	3.77	35.49	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	4.20
13	4,000	5,000	4,500	344	12,185	2.34	82.72	589.93	5,906.35	3.94	39.42	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	3.78
14	5,000	7,500	6,250	638	12,823	4.33	87.05	1,334.36	7,240.72	8.91	48.33	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	3.09
15	7,500	10,000	8,750	276	13,099	1.87	88.92	796.62	8,037.33	5.32	53.65	0	8	0.00	40.00	0.00	223.47	0.00	17.81	0.00	2.78
16	10,000	20,000	15,000	668	13,767	4.53	93.46	2,398.23	10,435.57	16.01	69.65	2	10	10.00	50.00	24.02	247.49	1.91	19.72	1.00	2.37
17	20,000	50,000	35,000	583	14,350	3.96	97.41	2,891.54	13,327.10	19.30	88.95	7	17	35.00	85.00	977.95	1,225.44	77.93	97.66	33.82	9.20
18	50,000	100,000	75,000	261	14,611	1.77	99.19	1,336.67	14,663.77	8.92	97.88	2	19	10.00	95.00	23.15	1,248.59	1.84	99.50	1.73	8.51
19	100,000	500,000	300,000	109	14,720	0.74	99.93	271.11	14,934.88	1.81	99.69	1	20	5.00	100.00	6.27	1,254.86	0.50	100.00	2.31	8.40
20	500,000	**UP**		11	14,731	0.07	100.00	47.02	14,981.90	0.31	100.00	0	20	0.00	100.00	0.00	1,254.86	0.00	100.00	0.00	8.38
				14,731				14,981.90				20				1,254.86				8.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	3.45	3.45	3.99	3.99	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	27	1.72	5.17	2.84	6.82	0.30	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	32	0.96	6.13	2.38	9.20	0.25	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	43	2.11	8.24	5.53	14.73	0.58	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	65	4.21	12.45	16.93	31.66	1.77	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	78	2.49	14.94	12.69	44.35	1.33	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	98	3.83	18.77	24.43	68.78	2.56	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	123	4.79	23.56	41.91	110.68	4.39	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	128	0.96	24.52	7.65	118.33	0.80	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	347	475	66.48	91.00	545.17	663.50	57.13	69.53	1	1	100.00	100.00	5.12	5.12	100.00	100.00	0.94	0.77
11	2,500	3,000	2,750	4	479	0.77	91.76	39.62	703.11	4.15	73.68	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.73
12	3,000	4,000	3,500	5	484	0.96	92.72	33.27	736.38	3.49	77.17	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.70
13	4,000	5,000	4,500	33	517	6.32	99.04	111.54	847.92	11.69	88.86	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.60
14	5,000	7,500	6,250	1	518	0.19	99.23	1.89	849.81	0.20	89.06	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.60
15	7,500	10,000	8,750	1	519	0.19	99.43	19.01	868.82	1.99	91.05	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.59
16	10,000	20,000	15,000	1	520	0.19	99.62	44.42	913.24	4.65	95.70	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.56
17	20,000	50,000	35,000	2	522	0.38	100.00	41.00	954.24	4.30	100.00	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.54
18	50,000	100,000	75,000	0	522	0.00	100.00	0.00	954.24	0.00	100.00	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.54
19	100,000	500,000	300,000	0	522	0.00	100.00	0.00	954.24	0.00	100.00	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.54
20	500,000	UP		0	522	0.00	100.00	0.00	954.24	0.00	100.00	0	1	0.00	100.00	0.00	5.12	0.00	100.00	0.00	0.54
				522				954.24				1				5.12				0.54	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	447	447	12.32	12.32	57.05	57.05	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	300	747	8.27	20.59	51.62	108.67	1.68	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	432	1,179	11.91	32.50	113.54	222.20	3.69	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	261	1,440	7.19	39.69	102.55	324.76	3.33	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	446	1,886	12.29	51.98	226.65	551.40	7.36	17.90	1	1	5.88	5.88	4.00	4.00	11.74	11.74	1.76	0.73
6	500	750	625	307	2,193	8.46	60.45	217.52	768.93	7.06	24.96	1	2	5.88	11.76	4.00	8.00	11.74	23.48	1.84	1.04
7	750	1,000	875	228	2,421	6.28	66.73	222.38	991.30	7.22	32.18	1	3	5.88	17.65	4.00	12.00	11.74	35.22	1.80	1.21
8	1,000	1,500	1,250	219	2,640	6.04	72.77	164.10	827.20	5.33	26.86	0	3	0.00	17.65	0.00	12.00	0.00	35.22	0.00	1.45
9	1,500	2,000	1,750	140	2,780	3.86	76.63	216.44	1,043.64	7.03	33.88	0	3	0.00	17.65	0.00	12.00	0.00	35.22	0.00	1.15
10	2,000	2,500	2,250	97	2,877	2.67	79.30	207.79	1,251.43	6.75	40.63	0	3	0.00	17.65	0.00	12.00	0.00	35.22	0.00	0.96
11	2,500	3,000	2,750	85	2,962	2.34	81.64	107.92	1,359.35	3.50	44.13	0	3	0.00	17.65	0.00	12.00	0.00	35.22	0.00	0.88
12	3,000	4,000	3,500	76	3,038	2.09	83.74	114.53	1,473.88	3.72	47.85	13	16	76.47	94.12	21.00	33.00	61.64	96.86	18.34	2.24
13	4,000	5,000	4,500	50	3,088	1.38	85.12	114.88	1,588.76	3.73	51.58	0	16	0.00	94.12	0.00	33.00	0.00	96.86	0.00	2.08
14	5,000	7,500	6,250	71	3,159	1.96	87.07	172.88	1,761.64	5.61	57.19	0	16	0.00	94.12	0.00	33.00	0.00	96.86	0.00	1.87
15	7,500	10,000	8,750	45	3,204	1.24	88.31	113.37	1,875.01	3.68	60.87	0	16	0.00	94.12	0.00	33.00	0.00	96.86	0.00	1.76
16	10,000	20,000	15,000	84	3,288	2.32	90.63	374.67	2,249.68	12.16	73.04	0	16	0.00	94.12	0.00	33.00	0.00	96.86	0.00	1.47
17	20,000	50,000	35,000	105	3,393	2.89	93.52	442.23	2,691.91	14.36	87.40	1	17	5.88	100.00	1.07	34.07	3.14	100.00	0.24	1.27
18	50,000	100,000	75,000	79	3,472	2.18	95.70	210.22	2,902.13	6.82	94.22	0	17	0.00	100.00	0.00	34.07	0.00	100.00	0.00	1.17
19	100,000	500,000	300,000	113	3,585	3.11	98.81	123.08	3,025.21	4.00	98.22	0	17	0.00	100.00	0.00	34.07	0.00	100.00	0.00	1.13
20	500,000	UP		43	3,628	1.19	100.00	54.91	3,080.12	1.78	100.00	0	17	0.00	100.00	0.00	34.07	0.00	100.00	0.00	1.11
				3,628				3,080.12				17				34.07				1.11	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	4.87	4.87	19.14	19.14	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	59	1.12	5.98	0.23	19.38	0.01	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	97	3.85	9.84	0.86	20.24	0.05	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	112	1.52	11.36	2.90	23.14	0.16	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	131	1.93	13.29	2.70	25.83	0.15	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	138	0.71	14.00	3.87	29.70	0.21	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	173	3.55	17.55	3.36	33.06	0.18	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	47	220	4.77	22.31	18.57	51.63	1.02	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	250	3.04	25.35	2.91	54.54	0.16	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	279	2.94	28.30	13.30	67.84	0.73	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	289	1.01	29.31	8.27	76.10	0.45	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	306	1.72	31.03	12.77	88.87	0.70	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	338	3.25	34.28	37.30	126.17	2.05	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	66	404	6.69	40.97	123.59	249.76	6.78	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	81	485	8.22	49.19	101.03	350.79	5.54	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	181	666	18.36	67.55	529.29	880.08	29.03	48.26	1	1	33.33	33.33	19.25	19.25	79.38	79.38	3.64	2.19
17	20,000	50,000	35,000	187	853	18.97	86.51	634.01	1,514.09	34.77	83.03	1	2	33.33	66.67	5.00	24.25	20.62	100.00	0.79	1.60
18	50,000	100,000	75,000	82	935	8.32	94.83	264.71	1,778.80	14.52	97.55	1	3	33.33	100.00	0.00	24.25	0.00	100.00	0.00	1.36
19	100,000	500,000	300,000	42	977	4.26	99.09	45.28	1,824.08	2.48	100.03	0	3	0.00	100.00	0.00	24.25	0.00	100.00	0.00	1.33
20	500,000	UP		9	986	0.91	100.00	0.61	1,823.46	0.03	100.00	0	3	0.00	100.00	0.00	24.25	0.00	100.00	0.00	1.33
				986				1,823.46				3				24.25				1.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	37.43	37.43	10.14	10.14	8.24	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	90	15.20	52.63	3.88	14.02	3.15	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	109	11.11	63.74	3.55	17.58	2.88	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	122	7.60	71.35	4.05	21.62	3.29	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	134	7.02	78.36	3.44	25.06	2.79	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	140	3.51	81.87	5.81	30.87	4.72	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	142	1.17	83.04	0.63	31.50	0.51	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	143	0.58	83.63	1.65	33.15	1.34	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	147	2.34	85.96	1.36	34.51	1.10	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	148	0.58	86.55	0.00	34.51	0.00	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	149	0.58	87.13	0.00	34.51	0.00	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	153	2.34	89.47	0.00	34.51	0.00	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	164	6.43	95.91	11.03	45.54	8.95	36.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	165	0.58	96.49	6.19	51.73	5.03	42.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	166	0.58	97.08	0.33	51.40	0.27	41.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	167	0.58	97.66	21.83	73.24	17.73	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	168	0.58	98.25	8.00	81.24	6.49	65.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	171	1.75	100.00	41.94	123.18	34.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	171	0.00	100.00	0.00	123.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	171	0.00	100.00	0.00	123.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				171				123.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.40	0.40	4.25	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	9.05	9.45	95.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	9.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				9.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	0.69	0.69	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.70	5.41	18.94	19.63	5.44	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.70	8.11	1.27	20.90	0.37	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.70	10.81	1.35	22.25	0.39	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.70	13.51	40.10	62.35	11.51	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.70	16.22	28.60	90.95	8.21	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.70	18.92	28.60	119.55	8.21	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.70	21.62	28.60	90.95	8.21	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.70	24.32	36.09	127.04	10.36	36.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.70	27.03	40.10	86.94	11.51	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.70	29.73	13.16	100.10	3.78	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.70	32.43	20.28	120.38	5.82	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.70	35.14	17.73	138.11	5.09	39.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.70	37.84	27.32	165.42	7.84	47.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.70	40.54	0.85	166.27	0.24	47.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.70	43.24	1.44	167.71	0.41	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	22	16.22	59.46	40.61	208.32	11.66	59.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	24	5.41	64.86	49.35	257.67	14.17	73.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	37	35.14	100.00	90.59	348.25	26.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	348.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					37				348.25				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2742 EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	333	333	6.07	6.07	210.17	210.17	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	166	499	3.03	9.10	14.06	224.23	0.06	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	109	608	1.99	11.09	19.03	243.26	0.08	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	73	681	1.33	12.42	26.31	269.57	0.11	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	97	778	1.77	14.19	32.81	302.38	0.14	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	83	861	1.51	15.70	47.30	349.68	0.20	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	89	950	1.62	17.33	49.79	399.47	0.21	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	99	1,049	1.81	19.13	69.16	468.64	0.29	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	86	1,135	1.57	20.70	81.00	549.64	0.34	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	72	1,207	1.31	22.01	85.25	634.89	0.36	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	49	1,256	0.89	22.91	124.15	759.03	0.52	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	107	1,363	1.95	24.86	142.96	901.99	0.60	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	95	1,458	1.73	26.59	314.19	1,216.18	1.33	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	190	1,648	3.47	30.06	533.18	1,749.36	2.25	7.39	2	2	4.65	4.65	315.73	315.73	0.60	0.60	59.22	18.05
15	7,500	10,000	8,750	171	1,819	3.12	33.18	548.91	2,298.27	2.32	9.71	0	2	0.00	4.65	0.00	315.73	0.00	0.60	0.00	13.74
16	10,000	20,000	15,000	423	2,242	7.71	40.89	1,463.14	3,761.41	6.18	15.89	2	4	4.65	9.30	58.87	374.60	0.11	0.72	4.02	9.96
17	20,000	50,000	35,000	561	2,803	10.23	51.12	3,349.32	7,110.73	14.15	30.05	3	7	6.98	16.28	360.55	735.15	0.69	1.40	10.76	10.34
18	50,000	100,000	75,000	717	3,520	13.08	64.20	6,210.11	13,320.84	26.24	56.29	2	9	4.65	20.93	50.90	786.05	0.10	1.50	0.82	5.90
19	100,000	500,000	300,000	1,722	5,242	31.41	95.60	9,736.72	23,057.56	41.14	97.43	32	41	74.42	95.35	8,677.93	9,463.98	16.58	18.08	89.13	41.05
20	500,000	UP		241	5,483	4.40	100.00	607.11	23,664.67	2.57	100.00	2	43	4.65	100.00	42,884.52	52,348.50	81.92	100.00	7063.70	221.21
				5,483				23,664.67				43				52,348.50				221.21	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2743 STORAGE OF CRUDE PALM OIL(CPO)OUTSIDE ESTATES INCL.STORAGE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	7.43	7.43	2.93	2.93	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	98	135	19.68	27.11	0.31	3.24	0.02	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	136	0.20	27.31	0.21	3.45	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	140	0.80	28.11	3.38	6.82	0.18	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	143	0.60	28.71	0.60	7.43	0.03	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	155	2.41	31.12	55.90	63.32	3.06	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	157	0.40	31.53	2.19	65.52	0.12	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	165	1.61	33.13	2.22	67.74	0.12	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	176	2.21	35.34	7.62	75.36	0.42	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	177	0.20	35.54	2.94	78.30	0.16	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	178	0.20	35.74	0.02	78.32	0.00	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	192	2.81	38.55	17.80	96.12	0.97	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	197	1.00	39.56	26.71	122.83	1.46	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	212	3.01	42.57	10.29	133.12	0.56	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	234	4.42	46.99	177.24	310.36	9.70	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	53	287	10.64	57.63	249.89	560.26	13.67	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	102	389	20.48	78.11	480.75	1,041.01	26.30	56.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	428	7.83	85.94	420.38	1,461.39	23.00	79.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	69	497	13.86	99.80	363.64	1,825.03	19.90	99.86	1	1	100.00	100.00	100.00	100.00	100.00	100.00	27.50	5.48
20	500,000	UP		1	498	0.20	100.00	2.65	1,827.67	0.14	100.00	0	1	0.00	100.00	0.00	100.00	0.00	100.00	0.00	5.47
				498				1,827.67				1				100.00				5.47	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	0.57	0.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.11	0.68	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.11	0.80	0.81	0.95	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	0.23	1.03	2.11	3.07	0.18	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.11	1.14	0.03	3.09	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.11	1.25	2.71	5.80	0.23	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	15	0.46	1.71	8.90	14.70	0.74	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	0.11	1.82	3.03	17.73	0.25	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	21	0.57	2.39	0.84	18.57	0.07	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	23	0.23	2.62	7.21	25.79	0.60	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	25	0.23	2.85	8.46	34.24	0.70	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	40	1.71	4.56	7.59	41.83	0.63	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	61	2.39	6.95	3.63	45.46	0.30	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	81	2.28	9.23	11.28	56.74	0.94	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	98	1.94	11.16	9.51	66.25	0.79	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	138	4.56	15.72	60.97	127.22	5.08	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	138	276	15.72	31.44	269.42	396.65	22.43	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	241	517	27.45	58.88	220.25	616.90	18.34	51.37	1	1	100.00	100.00	101.87	101.87	100.00	100.00	46.25	16.51
19	100,000	500,000	300,000	319	836	36.33	95.22	537.95	1,154.85	44.79	96.16	0	1	0.00	100.00	0.00	101.87	0.00	100.00	0.00	8.82
20	500,000	UP		42	878	4.78	100.00	46.07	1,200.91	3.84	100.00	0	1	0.00	100.00	0.00	101.87	0.00	100.00	0.00	8.48
				878				1,200.91				1				101.87				8.48	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	8.94	8.94	6.61	6.61	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	19	1.68	10.61	0.20	6.81	0.03	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	3.35	13.97	1.25	8.06	0.18	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	31	3.35	17.32	1.17	9.22	0.17	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	36	2.79	20.11	1.66	10.88	0.24	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	40	2.23	22.35	4.02	14.90	0.58	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	44	2.23	24.58	2.52	17.42	0.36	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	60	8.94	33.52	8.83	26.25	1.27	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	62	1.12	34.64	1.18	25.08	0.17	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	68	3.35	37.99	10.39	35.47	1.50	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	69	0.56	38.55	2.38	37.85	0.34	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	70	0.56	39.11	12.28	50.13	1.77	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	71	0.56	39.66	14.30	64.43	2.06	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	78	3.91	43.58	14.98	79.41	2.16	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	79	0.56	44.13	0.86	80.27	0.12	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	84	2.79	46.93	57.06	137.33	8.23	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	98	7.82	54.75	118.50	255.83	17.10	36.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	115	9.50	64.25	117.71	373.54	16.98	53.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	40	155	22.35	86.59	198.02	571.56	28.57	82.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		24	179	13.41	100.00	121.47	693.04	17.53	100.00	9	9	100.00	100.00	5.67	5.67	100.00	100.00	4.67	0.82
				179				693.04				9				5.67				0.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	34.21	34.21	0.12	0.12	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	44	4.39	38.60	0.46	0.58	0.13	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	45	0.88	39.47	0.13	0.71	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	46	0.88	40.35	0.76	1.47	0.21	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	47	0.88	41.23	0.93	2.40	0.26	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	48	0.88	42.11	1.12	3.53	0.31	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	49	0.88	42.98	1.58	5.11	0.44	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	50	0.88	43.86	1.58	6.69	0.44	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	51	0.88	44.74	2.14	8.82	0.60	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	52	0.88	45.61	1.83	10.65	0.51	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	53	0.88	46.49	1.73	12.38	0.48	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	54	0.88	47.37	0.04	12.42	0.01	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	61	6.14	53.51	11.11	23.53	3.10	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	65	3.51	57.02	12.25	35.78	3.42	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	66	0.88	57.89	12.51	48.28	3.49	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	73	6.14	64.04	95.20	143.48	26.60	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	78	4.39	68.42	18.64	162.12	5.21	45.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	81	2.63	71.05	56.38	218.51	15.75	61.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	99	15.79	86.84	76.74	295.24	21.44	82.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		15	114	13.16	100.00	62.65	357.90	17.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				114				357.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	22.82	22.82	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				22.82				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	2.93	2.93	15.81	15.81	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	32	0.42	3.35	0.42	16.23	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	46	1.46	4.81	2.70	18.92	0.08	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	57	1.15	5.96	4.74	23.67	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	94	3.87	9.83	19.28	42.95	0.55	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	68	162	7.11	16.95	26.38	69.33	0.76	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	183	2.20	19.14	22.17	91.50	0.64	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	66	249	6.90	26.05	41.57	133.07	1.19	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	263	1.46	27.51	23.77	156.84	0.68	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	277	1.46	28.97	39.69	196.52	1.14	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	298	2.20	31.17	45.95	242.48	1.32	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	52	350	5.44	36.61	102.29	344.77	2.93	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	374	2.51	39.12	86.63	431.41	2.48	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	55	429	5.75	44.87	250.11	681.51	7.17	19.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	43	472	4.50	49.37	152.48	833.99	4.37	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	81	553	8.47	57.85	441.88	1,275.87	12.67	36.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	145	698	15.17	73.01	1,053.74	2,329.61	30.22	66.81	1	1	100.00	100.00	4,241.89	4,241.89	100.00	100.00	402.56	182.09
18	50,000	100,000	75,000	102	800	10.67	83.68	585.83	2,915.44	16.80	83.61	0	1	0.00	100.00	0.00	4,241.89	0.00	100.00	0.00	145.50
19	100,000	500,000	300,000	130	930	13.60	97.28	459.29	3,374.73	13.17	96.79	0	1	0.00	100.00	0.00	4,241.89	0.00	100.00	0.00	125.70
20	500,000	UP		26	956	2.72	100.00	112.08	3,486.80	3.21	100.00	0	1	0.00	100.00	0.00	4,241.89	0.00	100.00	0.00	121.66
				956				3,486.80				1				4,241.89				121.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	22.22	22.22	0.05	0.05	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	11.11	33.33	0.51	0.56	4.39	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	11.11	44.44	0.50	1.06	4.24	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	11.11	55.56	3.42	4.48	29.26	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	11.11	66.67	4.55	9.03	38.93	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	11.11	77.78	0.00	9.03	0.00	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	11.11	88.89	1.33	10.36	11.39	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	11.11	100.00	1.33	11.69	11.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.57	5.57	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	23	2.44	8.01	0.72	0.77	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	42	6.62	14.63	2.55	3.33	0.23	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	53	3.83	18.47	5.38	8.70	0.48	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	70	5.92	24.39	4.08	12.78	0.36	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	80	3.48	27.87	5.66	18.44	0.51	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	94	4.88	32.75	9.42	27.86	0.84	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	105	3.83	36.59	17.28	45.14	1.54	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	116	3.83	40.42	37.74	82.87	3.37	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	130	4.88	45.30	19.38	102.25	1.73	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	141	3.83	49.13	37.20	139.45	3.32	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	152	3.83	52.96	50.84	190.28	4.54	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	160	2.79	55.75	65.40	255.69	5.84	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	58	218	20.21	75.96	271.71	527.40	24.27	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	226	2.79	78.75	30.33	557.73	2.71	49.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	260	11.85	90.59	288.28	846.01	25.75	75.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	280	6.97	97.56	221.77	1,067.78	19.81	95.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	287	2.44	100.00	51.90	1,119.68	4.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	287	0.00	100.00	0.00	1,119.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	287	0.00	100.00	0.00	1,119.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				287				1,119.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.19	0.19	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.59	0.78	0.43	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	0.10	0.88	0.07	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	0.08	0.96	0.06	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	5.34	6.30	3.92	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.78	16.67	3.13	9.42	2.29	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.78	19.44	6.25	15.67	4.59	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.78	22.22	8.97	24.64	6.58	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.78	25.00	0.55	25.20	0.41	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.78	27.78	0.93	26.13	0.68	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.78	30.56	0.55	26.68	0.41	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.78	33.33	0.93	27.61	0.68	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.78	36.11	20.85	48.46	15.31	35.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.78	38.89	44.23	92.70	32.47	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	8.33	47.22	6.78	99.48	4.98	73.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	22	13.89	61.11	26.94	126.42	19.78	92.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	2.78	63.89	40.00	166.42	29.36	122.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	30	19.44	83.33	31.87	134.55	23.40	98.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	36	16.67	100.00	1.68	136.23	1.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				136.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.35	0.35	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.52	0.87	0.79	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.53	1.40	0.81	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	0.83	2.23	1.27	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	1.38	3.61	2.11	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	1.48	5.09	2.25	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	2.48	7.57	3.77	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	3.06	10.63	4.66	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	2.74	13.37	4.18	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	2.88	16.25	4.38	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	12	10.53	63.16	2.97	19.21	4.52	29.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	17	26.32	89.47	33.25	52.46	50.62	79.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	5.26	94.74	5.06	57.53	7.71	87.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	5.26	100.00	8.16	65.69	12.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				65.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	99	99	4.63	4.63	73.28	73.28	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	121	1.03	5.66	2.08	75.36	0.02	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	63	184	2.95	8.61	22.25	97.61	0.23	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	215	1.45	10.07	13.44	111.05	0.14	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	74	289	3.46	13.53	45.37	156.42	0.47	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	123	412	5.76	19.29	86.95	243.37	0.90	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	128	540	5.99	25.28	113.60	356.97	1.18	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	123	663	5.76	31.04	157.30	514.27	1.63	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	101	764	4.73	35.77	197.31	711.58	2.05	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	91	855	4.26	40.03	203.29	914.87	2.11	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	82	937	3.84	43.87	232.52	1,147.39	2.41	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	131	1,068	6.13	50.00	390.81	1,538.20	4.06	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	98	1,166	4.59	54.59	381.01	1,919.21	3.95	19.92	1	1	33.33	33.33	5,000.00	5,000.00	98.14	98.14	1312.32	260.52
14	5,000	7,500	6,250	172	1,338	8.05	62.64	753.69	2,672.89	7.82	27.74	0	1	0.00	33.33	0.00	5,000.00	0.00	98.14	0.00	187.06
15	7,500	10,000	8,750	112	1,450	5.24	67.88	731.99	3,404.88	7.60	35.34	0	1	0.00	33.33	0.00	5,000.00	0.00	98.14	0.00	146.85
16	10,000	20,000	15,000	209	1,659	9.78	77.67	2,169.16	5,574.04	22.52	57.86	0	1	0.00	33.33	0.00	5,000.00	0.00	98.14	0.00	89.70
17	20,000	50,000	35,000	222	1,881	10.39	88.06	2,167.49	7,741.52	22.50	80.36	1	2	33.33	66.67	95.00	5,095.00	1.86	100.00	4.38	65.81
18	50,000	100,000	75,000	101	1,982	4.73	92.79	1,116.27	8,857.79	11.59	91.94	0	2	0.00	66.67	0.00	5,095.00	0.00	100.00	0.00	57.52
19	100,000	500,000	300,000	109	2,091	5.10	97.89	645.00	9,502.79	6.70	98.64	0	2	0.00	66.67	0.00	5,095.00	0.00	100.00	0.00	53.62
20	500,000	UP		45	2,136	2.11	100.00	131.03	9,633.82	1.36	100.00	1	3	33.33	100.00	0.00	5,095.00	0.00	100.00	0.00	52.89
				2,136				9,633.82				3				5,095.00				52.89	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	9.30	9.30	2.61	2.61	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	71	8.54	17.84	5.13	7.74	0.65	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	98	6.78	24.62	10.16	17.90	1.29	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	122	6.03	30.65	8.95	26.85	1.13	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	146	6.03	36.68	22.24	49.09	2.82	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	161	3.77	40.45	8.42	57.51	1.07	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	171	2.51	42.96	14.11	71.61	1.79	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	190	4.77	47.74	23.54	95.15	2.98	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	201	2.76	50.50	21.94	117.10	2.78	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	206	1.26	51.76	14.92	132.02	1.89	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	212	1.51	53.27	27.50	159.52	3.49	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	224	3.02	56.28	41.21	200.73	5.22	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	237	3.27	59.55	27.95	228.68	3.54	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	254	4.27	63.82	80.20	308.88	10.17	39.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	270	4.02	67.84	143.61	452.50	18.20	57.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	302	8.04	75.88	39.97	492.47	5.07	62.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	61	363	15.33	91.21	218.78	711.24	27.73	90.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	393	7.54	98.74	41.18	752.42	5.22	95.37	2	2	100.00	100.00	55.71	55.71	100.00	100.00	135.29	7.40
19	100,000	500,000	300,000	5	398	1.26	100.00	36.50	788.92	4.63	100.00	0	2	0.00	100.00	0.00	55.71	0.00	100.00	0.00	7.06
20	500,000	UP		0	398	0.00	100.00	0.00	788.92	0.00	100.00	0	2	0.00	100.00	0.00	55.71	0.00	100.00	0.00	7.06
				398				788.92				2				55.71				7.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	4.41	4.41	4.87	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	3.80	8.21	4.20	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	2.01	10.22	2.22	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	2.01	12.24	2.22	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	7.02	19.25	7.75	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	7.02	26.27	7.75	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	1.92	28.19	2.12	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	3.84	32.03	4.24	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	3.84	35.87	4.24	39.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	6.66	42.52	7.35	46.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	5.93	48.46	6.55	53.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	5.76	54.22	6.36	59.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	10.37	64.59	11.45	71.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	10.38	74.97	11.46	82.79	1	1	33.33	33.33	334.72	334.72	30.25	30.25	3224.63	446.47
16	10,000	20,000	15,000	1	15	6.25	93.75	15.57	90.54	17.20	99.99	1	2	33.33	66.67	578.84	913.55	52.31	82.56	3717.63	1009.02
17	20,000	50,000	35,000	1	16	6.25	100.00	0.01	90.55	0.01	100.00	1	3	33.33	100.00	192.95	1,106.50	17.44	100.00	1858815.48	1221.98
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	90.55	0.00	100.00	0	3	0.00	100.00	0.00	1,106.50	0.00	100.00	0.00	1221.98
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	90.55	0.00	100.00	0	3	0.00	100.00	0.00	1,106.50	0.00	100.00	0.00	1221.98
20	500,000	UP		0	16	0.00	100.00	0.00	90.55	0.00	100.00	0	3	0.00	100.00	0.00	1,106.50	0.00	100.00	0.00	1221.98
				16				90.55				3				1,106.50				1221.98	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	22.29	22.29	13.23	13.23	3.68	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	46	116	14.65	36.94	11.24	24.47	3.13	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	182	21.02	57.96	41.26	65.73	11.48	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	219	11.78	69.75	34.95	100.68	9.73	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	261	13.38	83.12	40.93	141.61	11.39	39.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	280	6.05	89.17	29.82	171.43	8.30	47.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	286	1.91	91.08	9.30	180.73	2.59	50.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	289	0.96	92.04	3.16	183.89	0.88	51.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	297	2.55	94.59	27.88	211.77	7.76	58.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	300	0.96	95.54	63.89	275.66	17.78	76.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	302	0.64	96.18	5.59	281.26	1.56	78.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	303	0.32	96.50	6.34	287.60	1.77	80.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	306	0.96	97.45	29.21	316.81	8.13	88.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	308	0.64	98.09	23.08	339.89	6.42	94.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	310	0.64	98.73	19.18	359.07	5.34	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	311	0.32	99.04	0.04	359.12	0.01	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	312	0.32	99.36	0.08	359.20	0.02	99.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	313	0.32	99.68	0.11	359.30	0.03	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	314	0.32	100.00	0.09	359.39	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	314	0.00	100.00	0.00	359.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				314				359.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	16.28	16.28	0.20	0.20	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	2.33	18.60	0.07	0.27	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	2.33	20.93	0.25	0.52	0.08	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.33	23.26	0.87	1.40	0.27	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	2.33	25.58	0.07	1.47	0.02	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	2.33	27.91	0.80	2.27	0.25	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	2.33	30.23	0.01	2.28	0.00	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	2.33	32.56	9.75	7.47	3.02	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	2.33	34.88	4.88	2.59	1.51	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	2.33	37.21	0.99	1.60	0.31	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.33	39.53	20.69	19.09	6.40	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	2.33	41.86	4.86	23.94	1.50	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	2.33	44.19	20.66	44.61	6.40	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	2.33	46.51	28.33	72.94	8.77	22.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	2.33	48.84	16.59	89.52	5.13	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	2.33	51.16	16.59	106.11	5.13	32.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	2.33	53.49	0.23	106.34	0.07	32.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	25	4.65	58.14	1.53	107.87	0.47	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	35	23.26	81.40	13.96	121.83	4.32	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	43	18.60	100.00	201.22	323.05	62.29	100.00	1	1	100.00	100.00	30.46	30.46	100.00	100.00	15.14	9.43
				43				323.05				1				30.46				9.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	106	106	5.69	5.69	17.65	17.65	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	73	179	3.92	9.61	6.69	24.34	0.08	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	102	281	5.48	15.09	19.27	43.61	0.24	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	64	345	3.44	18.53	17.05	60.67	0.22	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	104	449	5.59	24.11	56.77	117.43	0.72	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	64	513	3.44	27.55	45.47	162.91	0.57	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	55	568	2.95	30.50	42.91	205.82	0.54	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	82	650	4.40	34.91	126.80	332.62	1.60	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	72	722	3.87	38.78	116.37	448.98	1.47	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	43	765	2.31	41.08	72.50	521.49	0.92	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	45	810	2.42	43.50	126.28	647.76	1.60	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	72	882	3.87	47.37	217.53	865.29	2.75	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	51	933	2.74	50.11	180.18	1,045.47	2.28	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	94	1,027	5.05	55.16	449.07	1,494.53	5.68	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	60	1,087	3.22	58.38	369.67	1,864.20	4.67	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	190	1,277	10.20	68.58	1,332.84	3,197.04	16.84	40.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	208	1,485	11.17	79.75	1,643.93	4,840.97	20.78	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	123	1,608	6.61	86.36	1,245.40	6,086.37	15.74	76.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	175	1,783	9.40	95.76	1,359.92	7,446.29	17.19	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		79	1,862	4.24	100.00	466.17	7,912.46	5.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,862				7,912.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.76	11.76	3.15	3.15	4.30	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.88	17.65	2.52	5.67	3.44	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.88	23.53	3.13	8.80	4.27	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.88	29.41	1.76	10.56	2.40	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.88	35.29	0.15	10.71	0.20	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.88	41.18	23.61	34.32	32.21	46.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.88	47.06	3.51	37.84	4.79	51.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.88	52.94	7.91	45.74	10.78	62.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.88	58.82	1.76	47.50	2.40	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.88	64.71	5.04	52.54	6.88	71.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.88	70.59	6.26	58.80	8.54	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.88	76.47	6.26	65.07	8.54	88.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.88	82.35	1.23	66.29	1.67	90.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.88	88.24	5.55	71.84	7.57	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.88	94.12	0.90	72.74	1.22	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.88	100.00	0.57	73.31	0.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				73.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.50	0.50	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.66	1.16	0.65	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	1.69	2.85	1.66	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	13.64	27.27	0.08	2.93	0.08	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	2.64	5.57	2.59	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	0.74	6.31	0.73	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	1.12	7.43	1.10	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	6.19	13.61	6.08	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	1.86	15.47	1.83	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	1.23	16.71	1.21	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	4.82	21.53	4.74	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	6.52	28.05	6.41	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	12.78	40.83	12.56	40.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	0.34	41.17	0.33	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.55	77.27	0.45	41.62	0.44	40.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.55	81.82	8.24	49.86	8.11	49.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	22	18.18	100.00	51.86	101.72	50.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	101.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	101.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				101.72				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	13.64	13.64	6.42	6.42	4.44	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	41	23.64	37.27	2.92	9.34	2.02	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	51	9.09	46.36	2.42	11.76	1.67	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	63	10.91	57.27	4.13	15.90	2.86	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	71	7.27	64.55	4.16	20.06	2.88	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	77	5.45	70.00	5.33	25.39	3.69	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	85	7.27	77.27	10.41	35.80	7.20	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	91	5.45	82.73	10.83	46.63	7.49	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	92	0.91	83.64	3.56	50.19	2.46	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	93	0.91	84.55	3.63	53.82	2.51	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	96	2.73	87.27	11.91	65.73	8.24	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	97	0.91	88.18	0.26	66.00	0.18	45.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	98	0.91	89.09	6.31	72.31	4.37	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	99	0.91	90.00	0.41	72.72	0.28	50.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	100	0.91	90.91	6.00	78.72	4.15	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	101	0.91	91.82	4.64	83.36	3.21	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	102	0.91	92.73	3.00	86.36	2.08	59.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	103	0.91	93.64	6.31	92.67	4.37	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	110	6.36	100.00	51.88	144.55	35.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	110	0.00	100.00	0.00	144.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				144.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.73	0.73	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	3.57	4.30	5.40	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	0.99	5.29	1.51	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	2.19	7.48	3.32	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	3.25	10.74	4.93	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	8.38	19.11	12.70	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	13.10	32.21	19.85	48.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	13.24	45.46	20.08	68.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	20.51	65.97	31.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					65.97			0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	0.24	0.24	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	21.05	31.58	0.00	0.24	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.26	36.84	1.45	1.69	3.40	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	5.26	42.11	1.50	3.19	3.52	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	5.26	47.37	2.50	5.69	5.87	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	5.26	52.63	4.65	10.33	10.91	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.26	57.89	4.50	14.84	10.57	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.26	63.16	5.79	20.62	13.59	48.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.26	68.42	6.43	27.05	15.10	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.26	73.68	0.00	27.05	0.01	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.26	78.95	0.00	27.06	0.01	63.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.26	84.21	10.29	37.35	24.16	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.26	89.47	0.04	37.39	0.10	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.26	94.74	5.14	42.53	12.08	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.26	100.00	0.06	42.59	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	42.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				42.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.71	9.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.71				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	3.33	3.33	10.44	10.44	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	86	1.29	4.62	0.38	10.82	0.01	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	126	2.15	6.77	1.47	12.29	0.04	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	149	1.24	8.01	1.87	14.16	0.05	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	188	2.10	10.10	4.81	18.97	0.12	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	238	2.69	12.79	6.45	25.42	0.16	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	267	1.56	14.35	15.91	41.33	0.40	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	87	354	4.67	19.02	68.47	109.80	1.72	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	58	412	3.12	22.14	63.43	173.23	1.59	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	32	444	1.72	23.86	36.38	209.61	0.91	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	42	486	2.26	26.11	37.15	246.76	0.93	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	94	580	5.05	31.17	146.18	392.95	3.66	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	62	642	3.33	34.50	85.80	478.75	2.15	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	154	796	8.28	42.77	297.69	776.44	7.46	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	78	874	4.19	46.96	208.02	984.46	5.21	24.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	249	1,123	13.38	60.34	745.44	1,729.90	18.68	43.34	1	1	100.00	100.00	9.20	9.20	100.00	100.00	1.23	0.53
17	20,000	50,000	35,000	232	1,355	12.47	72.81	792.28	2,522.18	19.85	63.20	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.36
18	50,000	100,000	75,000	158	1,513	8.49	81.30	547.16	3,069.34	13.71	76.91	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.30
19	100,000	500,000	300,000	246	1,759	13.22	94.52	753.12	3,822.47	18.87	95.78	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.24
20	500,000	UP		102	1,861	5.48	100.00	168.55	3,991.02	4.22	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.23
				1,861				3,991.02				1				9.20				0.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	7.50	7.50	0.97	0.97	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	6.25	13.75	15.63	16.61	4.64	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	18	8.75	22.50	2.63	19.24	0.78	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	2.50	25.00	5.76	25.00	1.71	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	3.75	28.75	0.52	25.52	0.15	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	26	3.75	32.50	1.34	26.86	0.40	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	29	3.75	36.25	9.65	36.51	2.86	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	32	3.75	40.00	0.73	37.24	0.22	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	34	2.50	42.50	2.48	39.72	0.74	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	37	3.75	46.25	1.73	41.46	0.51	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	40	3.75	50.00	7.77	49.23	2.30	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	42	2.50	52.50	3.11	52.33	0.92	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	45	3.75	56.25	3.25	55.59	0.96	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	50	6.25	62.50	24.51	80.10	7.27	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	58	10.00	72.50	48.30	128.40	14.33	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	70	15.00	87.50	73.27	201.67	21.73	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	75	6.25	93.75	44.41	246.08	13.17	72.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	79	5.00	98.75	71.88	317.96	21.32	94.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	80	1.25	100.00	19.19	337.15	5.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	80	0.00	100.00	0.00	337.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				80				337.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	23.19	23.19	1.12	1.12	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	22	8.70	31.88	0.57	1.69	0.19	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	25	4.35	36.23	1.11	2.80	0.37	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	1.45	37.68	1.74	4.54	0.58	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	1.45	39.13	0.43	4.97	0.14	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	31	5.80	44.93	1.59	6.56	0.53	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	1.45	46.38	1.63	8.19	0.55	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	37	7.25	53.62	14.42	22.61	4.83	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	51	20.29	73.91	47.67	70.28	15.97	23.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	54	4.35	78.26	45.28	115.56	15.17	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	55	1.45	79.71	0.19	115.76	0.06	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	58	4.35	84.06	5.28	121.03	1.77	40.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	59	1.45	85.51	6.40	127.43	2.15	42.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	61	2.90	88.41	37.48	164.92	12.56	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	63	2.90	91.30	42.05	206.97	14.09	69.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	67	5.80	97.10	45.02	251.99	15.09	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	69	2.90	100.00	46.45	298.44	15.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	298.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	298.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	69	0.00	100.00	0.00	298.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				69				298.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.48	2.48	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.31	2.79	0.10	0.35	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	16	2.17	4.95	1.83	2.18	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	22	1.86	6.81	2.42	4.60	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	31	2.79	9.60	4.30	8.89	0.21	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	47	4.95	14.55	20.32	29.21	1.01	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	66	5.88	20.43	24.57	53.78	1.22	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	93	8.36	28.79	45.62	99.40	2.26	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	120	8.36	37.15	60.23	159.63	2.98	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	135	4.64	41.80	47.41	207.04	2.35	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	154	5.88	47.68	57.85	264.89	2.86	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	179	7.74	55.42	134.61	399.50	6.66	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	203	7.43	62.85	151.99	551.49	7.52	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	241	11.76	74.61	288.86	840.34	14.30	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	260	5.88	80.50	173.59	1,013.94	8.59	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	278	5.57	86.07	277.49	1,291.43	13.74	63.93	1	1	100.00	100.00	12.89	12.89	100.00	100.00	4.64	1.00
17	20,000	50,000	35,000	32	310	9.91	95.98	514.59	1,806.02	25.47	89.41	0	1	0.00	100.00	0.00	12.89	0.00	100.00	0.00	0.71
18	50,000	100,000	75,000	7	317	2.17	98.14	213.34	2,019.35	10.56	99.97	0	1	0.00	100.00	0.00	12.89	0.00	100.00	0.00	0.64
19	100,000	500,000	300,000	1	318	0.31	98.45	0.02	2,019.37	0.00	99.97	0	1	0.00	100.00	0.00	12.89	0.00	100.00	0.00	0.64
20	500,000	UP		5	323	1.55	100.00	0.65	2,020.02	0.03	100.00	0	1	0.00	100.00	0.00	12.89	0.00	100.00	0.00	0.64
				323				2,020.02				1				12.89				0.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.00	15.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.00	20.00	0.08	0.08	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	10.00	30.00	0.16	0.24	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.00	35.00	0.06	0.29	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	5.00	40.00	0.95	1.24	0.39	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	5.00	45.00	3.56	4.80	1.45	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	5.00	50.00	4.71	9.52	1.92	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.00	55.00	3.48	13.00	1.42	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.00	60.00	0.00	13.00	0.00	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.00	65.00	0.00	13.00	0.00	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.00	70.00	46.68	59.68	19.06	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.00	75.00	56.82	116.50	23.20	47.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.00	80.00	31.80	148.30	12.98	60.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.00	85.00	6.44	154.73	2.63	63.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.00	90.00	14.92	169.65	6.09	69.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	37.64	207.29	15.37	84.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	37.64	244.93	15.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	244.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	244.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	244.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				244.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.17	4.17	0.52	0.52	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.52	4.69	0.29	0.81	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.52	5.21	0.27	1.08	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.52	5.73	0.60	1.68	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.52	6.25	0.81	2.49	0.09	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	17	2.60	8.85	0.30	2.79	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	22	2.60	11.46	0.30	3.09	0.03	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	0.52	11.98	0.24	3.33	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	0.52	12.50	1.35	4.68	0.15	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	0.52	13.02	1.00	5.68	0.11	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	0.52	13.54	3.80	9.48	0.42	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	0.52	14.06	2.70	12.19	0.30	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	0.52	14.58	8.80	20.98	0.97	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	0.52	15.10	4.84	25.83	0.54	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	31	1.04	16.15	11.58	37.41	1.28	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	40	4.69	20.83	74.71	112.12	8.27	12.41	1	1	20.00	20.00	1,000.00	1,000.00	41.27	41.27	1338.47	891.91
17	20,000	50,000	35,000	28	68	14.58	35.42	68.58	180.69	7.59	20.01	0	1	0.00	20.00	0.00	1,000.00	0.00	41.27	0.00	553.42
18	50,000	100,000	75,000	29	97	15.10	50.52	118.37	299.06	13.11	33.11	0	1	0.00	20.00	0.00	1,000.00	0.00	41.27	0.00	334.38
19	100,000	500,000	300,000	69	166	35.94	86.46	463.58	762.64	51.33	84.44	4	5	80.00	100.00	1,422.84	2,422.84	58.73	100.00	306.92	317.69
20	500,000	UP		26	192	13.54	100.00	140.53	903.17	15.56	100.00	0	5	0.00	100.00	0.00	2,422.84	0.00	100.00	0.00	268.26
				192				903.17				5				2,422.84				268.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.44	2.44	0.05	0.05	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.44	4.88	0.02	0.07	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.44	7.32	0.83	0.90	0.68	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.44	9.76	0.01	0.91	0.01	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.44	12.20	0.02	0.93	0.02	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	9	9.76	21.95	1.07	2.01	0.88	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.44	24.39	0.04	2.05	0.03	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.44	26.83	1.47	3.51	1.21	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.44	29.27	0.96	4.47	0.79	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.44	31.71	6.08	10.55	5.00	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.44	34.15	0.95	11.51	0.78	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.44	36.59	6.10	17.60	5.01	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.44	39.02	0.16	17.76	0.13	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.44	41.46	1.07	18.83	0.88	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	2.44	43.90	0.16	18.98	0.13	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	25	17.07	60.98	37.68	56.66	30.97	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	27	4.88	65.85	1.14	57.80	0.94	47.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	37	24.39	90.24	62.82	120.62	51.64	99.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	41	9.76	100.00	1.03	121.65	0.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				41				121.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	4.00	4.00	18.42	18.42	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.33	4.33	0.13	18.56	0.01	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	1.67	6.00	1.34	19.89	0.06	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	0.67	6.67	0.36	20.26	0.02	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	22	0.67	7.33	0.69	20.95	0.03	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	0.33	7.67	0.90	21.85	0.04	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	0.33	8.00	1.52	23.36	0.07	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	0.33	8.33	0.23	23.60	0.01	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	0.33	8.67	0.14	23.74	0.01	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.33	9.00	3.09	26.83	0.14	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.33	9.33	4.51	31.35	0.21	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	0.33	9.67	3.20	34.55	0.15	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	33	1.33	11.00	22.48	57.03	1.04	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	37	1.33	12.33	3.33	60.36	0.15	2.80	1	1	16.67	16.67	450.00	450.00	14.93	14.93	13495.23	745.50
15	7,500	10,000	8,750	1	38	0.33	12.67	1.21	59.16	0.06	2.75	0	1	0.00	16.67	0.00	450.00	0.00	14.93	0.00	760.70
16	10,000	20,000	15,000	13	51	4.33	17.00	39.22	98.38	1.82	4.57	0	1	0.00	16.67	0.00	450.00	0.00	14.93	0.00	457.41
17	20,000	50,000	35,000	76	127	25.33	42.33	301.52	399.90	14.01	18.58	1	2	16.67	33.33	21.77	471.77	0.72	15.66	7.22	117.97
18	50,000	100,000	75,000	44	171	14.67	57.00	221.64	621.54	10.30	28.88	1	3	16.67	50.00	1,050.00	1,521.77	34.85	50.51	473.74	244.84
19	100,000	500,000	300,000	116	287	38.67	95.67	1,407.59	2,029.13	65.39	94.27	3	6	50.00	100.00	1,491.32	3,013.09	49.49	100.00	105.95	148.49
20	500,000	UP		13	300	4.33	100.00	123.39	2,152.52	5.73	100.00	0	6	0.00	100.00	0.00	3,013.09	0.00	100.00	0.00	139.98
				300				2,152.52				6				3,013.09				139.98	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63	63	10.45	10.45	22.61	22.61	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	67	0.66	11.11	0.62	23.23	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	72	0.83	11.94	0.48	23.71	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	77	0.83	12.77	2.17	25.88	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	91	2.32	15.09	5.41	31.29	0.08	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	97	1.00	16.09	1.29	32.58	0.02	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	114	2.82	18.91	16.94	49.52	0.24	0.71	1	1	33.33	33.33	4.24	4.24	0.00	0.00	25.03	8.56
8	1,000	1,500	1,250	16	130	2.65	21.56	28.55	78.07	0.41	1.12	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	5.43
9	1,500	2,000	1,750	7	137	1.16	22.72	19.02	97.08	0.27	1.40	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	4.37
10	2,000	2,500	2,250	11	148	1.82	24.54	10.07	107.15	0.14	1.54	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	3.96
11	2,500	3,000	2,750	4	152	0.66	25.21	18.61	125.76	0.27	1.81	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	3.37
12	3,000	4,000	3,500	4	156	0.66	25.87	11.86	137.62	0.17	1.98	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	3.08
13	4,000	5,000	4,500	15	171	2.49	28.36	56.03	193.65	0.81	2.79	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	2.19
14	5,000	7,500	6,250	18	189	2.99	31.34	82.63	276.29	1.19	3.98	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	1.53
15	7,500	10,000	8,750	43	232	7.13	38.47	242.58	518.87	3.49	7.47	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	0.82
16	10,000	20,000	15,000	63	295	10.45	48.92	555.65	1,074.52	8.00	15.47	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	0.39
17	20,000	50,000	35,000	75	370	12.44	61.36	1,161.36	2,235.88	16.72	32.19	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	0.19
18	50,000	100,000	75,000	56	426	9.29	70.65	812.26	3,048.14	11.69	43.88	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	0.14
19	100,000	500,000	300,000	89	515	14.76	85.41	2,214.97	5,263.11	31.89	75.77	0	1	0.00	33.33	0.00	4.24	0.00	0.00	0.00	0.08
20	500,000	UP		88	603	14.59	100.00	1,682.82	6,945.93	24.23	100.00	2	3	66.67	100.00	94,686.91	94,691.15	100.00	100.00	5626.69	1363.26
				603				6,945.93				3				94,691.15				1363.26	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.22	0.22	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.80	1.02	0.73	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.29	1.31	0.27	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	0.00	1.31	0.00	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	0.30	1.62	0.28	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	8.31	9.93	7.56	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	0.49	10.42	0.45	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	0.06	10.48	0.05	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	1.30	11.78	1.18	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	67.77	79.55	61.65	72.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	0.24	79.79	0.22	72.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	2.54	82.32	2.31	74.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.26	68.42	0.66	82.99	0.60	75.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.26	73.68	8.31	91.30	7.56	83.06	1	1	100.00	100.00	1,107.68	1,107.68	100.00	100.00	13324.45	1213.23
16	10,000	20,000	15,000	1	15	5.26	78.95	8.59	99.89	7.81	90.88	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	1108.90
17	20,000	50,000	35,000	1	16	5.26	84.21	8.47	108.36	7.71	98.58	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	1022.19
18	50,000	100,000	75,000	1	17	5.26	89.47	0.48	108.85	0.44	99.02	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	1017.66
19	100,000	500,000	300,000	1	18	5.26	94.74	0.57	109.42	0.52	99.54	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	1012.36
20	500,000	UP		1	19	5.26	100.00	0.50	109.92	0.46	100.00	0	1	0.00	100.00	0.00	1,107.68	0.00	100.00	0.00	1007.71
				19				109.92				1				1,107.68				1007.71	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	11.17	11.17	23.56	23.56	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	23	0.51	11.68	0.06	23.62	0.00	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	0.51	12.18	0.33	23.95	0.02	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	0.51	12.69	2.72	26.67	0.18	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	26	0.51	13.20	1.40	28.06	0.09	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	0.51	13.71	0.00	28.07	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	0.51	14.21	0.00	28.07	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	0.51	14.72	0.07	28.14	0.00	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	0.51	15.23	0.01	28.15	0.00	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	0.51	15.74	0.12	28.27	0.01	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	0.51	16.24	22.06	50.33	1.43	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	0.51	16.75	0.00	50.33	0.00	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	0.51	17.26	0.00	50.33	0.00	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	0.51	17.77	0.02	50.31	0.00	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	0.51	18.27	0.02	50.33	0.00	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	51	7.61	25.89	22.16	72.50	1.43	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	64	6.60	32.49	27.14	99.64	1.75	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	77	6.60	39.09	116.93	216.56	7.55	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	59	136	29.95	69.04	605.06	821.63	39.08	53.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		61	197	30.96	100.00	726.65	1,548.27	46.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				197				1,548.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	8.34	8.34	100.00	100.00	1	1	100.00	100.00	3,611.33	3,611.33	100.00	100.00	43296.98	43296.98
3	100	200	150	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
4	200	300	250	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
5	300	500	400	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
6	500	750	625	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
7	750	1,000	875	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
20	500,000	UP		0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	1	0.00	100.00	0.00	3,611.33	0.00	100.00	0.00	43296.98
				1				8.34				1				3,611.33				43296.98	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	3.95	3.95	4.52	4.52	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.33	4.28	0.16	4.68	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.33	4.61	0.88	5.56	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.33	4.93	1.18	6.74	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	27	3.95	8.88	15.22	21.96	0.66	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	34	2.30	11.18	15.64	37.60	0.68	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	45	3.62	14.80	33.48	71.08	1.46	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	51	1.97	16.78	7.05	78.12	0.31	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	53	0.66	17.43	8.48	86.61	0.37	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	54	0.33	17.76	0.74	87.35	0.03	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	55	0.33	18.09	2.30	89.65	0.10	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	56	0.33	18.42	1.43	91.07	0.06	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	57	0.33	18.75	0.28	91.35	0.01	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	61	1.32	20.07	3.40	94.76	0.15	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	66	1.64	21.71	62.39	157.15	2.71	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	78	3.95	25.66	178.48	335.63	7.76	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	47	125	15.46	41.12	491.99	827.62	21.40	36.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	164	12.83	53.95	323.02	1,150.64	14.05	50.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	108	272	35.53	89.47	958.82	2,109.46	41.70	91.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		32	304	10.53	100.00	189.70	2,299.16	8.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				304				2,299.16				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.00	6.00	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.00	8.00	0.01	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.00	10.00	15.34	15.35	9.35	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.00	12.00	0.12	15.47	0.07	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.00	14.00	0.16	15.63	0.10	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.00	16.00	2.25	17.88	1.37	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.00	18.00	9.26	27.14	5.65	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.00	20.00	2.33	29.46	1.42	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.00	22.00	3.27	32.74	2.00	19.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.00	24.00	1.29	34.03	0.79	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.00	26.00	1.18	32.85	0.72	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.00	28.00	1.18	34.03	0.72	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.00	30.00	3.07	37.10	1.87	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.00	32.00	8.13	45.23	4.96	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	2.00	34.00	1.25	46.47	0.76	28.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	2.00	36.00	9.51	55.98	5.80	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	2.00	38.00	6.96	62.94	4.24	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	20	2.00	40.00	3.27	66.21	2.00	40.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		30	50	60.00	100.00	97.81	164.03	59.63	100.00	1	1	100.00	100.00	882.68	882.68	100.00	100.00	902.41	538.14
				50				164.03				1				882.68				538.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	6.09	6.09	31.13	31.13	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	45	2.75	8.84	1.27	29.86	0.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	58	2.55	11.39	4.34	25.51	0.15	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	62	0.79	12.18	1.10	24.42	0.04	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	73	2.16	14.34	6.41	18.00	0.22	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	88	2.95	17.29	14.54	3.46	0.51	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	93	0.98	18.27	8.59	5.13	0.30	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	105	2.36	20.63	27.93	33.05	0.97	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	120	2.95	23.58	22.56	55.61	0.79	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	149	5.70	29.27	62.68	118.29	2.18	4.12	1	1	100.00	100.00	85.69	85.69	100.00	100.00	136.71	72.44
11	2,500	3,000	2,750	3	152	0.59	29.86	17.90	136.19	0.62	4.75	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	62.92
12	3,000	4,000	3,500	21	173	4.13	33.99	39.13	175.32	1.36	6.11	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	48.88
13	4,000	5,000	4,500	36	209	7.07	41.06	149.86	325.17	5.22	11.33	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	26.35
14	5,000	7,500	6,250	24	233	4.72	45.78	307.62	632.79	10.72	22.05	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	13.54
15	7,500	10,000	8,750	42	275	8.25	54.03	155.91	788.71	5.43	27.48	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	10.86
16	10,000	20,000	15,000	60	335	11.79	65.82	407.98	1,196.68	14.21	41.69	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	7.16
17	20,000	50,000	35,000	61	396	11.98	77.80	820.82	2,017.51	28.60	70.29	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	4.25
18	50,000	100,000	75,000	33	429	6.48	84.28	473.85	2,491.36	16.51	86.80	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	3.44
19	100,000	500,000	300,000	53	482	10.41	94.70	339.69	2,831.04	11.84	98.64	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	3.03
20	500,000	UP		27	509	5.30	100.00	39.11	2,870.16	1.36	100.00	0	1	0.00	100.00	0.00	85.69	0.00	100.00	0.00	2.99
				509				2,870.16				1				85.69				2.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.53	2.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.27	3.80	1.19	1.19	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.27	5.06	0.38	1.58	0.12	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.27	6.33	0.38	1.96	0.12	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	27	27.85	34.18	25.40	27.36	8.26	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	1.27	35.44	0.79	28.16	0.26	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	37	11.39	46.84	11.23	39.38	3.65	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	41	5.06	51.90	11.58	50.96	3.77	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	42	1.27	53.16	0.23	51.18	0.07	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	43	1.27	54.43	0.23	51.41	0.07	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	1.27	55.70	0.00	51.41	0.00	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	45	1.27	56.96	0.01	51.42	0.00	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	46	1.27	58.23	0.00	51.42	0.00	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	47	1.27	59.49	77.06	128.48	25.07	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	48	1.27	60.76	75.89	204.37	24.69	66.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	49	1.27	62.03	0.27	204.64	0.09	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	52	3.80	65.82	6.52	211.16	2.12	68.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	68	20.25	86.08	79.41	290.57	25.83	94.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	78	12.66	98.73	6.37	296.94	2.07	96.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	79	1.27	100.00	10.48	307.42	3.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				79				307.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.78	2.78	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	2.78	5.56	0.08	0.15	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	29	14.58	20.14	1.83	1.98	0.72	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	31	1.39	21.53	0.24	2.22	0.09	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	32	0.69	22.22	0.00	2.22	0.00	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	44	8.33	30.56	10.40	12.62	4.08	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	48	2.78	33.33	9.24	21.86	3.62	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	59	7.64	40.97	34.35	56.21	13.47	22.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	64	3.47	44.44	24.85	81.06	9.74	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	68	2.78	47.22	23.22	104.28	9.11	40.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	71	2.08	49.31	51.17	155.45	20.07	60.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	74	2.08	51.39	7.65	163.10	3.00	63.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	75	0.69	52.08	22.29	185.39	8.74	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	76	0.69	52.78	0.00	185.39	0.00	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	77	0.69	53.47	0.00	185.39	0.00	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	81	2.78	56.25	0.00	185.39	0.00	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	83	1.39	57.64	0.00	185.39	0.00	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	89	4.17	61.81	0.00	185.39	0.00	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	31	120	21.53	83.33	69.16	254.56	27.12	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		24	144	16.67	100.00	0.46	255.01	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				144				255.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	5.00	5.00	1.11	1.11	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.50	7.50	1.39	2.51	0.32	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.50	10.00	0.83	3.34	0.19	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.50	12.50	1.15	4.49	0.26	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	11	15.00	27.50	25.87	30.36	5.89	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	16	12.50	40.00	43.43	73.79	9.90	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	28	30.00	70.00	103.69	177.48	23.62	40.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	2.50	72.50	21.56	199.04	4.91	45.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	31	5.00	77.50	32.78	231.82	7.47	52.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.50	80.00	0.00	231.82	0.00	52.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.50	82.50	43.51	275.33	9.91	62.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	36	7.50	90.00	29.44	304.77	6.71	69.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	2.50	92.50	6.16	310.93	1.40	70.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.50	95.00	3.42	314.34	0.78	71.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	39	2.50	97.50	119.40	433.74	27.20	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	40	2.50	100.00	5.16	438.91	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	438.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	438.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	438.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				438.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.70	8.70	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	8.70	17.39	0.03	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.35	21.74	0.45	0.48	0.28	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	0.45	0.93	0.28	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.35	30.43	3.45	4.38	2.15	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.35	34.78	2.60	1.78	1.62	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.35	39.13	1.58	3.37	0.98	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.35	43.48	0.10	3.46	0.06	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.35	47.83	2.12	5.58	1.32	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.35	52.17	3.99	9.57	2.49	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.35	56.52	3.24	12.81	2.02	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.35	60.87	86.26	99.07	53.73	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.35	65.22	12.94	112.01	8.06	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.35	69.57	22.22	134.23	13.84	83.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.35	73.91	4.00	138.23	2.49	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.35	78.26	8.53	146.76	5.31	91.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	22	17.39	95.65	11.86	158.62	7.39	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	4.35	100.00	1.91	160.53	1.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	160.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	160.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					23				160.53				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.67	2.67	5.93	5.93	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	12	1.91	4.58	12.60	18.53	0.68	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	14	0.76	5.34	0.93	19.46	0.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	0.76	6.11	1.25	20.71	0.07	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	24	3.05	9.16	12.30	33.01	0.66	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	3.82	12.98	11.27	44.27	0.61	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	45	4.20	17.18	15.75	60.02	0.85	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	48	1.15	18.32	5.99	66.01	0.32	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	53	1.91	20.23	21.48	87.49	1.16	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	58	1.91	22.14	8.95	96.44	0.48	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	62	1.53	23.66	6.39	102.83	0.34	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	76	5.34	29.01	83.50	186.33	4.50	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	84	3.05	32.06	43.68	230.01	2.36	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	114	11.45	43.51	173.57	403.58	9.36	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	128	5.34	48.85	160.60	564.18	8.66	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	158	11.45	60.31	421.04	985.22	22.70	53.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	181	8.78	69.08	350.19	1,335.42	18.88	72.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	193	4.58	73.66	171.10	1,506.52	9.23	81.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	49	242	18.70	92.37	280.25	1,786.77	15.11	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		20	262	7.63	100.00	67.70	1,854.47	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				262				1,854.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	3.23	3.23	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	5.00	8.22	4.92	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	13.18	21.40	12.98	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	4.18	25.59	4.12	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	5.36	30.95	5.28	30.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	16.92	47.87	16.66	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	45.98	93.85	45.28	92.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	5.65	99.50	5.56	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	2.05	101.55	2.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				101.55				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.16	0.16	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.48	1.64	2.78	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.46	2.10	0.87	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	10.24	12.34	19.22	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	40.93	53.26	76.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				53.26				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	6.83	6.83	0.10	0.10	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	63	3.67	10.50	4.97	5.07	0.21	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	77	2.33	12.83	1.27	6.34	0.05	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	91	2.33	15.17	6.43	12.77	0.27	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	112	3.50	18.67	12.41	25.18	0.53	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	128	2.67	21.33	14.57	39.75	0.62	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	146	3.00	24.33	10.94	50.69	0.47	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	49	195	8.17	32.50	18.17	68.86	0.77	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	205	1.67	34.17	12.37	81.23	0.53	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	220	2.50	36.67	18.90	100.12	0.81	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	237	2.83	39.50	30.15	130.28	1.28	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	262	4.17	43.67	48.86	179.14	2.08	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	273	1.83	45.50	37.37	216.50	1.59	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	291	3.00	48.50	54.00	270.50	2.30	11.53	2	2	66.67	66.67	99.73	99.73	83.30	83.30	184.68	36.87
15	7,500	10,000	8,750	35	326	5.83	54.33	207.63	478.14	8.85	20.37	0	2	0.00	66.67	0.00	99.73	0.00	83.30	0.00	20.86
16	10,000	20,000	15,000	77	403	12.83	67.17	369.47	847.61	15.74	36.12	0	2	0.00	66.67	0.00	99.73	0.00	83.30	0.00	11.77
17	20,000	50,000	35,000	86	489	14.33	81.50	599.10	1,446.71	25.53	61.65	1	3	33.33	100.00	20.00	119.73	16.70	100.00	3.34	8.28
18	50,000	100,000	75,000	36	525	6.00	87.50	211.43	1,658.13	9.01	70.66	0	3	0.00	100.00	0.00	119.73	0.00	100.00	0.00	7.22
19	100,000	500,000	300,000	59	584	9.83	97.33	486.27	2,144.41	20.72	91.38	0	3	0.00	100.00	0.00	119.73	0.00	100.00	0.00	5.58
20	500,000	UP		16	600	2.67	100.00	202.38	2,346.79	8.62	100.00	0	3	0.00	100.00	0.00	119.73	0.00	100.00	0.00	5.10
				600				2,346.79				3				119.73				5.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.05	0.05	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.06	0.11	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.06	0.17	0.17	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	12.73	12.90	37.12	37.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	21.40	34.30	62.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	34.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				34.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	12.90	12.90	2.86	2.86	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	14	2.15	15.05	0.08	2.94	0.07	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	2.15	17.20	0.71	3.65	0.62	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	52	38.71	55.91	12.97	16.62	11.32	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	54	2.15	58.06	1.51	18.13	1.32	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	55	1.08	59.14	0.61	18.74	0.54	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	57	2.15	61.29	3.53	22.27	3.08	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	72	16.13	77.42	6.81	29.08	5.94	25.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	77	5.38	82.80	11.46	40.54	10.00	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	79	2.15	84.95	6.06	46.61	5.29	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	81	2.15	87.10	3.26	49.87	2.85	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	83	2.15	89.25	12.57	62.44	10.97	54.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	85	2.15	91.40	28.63	91.07	24.98	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	86	1.08	92.47	12.02	103.08	10.48	89.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	87	1.08	93.55	5.68	108.76	4.95	94.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	88	1.08	94.62	0.31	109.07	0.27	95.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	89	1.08	95.70	0.62	109.69	0.54	95.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	91	2.15	97.85	1.22	110.90	1.06	96.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	92	1.08	98.92	1.31	112.22	1.15	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	93	1.08	100.00	2.40	114.62	2.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				93				114.62				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	82	82	49.70	49.70	2.41	2.41	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	105	13.94	63.64	1.87	4.28	1.91	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	127	13.33	76.97	3.41	7.69	3.48	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	147	12.12	89.09	4.47	12.16	4.56	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	151	2.42	91.52	1.30	13.46	1.33	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	152	0.61	92.12	0.42	13.88	0.43	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	153	0.61	92.73	3.61	17.49	3.68	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	154	0.61	93.33	2.00	19.49	2.04	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	155	0.61	93.94	11.44	30.93	11.67	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	156	0.61	94.55	3.17	34.10	3.24	34.78	1	1	100.00	100.00	7.50	7.50	100.00	100.00	236.42	21.99
11	2,500	3,000	2,750	1	157	0.61	95.15	6.05	40.15	6.17	40.95	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	18.68
12	3,000	4,000	3,500	1	158	0.61	95.76	2.48	42.63	2.53	43.48	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	17.59
13	4,000	5,000	4,500	1	159	0.61	96.36	15.20	57.83	15.50	58.98	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	12.97
14	5,000	7,500	6,250	1	160	0.61	96.97	1.62	59.45	1.65	60.63	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	12.62
15	7,500	10,000	8,750	1	161	0.61	97.58	1.07	60.51	1.09	61.72	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	12.39
16	10,000	20,000	15,000	1	162	0.61	98.18	15.59	76.10	15.90	77.62	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	9.85
17	20,000	50,000	35,000	1	163	0.61	98.79	2.54	78.65	2.59	80.21	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	9.54
18	50,000	100,000	75,000	1	164	0.61	99.39	11.70	90.34	11.93	92.14	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	8.30
19	100,000	500,000	300,000	1	165	0.61	100.00	7.70	98.05	7.86	100.00	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	7.65
20	500,000	UP		0	165	0.00	100.00	0.00	98.05	0.00	100.00	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0.00	7.65
				165				98.05				1				7.50				7.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.43	1.43	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	9	1.15	2.58	0.26	0.28	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	21	3.44	6.02	0.92	1.19	0.41	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	25	1.15	7.16	0.45	1.64	0.20	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	53	8.02	15.19	3.23	4.87	1.43	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	73	5.73	20.92	3.64	8.51	1.61	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	114	11.75	32.66	5.97	14.48	2.65	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	155	11.75	44.41	8.58	23.06	3.81	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	188	9.46	53.87	10.84	33.90	4.81	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	195	2.01	55.87	9.94	43.85	4.41	19.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	202	2.01	57.88	5.30	49.14	2.35	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	217	4.30	62.18	10.99	60.14	4.88	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	230	3.72	65.90	7.38	67.52	3.28	29.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	242	3.44	69.34	8.25	75.77	3.66	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	262	5.73	75.07	15.03	90.80	6.67	40.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	300	10.89	85.96	34.71	125.51	15.40	55.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	327	7.74	93.70	78.98	204.49	35.05	90.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	345	5.16	98.85	18.17	222.66	8.07	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	349	1.15	100.00	2.68	225.34	1.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	349	0.00	100.00	0.00	225.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				349				225.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	5.07	5.07	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	32	3.94	9.01	0.34	0.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	42	2.82	11.83	0.34	0.69	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	44	0.56	12.39	0.25	0.95	0.04	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	53	2.54	14.93	1.62	2.57	0.23	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	58	1.41	16.34	1.00	3.57	0.14	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	61	0.85	17.18	1.05	4.62	0.15	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	64	0.85	18.03	2.72	7.34	0.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	72	2.25	20.28	4.66	12.01	0.67	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	74	0.56	20.85	2.63	14.64	0.38	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	76	0.56	21.41	1.57	16.20	0.22	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	91	4.23	25.63	18.66	34.86	2.68	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	104	3.66	29.30	15.85	50.72	2.28	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	115	3.10	32.39	26.68	77.39	3.83	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	132	4.79	37.18	20.60	98.00	2.96	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	66	198	18.59	55.77	111.71	209.71	16.03	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	48	246	13.52	69.30	246.75	456.46	35.41	65.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	275	8.17	77.46	80.26	536.72	11.52	77.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	40	315	11.27	88.73	34.86	571.58	5.00	82.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		40	355	11.27	100.00	125.27	696.85	17.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				355				696.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.51	0.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.06	0.58	0.08	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	0.09	0.67	0.11	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.85	19.23	0.11	0.77	0.13	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	7.69	26.92	0.23	1.00	0.28	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.85	30.77	0.13	1.13	0.15	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	7.69	38.46	0.39	1.52	0.47	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.85	42.31	0.42	1.94	0.51	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.85	46.15	0.45	2.39	0.55	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.85	50.00	0.90	3.29	1.09	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.85	53.85	0.95	4.25	1.15	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.85	57.69	0.48	4.73	0.58	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.85	61.54	1.01	5.74	1.22	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.85	65.38	0.51	6.24	0.61	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	23	23.08	88.46	9.38	15.62	11.33	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.85	92.31	25.41	41.03	30.70	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	13.93	54.96	16.83	66.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	27.81	82.76	33.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	26	0.00	100.00	0.00	82.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				82.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.52	9.52	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.38	11.90	0.16	0.24	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.38	14.29	0.17	0.41	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.38	16.67	0.63	1.04	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.38	19.05	0.65	1.69	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.38	21.43	0.70	2.39	0.08	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.38	23.81	1.65	4.04	0.20	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.38	26.19	2.26	6.30	0.27	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.38	28.57	4.17	10.47	0.50	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.38	30.95	2.53	13.00	0.30	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.38	33.33	3.32	16.32	0.40	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.38	35.71	4.42	20.74	0.53	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.38	38.10	11.02	31.76	1.31	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.38	40.48	10.16	41.92	1.21	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.38	42.86	13.77	55.69	1.64	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	22	9.52	52.38	60.87	116.57	7.26	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	26	9.52	61.90	187.46	304.02	22.36	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	33	16.67	78.57	265.42	569.44	31.66	67.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	38	11.90	90.48	115.28	684.72	13.75	81.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	42	9.52	100.00	153.53	838.25	18.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				42				838.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2906 **AIRPORT : WORKSHOPSSPARE PARTS DEPOTS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.64	3.64	7.78	7.78	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.82	5.45	0.12	7.89	0.02	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	3.64	9.09	0.00	7.89	0.00	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.82	10.91	2.04	9.93	0.40	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	9.09	20.00	2.63	12.56	0.51	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	5.45	25.45	7.76	20.32	1.51	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.82	27.27	8.28	28.60	1.61	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	7.27	34.55	7.26	35.86	1.41	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.82	36.36	1.83	37.69	0.36	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.82	38.18	4.19	41.88	0.81	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.82	40.00	3.57	45.45	0.69	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	25	5.45	45.45	11.52	56.98	2.24	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	27	3.64	49.09	13.13	70.11	2.55	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	30	5.45	54.55	13.55	83.66	2.63	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	36	10.91	65.45	92.52	176.17	17.98	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	38	3.64	69.09	10.21	186.38	1.98	36.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	45	12.73	81.82	181.94	368.32	35.36	71.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	51	10.91	92.73	108.34	476.66	21.05	92.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	53	3.64	96.36	29.33	505.99	5.70	98.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	55	3.64	100.00	8.58	514.57	1.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				55				514.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.02	0.02	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.24	1.26	13.20	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	8.11	9.38	86.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	9.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				9.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2908 **AIRPORT : GENERAL AIRPORT SERVICES**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	26.64	26.64	0.22	0.22	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	64	3.27	29.91	0.39	0.60	0.14	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	69	2.34	32.24	3.55	4.15	1.30	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	74	2.34	34.58	0.95	5.11	0.35	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	86	5.61	40.19	2.77	7.88	1.01	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	91	2.34	42.52	1.81	9.69	0.66	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	96	2.34	44.86	0.01	9.70	0.00	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	103	3.27	48.13	4.47	14.17	1.64	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	105	0.93	49.07	1.24	15.42	0.45	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	106	0.47	49.53	0.01	15.42	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	108	0.93	50.47	0.01	15.43	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	117	4.21	54.67	0.06	15.50	0.02	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	118	0.47	55.14	0.01	15.51	0.00	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	127	4.21	59.35	36.48	51.99	13.33	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	133	2.80	62.15	0.11	52.10	0.04	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	151	8.41	70.56	0.52	52.63	0.19	19.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	170	8.88	79.44	20.29	72.91	7.41	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	177	3.27	82.71	0.57	73.48	0.21	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	200	10.75	93.46	2.31	75.80	0.85	27.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		14	214	6.54	100.00	197.80	273.60	72.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				214				273.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.71	5.71	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	28	14.29	20.00	1.70	1.88	0.26	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	49	15.00	35.00	3.56	5.45	0.54	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	68	13.57	48.57	5.10	10.55	0.77	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	75	5.00	53.57	3.77	14.32	0.57	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	82	5.00	58.57	4.63	18.96	0.70	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	97	10.71	69.29	11.13	30.09	1.67	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	100	2.14	71.43	4.90	34.98	0.74	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	102	1.43	72.86	2.58	37.56	0.39	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	105	2.14	75.00	3.89	41.46	0.59	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	106	0.71	75.71	1.22	42.67	0.18	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	110	2.86	78.57	10.01	52.68	1.51	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	112	1.43	80.00	4.69	57.37	0.71	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	114	1.43	81.43	6.23	63.61	0.94	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	116	1.43	82.86	31.82	95.43	4.79	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	123	5.00	87.86	159.52	254.95	23.99	38.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	127	2.86	90.71	95.75	350.70	14.40	52.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	130	2.14	92.86	68.49	419.19	10.30	63.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	137	5.00	97.86	190.31	609.50	28.62	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	140	2.14	100.00	55.35	664.85	8.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				140				664.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	7.14	10.71	0.43	0.43	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.57	14.29	0.34	0.77	0.34	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	10.71	25.00	1.66	2.43	1.66	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	11	14.29	39.29	3.59	6.02	3.60	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	7.14	46.43	2.64	8.66	2.64	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	7.14	53.57	6.28	14.94	6.29	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	18	10.71	64.29	8.55	23.49	8.56	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	3.57	67.86	1.56	25.05	1.56	25.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	3.57	71.43	5.40	30.45	5.41	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.57	75.00	6.32	36.77	6.33	36.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	23	7.14	82.14	15.30	52.06	15.32	52.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	25	7.14	89.29	20.61	72.67	20.63	72.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	3.57	92.86	16.44	89.11	16.46	89.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	3.57	96.43	8.66	97.77	8.67	97.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	3.57	100.00	2.10	99.87	2.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	99.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	99.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	99.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	99.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				99.87				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.75	7.75	1.22	1.22	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.78	8.53	0.08	1.30	0.02	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	23	9.30	17.83	2.23	3.53	0.55	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	35	9.30	27.13	6.98	10.51	1.71	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	42	5.43	32.56	4.19	14.69	1.02	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	47	3.88	36.43	4.56	19.26	1.12	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	55	6.20	42.64	10.36	29.62	2.54	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	64	6.98	49.61	16.69	46.31	4.08	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	71	5.43	55.04	14.67	60.98	3.59	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	79	6.20	61.24	26.04	87.02	6.37	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	84	3.88	65.12	18.19	105.20	4.45	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	91	5.43	70.54	28.75	133.95	7.03	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	98	5.43	75.97	25.80	159.75	6.31	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	110	9.30	85.27	68.52	228.27	16.77	55.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	116	4.65	89.92	45.51	273.78	11.14	66.99	1	1	100.00	100.00	33.00	33.00	100.00	100.00	72.51	12.05
16	10,000	20,000	15,000	4	120	3.10	93.02	41.08	314.86	10.05	77.05	0	1	0.00	100.00	0.00	33.00	0.00	100.00	0.00	10.48
17	20,000	50,000	35,000	7	127	5.43	98.45	80.97	395.83	19.81	96.86	0	1	0.00	100.00	0.00	33.00	0.00	100.00	0.00	8.34
18	50,000	100,000	75,000	1	128	0.78	99.22	6.80	402.63	1.66	98.52	0	1	0.00	100.00	0.00	33.00	0.00	100.00	0.00	8.20
19	100,000	500,000	300,000	1	129	0.78	100.00	6.03	408.66	1.48	100.00	0	1	0.00	100.00	0.00	33.00	0.00	100.00	0.00	8.08
20	500,000	UP		0	129	0.00	100.00	0.00	408.66	0.00	100.00	0	1	0.00	100.00	0.00	33.00	0.00	100.00	0.00	8.08
					129				408.66				1				33.00				8.08

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	1.85	1.85	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	1.37	3.22	0.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	3.18	6.40	1.71	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	3.00	9.40	1.61	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	4.49	13.89	2.41	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	3.43	17.32	1.84	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	6.49	23.80	3.48	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	5.89	29.70	3.16	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	5.76	35.46	3.09	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	21.78	57.24	11.68	30.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	11.73	68.96	6.29	36.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	13.73	82.69	7.36	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	22.27	104.96	11.94	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	20.33	125.29	10.90	67.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	38.20	163.49	20.48	87.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	11.76	100.00	23.04	186.53	12.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	186.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	186.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	186.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				186.53				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	20.83	20.83	0.04	0.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	4.17	25.00	0.17	0.21	0.26	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	4.17	29.17	0.68	0.89	1.06	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	4.17	33.33	0.94	1.83	1.46	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	4.17	37.50	1.28	3.12	1.98	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	4.17	41.67	1.77	4.89	2.73	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	4.17	45.83	3.44	8.33	5.31	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	17	25.00	70.83	9.05	17.38	13.97	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	4.17	75.00	4.44	21.82	6.84	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	8.33	83.33	6.06	27.88	9.35	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	22	8.33	91.67	8.36	36.24	12.90	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	4.17	95.83	6.06	42.30	9.36	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	4.17	100.00	22.51	64.81	34.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				64.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	30.00	30.00	4.69	4.69	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	1.67	31.67	0.06	4.75	0.02	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	1.67	33.33	1.81	6.56	0.69	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	1.67	35.00	3.80	10.36	1.45	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	22	1.67	36.67	1.13	11.48	0.43	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	30	13.33	50.00	10.87	22.36	4.14	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	36	10.00	60.00	3.01	25.36	1.14	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	39	5.00	65.00	6.89	32.26	2.62	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	46	11.67	76.67	31.96	64.22	12.17	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	47	1.67	78.33	4.13	68.34	1.57	26.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	50	5.00	83.33	13.20	81.54	5.02	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	52	3.33	86.67	4.58	86.12	1.74	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	53	1.67	88.33	6.28	92.40	2.39	35.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	54	1.67	90.00	13.52	105.92	5.15	40.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	55	1.67	91.67	13.36	119.29	5.09	45.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	58	5.00	96.67	65.82	185.10	25.05	70.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	60	3.33	100.00	77.64	262.74	29.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	262.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	262.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	60	0.00	100.00	0.00	262.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				60				262.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	226	226	10.60	10.60	209.28	209.28	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	173	399	8.11	18.71	62.46	271.74	0.80	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	233	632	10.92	29.63	127.45	399.19	1.64	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	169	801	7.92	37.55	144.44	543.62	1.86	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	228	1,029	10.69	48.24	288.75	832.37	3.71	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	162	1,191	7.59	55.84	286.61	1,118.98	3.68	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	211	1,402	9.89	65.73	428.37	1,547.35	5.50	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	159	1,561	7.45	73.18	485.48	2,032.82	6.24	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	119	1,680	5.58	78.76	452.36	2,485.18	5.81	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	66	1,746	3.09	81.86	347.00	2,832.18	4.46	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	62	1,808	2.91	84.76	334.05	3,166.23	4.29	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	78	1,886	3.66	88.42	551.67	3,717.90	7.09	47.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	43	1,929	2.02	90.44	464.65	4,182.55	5.97	53.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	73	2,002	3.42	93.86	955.86	5,138.41	12.28	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	44	2,046	2.06	95.92	681.96	5,820.36	8.76	74.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	2,102	2.63	98.55	1,256.03	7,076.39	16.14	90.93	1	1	100.00	100.00	450.00	450.00	100.00	100.00	35.83	6.36
17	20,000	50,000	35,000	23	2,125	1.08	99.62	509.73	7,586.12	6.55	97.48	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	5.93
18	50,000	100,000	75,000	5	2,130	0.23	99.86	165.80	7,751.92	2.13	99.61	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	5.81
19	100,000	500,000	300,000	1	2,131	0.05	99.91	28.47	7,780.39	0.37	99.97	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	5.78
20	500,000	UP		2	2,133	0.09	100.00	2.04	7,782.43	0.03	100.00	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	5.78
				2,133				7,782.43				1				450.00				5.78	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	9.76	9.76	1.47	1.47	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	2.44	12.20	0.50	1.97	0.16	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	3.66	15.85	1.35	3.32	0.43	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	20	8.54	24.39	4.16	7.48	1.33	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	30	12.20	36.59	11.19	18.67	3.56	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	39	10.98	47.56	15.56	34.23	4.96	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	48	10.98	58.54	21.25	55.47	6.77	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	52	4.88	63.41	12.47	67.94	3.97	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	60	9.76	73.17	12.46	80.40	3.97	25.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	63	3.66	76.83	15.25	95.65	4.86	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	67	4.88	81.71	21.22	116.87	6.76	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	70	3.66	85.37	31.83	148.70	10.14	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	72	2.44	87.80	17.11	165.81	5.45	52.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	75	3.66	91.46	34.96	200.78	11.14	63.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	76	1.22	92.68	23.50	224.28	7.49	71.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	77	1.22	93.90	7.60	231.88	2.42	73.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	78	1.22	95.12	60.40	292.28	19.24	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	81	3.66	98.78	10.56	302.83	3.36	96.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	82	1.22	100.00	11.09	313.92	3.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	82	0.00	100.00	0.00	313.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					82				313.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	23.08	23.08	1.18	1.18	5.52	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	15.38	38.46	0.34	1.52	1.59	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.69	46.15	1.84	3.36	8.60	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	7.69	53.85	1.13	4.49	5.29	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	7.69	61.54	3.05	7.54	14.24	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.69	69.23	3.08	10.61	14.39	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.69	76.92	6.15	4.46	28.78	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.69	84.62	6.14	10.60	28.70	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.69	92.31	0.00	10.60	0.00	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	13	7.69	100.00	10.79	21.38	50.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	21.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				21.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,870	7,870	40.31	40.31	52.45	52.45	4.28	4.28	35	35	74.47	74.47	116.04	116.04	3.70	3.70	221.23	221.23
2	50	100	75	1,396	9,266	7.15	47.46	20.28	72.73	1.66	5.94	1	36	2.13	76.60	0.73	116.76	0.02	3.73	3.58	160.55
3	100	200	150	2,458	11,724	12.59	60.05	89.66	162.39	7.32	13.26	0	36	0.00	76.60	0.00	116.76	0.00	3.73	0.00	71.90
4	200	300	250	1,424	13,148	7.29	67.35	25.95	188.33	2.12	15.38	6	42	12.77	89.36	7.42	124.19	0.24	3.96	28.60	65.94
5	300	500	400	4,463	17,611	22.86	90.21	116.65	304.98	9.53	24.90	2	44	4.26	93.62	3.12	127.30	0.10	4.06	2.67	41.74
6	500	750	625	506	18,117	2.59	92.80	33.60	338.58	2.74	27.65	1	45	2.13	95.74	2.61	129.91	0.08	4.15	7.76	38.37
7	750	1,000	875	574	18,691	2.94	95.74	51.37	389.95	4.19	31.84	0	45	0.00	95.74	0.00	129.91	0.00	4.15	0.00	33.32
8	1,000	1,500	1,250	489	19,180	2.50	98.24	49.36	439.32	4.03	35.87	1	46	2.13	97.87	2.85	132.76	0.09	4.24	5.77	30.22
9	1,500	2,000	1,750	60	19,240	0.31	98.55	29.75	469.07	2.43	38.30	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	28.30
10	2,000	2,500	2,250	36	19,276	0.18	98.73	22.45	491.52	1.83	40.14	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	27.01
11	2,500	3,000	2,750	22	19,298	0.11	98.85	10.94	502.45	0.89	41.03	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	26.42
12	3,000	4,000	3,500	35	19,333	0.18	99.03	31.43	533.89	2.57	43.60	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	24.87
13	4,000	5,000	4,500	19	19,352	0.10	99.12	43.32	577.20	3.54	47.13	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	23.00
14	5,000	7,500	6,250	47	19,399	0.24	99.36	18.85	596.05	1.54	48.67	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	22.27
15	7,500	10,000	8,750	21	19,420	0.11	99.47	19.94	615.99	1.63	50.30	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	21.55
16	10,000	20,000	15,000	54	19,474	0.28	99.75	323.83	939.82	26.44	76.75	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	14.13
17	20,000	50,000	35,000	19	19,493	0.10	99.85	112.87	1,052.69	9.22	85.96	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	12.61
18	50,000	100,000	75,000	7	19,500	0.04	99.88	75.24	1,127.93	6.14	92.11	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	11.77
19	100,000	500,000	300,000	18	19,518	0.09	99.97	84.40	1,212.33	6.89	99.00	0	46	0.00	97.87	0.00	132.76	0.00	4.24	0.00	10.95
20	500,000	UP		5	19,523	0.03	100.00	12.26	1,224.59	1.00	100.00	1	47	2.13	100.00	3,000.00	3,132.76	95.76	100.00	24471.75	255.82
				19,523				1,224.59				47				3,132.76				255.82	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	11.50	11.50	0.56	0.56	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.88	12.39	0.10	0.65	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	21	6.19	18.58	0.98	1.64	0.37	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	24	2.65	21.24	0.90	2.54	0.34	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	36	10.62	31.86	7.02	9.55	2.67	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	42	5.31	37.17	6.30	15.85	2.39	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	60	15.93	53.10	22.50	38.35	8.55	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	74	12.39	65.49	21.21	59.55	8.06	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	86	10.62	76.11	30.45	90.01	11.57	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	90	3.54	79.65	12.56	102.56	4.77	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	96	5.31	84.96	34.77	137.33	13.21	52.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	103	6.19	91.15	27.96	165.29	10.63	62.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	104	0.88	92.04	4.46	169.75	1.69	64.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	107	2.65	94.69	25.20	194.95	9.58	74.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	110	2.65	97.35	34.29	229.25	13.03	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	111	0.88	98.23	18.14	247.39	6.90	94.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	113	1.77	100.00	15.74	263.13	5.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	113	0.00	100.00	0.00	263.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	113	0.00	100.00	0.00	263.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	113	0.00	100.00	0.00	263.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				113				263.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	7.84	7.84	9.76	9.76	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	61	1.18	9.02	4.42	14.18	0.16	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	82	3.11	12.13	6.02	20.20	0.22	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	98	2.37	14.50	6.90	27.10	0.25	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	140	6.21	20.71	23.16	50.25	0.85	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	40	180	5.92	26.63	33.50	83.75	1.22	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	223	6.36	32.99	44.76	128.51	1.64	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	52	275	7.69	40.68	67.23	195.74	2.46	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	305	4.44	45.12	47.20	242.94	1.73	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	333	4.14	49.26	47.07	290.01	1.72	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	358	3.70	52.96	50.45	340.46	1.84	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	393	5.18	58.14	75.35	415.81	2.75	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	421	4.14	62.28	58.55	474.36	2.14	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	455	5.03	67.31	119.94	594.30	4.38	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	480	3.70	71.01	88.70	683.00	3.24	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	92	572	13.61	84.62	588.01	1,271.00	21.49	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	96	668	14.20	98.82	1,299.95	2,570.96	47.51	93.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	676	1.18	100.00	165.20	2,736.16	6.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	676	0.00	100.00	0.00	2,736.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	676	0.00	100.00	0.00	2,736.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				676				2,736.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	18.55	18.55	1.27	1.27	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	71	3.77	22.33	0.76	2.03	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	78	2.20	24.53	1.26	3.29	0.07	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	79	0.31	24.84	0.50	3.78	0.03	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	82	0.94	25.79	1.06	4.84	0.05	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	84	0.63	26.42	1.43	6.27	0.07	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	85	0.31	26.73	4.83	11.10	0.25	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	92	2.20	28.93	12.80	23.90	0.66	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	101	2.83	31.76	5.31	29.21	0.27	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	106	1.57	33.33	11.27	40.48	0.58	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	107	0.31	33.65	4.10	44.58	0.21	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	108	0.31	33.96	0.00	44.58	0.00	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	109	0.31	34.28	0.00	44.58	0.00	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	110	0.31	34.59	6.40	50.98	0.33	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	116	1.89	36.48	76.60	127.58	3.94	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	124	2.52	38.99	171.54	299.13	8.83	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	128	252	40.25	79.25	1,040.22	1,339.35	53.57	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	52	304	16.35	95.60	461.95	1,801.30	23.79	92.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	318	4.40	100.00	140.50	1,941.79	7.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	318	0.00	100.00	0.00	1,941.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				318				1,941.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	33.96	33.96	0.53	0.53	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	41	4.72	38.68	0.54	1.07	0.35	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	60	17.92	56.60	4.48	5.55	2.86	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	75	14.15	70.75	5.10	10.65	3.26	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	86	10.38	81.13	11.80	22.44	7.54	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	87	0.94	82.08	0.00	22.44	0.00	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	88	0.94	83.02	0.00	22.44	0.00	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	89	0.94	83.96	3.49	25.93	2.23	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	93	3.77	87.74	9.69	35.62	6.19	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	95	1.89	89.62	0.72	36.34	0.46	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	96	0.94	90.57	0.00	36.34	0.00	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	97	0.94	91.51	6.89	43.23	4.40	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	98	0.94	92.45	10.63	53.86	6.79	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	99	0.94	93.40	8.50	62.36	5.43	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	100	0.94	94.34	11.44	73.80	7.31	47.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	102	1.89	96.23	8.44	82.23	5.39	52.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	106	3.77	100.00	74.29	156.53	47.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	106	0.00	100.00	0.00	156.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	106	0.00	100.00	0.00	156.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	106	0.00	100.00	0.00	156.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				106				156.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2925 CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.47	8.47	0.75	0.75	5.07	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	3.39	11.86	0.00	0.75	0.00	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	6.78	18.64	0.01	0.76	0.07	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	19	13.56	32.20	0.04	0.81	0.30	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	25	10.17	42.37	0.04	0.85	0.26	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	30	8.47	50.85	0.05	0.90	0.35	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	39	15.25	66.10	3.28	4.18	22.09	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	45	10.17	76.27	1.06	5.24	7.15	35.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	47	3.39	79.66	2.13	7.37	14.35	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	52	8.47	88.14	0.40	7.77	2.68	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	54	3.39	91.53	1.96	9.73	13.21	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	55	1.69	93.22	0.74	10.47	5.02	70.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	57	3.39	96.61	0.55	11.03	3.73	74.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	59	3.39	100.00	3.82	14.85	25.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	59	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				59				14.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	7.46	7.46	15.01	15.01	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	98	164	11.07	18.53	15.78	30.78	1.87	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	131	295	14.80	33.33	41.62	72.40	4.93	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	99	394	11.19	44.52	51.78	124.18	6.14	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	167	561	18.87	63.39	116.81	240.98	13.84	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	160	721	18.08	81.47	190.00	430.99	22.51	51.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	106	827	11.98	93.45	151.73	582.71	17.98	69.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	851	2.71	96.16	41.69	624.40	4.94	73.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	860	1.02	97.18	32.75	657.15	3.88	77.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	863	0.34	97.51	9.71	666.87	1.15	79.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	868	0.56	98.08	27.41	694.28	3.25	82.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	872	0.45	98.53	15.53	709.81	1.84	84.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	874	0.23	98.76	8.37	718.17	0.99	85.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	882	0.90	99.66	49.91	768.08	5.91	91.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	883	0.11	99.77	22.71	790.79	2.69	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	884	0.11	99.89	38.46	829.25	4.56	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	885	0.11	100.00	14.68	843.94	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	885	0.00	100.00	0.00	843.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	885	0.00	100.00	0.00	843.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	885	0.00	100.00	0.00	843.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				885				843.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21,960	21,960	25.26	25.26	200.55	200.55	1.45	1.45	107	107	41.00	41.00	1,160.37	1,160.37	37.66	37.66	578.60	578.60
2	50	100	75	4,465	26,425	5.14	30.39	127.78	328.32	0.92	2.37	1	108	0.38	41.38	4.51	1,164.87	0.15	37.81	3.53	354.80
3	100	200	150	12,370	38,795	14.23	44.62	480.12	808.44	3.47	5.84	34	142	13.03	54.41	1,299.29	2,464.17	42.17	79.98	270.62	304.80
4	200	300	250	8,970	47,765	10.32	54.94	477.21	1,285.65	3.45	9.28	23	165	8.81	63.22	116.76	2,580.93	3.79	83.77	24.47	200.75
5	300	500	400	14,709	62,474	16.92	71.86	1,186.01	2,471.66	8.56	17.85	55	220	21.07	84.29	197.29	2,778.22	6.40	90.17	16.63	112.40
6	500	750	625	9,552	72,026	10.99	82.84	1,825.22	4,296.87	13.18	31.03	1	221	0.38	84.67	118.92	2,897.14	3.86	94.03	6.52	67.42
7	750	1,000	875	7,674	79,700	8.83	91.67	1,459.82	5,756.69	10.54	41.57	1	222	0.38	85.06	40.00	2,937.14	1.30	95.33	2.74	51.02
8	1,000	1,500	1,250	4,252	83,952	4.89	96.56	1,743.42	7,500.12	12.59	54.16	3	225	1.15	86.21	34.15	2,971.29	1.11	96.44	1.96	39.62
9	1,500	2,000	1,750	1,308	85,260	1.50	98.07	1,701.50	9,201.62	12.29	66.45	1	226	0.38	86.59	14.09	2,985.37	0.46	96.90	0.83	32.44
10	2,000	2,500	2,250	328	85,588	0.38	98.44	483.82	9,685.43	3.49	69.94	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	30.82
11	2,500	3,000	2,750	158	85,746	0.18	98.62	261.66	9,947.09	1.89	71.83	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	30.01
12	3,000	4,000	3,500	151	85,897	0.17	98.80	339.38	10,286.48	2.45	74.29	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	29.02
13	4,000	5,000	4,500	108	86,005	0.12	98.92	236.28	10,522.76	1.71	75.99	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	28.37
14	5,000	7,500	6,250	251	86,256	0.29	99.21	585.27	11,108.03	4.23	80.22	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	26.88
15	7,500	10,000	8,750	106	86,362	0.12	99.33	324.55	11,432.58	2.34	82.56	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	26.11
16	10,000	20,000	15,000	170	86,532	0.20	99.53	880.40	12,312.99	6.36	88.92	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	24.25
17	20,000	50,000	35,000	105	86,637	0.12	99.65	754.55	13,067.54	5.45	94.37	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	22.85
18	50,000	100,000	75,000	46	86,683	0.05	99.70	232.85	13,300.40	1.68	96.05	0	226	0.00	86.59	0.00	2,985.37	0.00	96.90	0.00	22.45
19	100,000	500,000	300,000	93	86,776	0.11	99.81	448.08	13,748.47	3.24	99.29	35	261	13.41	100.00	95.66	3,081.03	3.10	100.00	21.35	22.41
20	500,000	UP		166	86,942	0.19	100.00	98.75	13,847.22	0.71	100.00	0	261	0.00	100.00	0.00	3,081.03	0.00	100.00	0.00	22.25
				86,942				13,847.22				261				3,081.03				22.25	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2928 KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	12.77	12.77	22.00	22.00	6.37	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	126	10.22	22.99	5.36	27.37	1.55	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	192	12.04	35.04	20.99	48.36	6.08	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	86	278	15.69	50.73	27.77	76.13	8.04	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	358	14.60	65.33	39.53	115.66	11.45	33.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	429	12.96	78.28	61.86	177.52	17.92	51.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	55	484	10.04	88.32	48.86	226.37	14.15	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	508	4.38	92.70	27.13	253.50	7.86	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	516	1.46	94.16	14.31	267.80	4.14	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	522	1.09	95.26	13.78	281.59	3.99	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	525	0.55	95.80	6.87	288.45	1.99	83.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	536	2.01	97.81	22.48	310.94	6.51	90.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	537	0.18	97.99	7.61	318.55	2.20	92.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	538	0.18	98.18	0.01	318.56	0.00	92.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	539	0.18	98.36	0.02	318.57	0.00	92.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	540	0.18	98.54	11.44	330.01	3.31	95.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	541	0.18	98.72	3.22	333.23	0.93	96.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	542	0.18	98.91	1.40	334.63	0.40	96.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	543	0.18	99.09	0.67	335.30	0.19	97.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	548	0.91	100.00	9.91	345.21	2.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				548				345.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.16	1.16	0.10	0.10	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	85	86	98.84	100.00	13.45	13.54	99.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	86	0.00	100.00	0.00	13.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				86				13.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29291 DATA CENTER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.88	0.88	11.75	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.85	1.73	11.27	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.61	2.34	8.09	31.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	2.12	4.45	28.16	59.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	3.06	7.51	40.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	7.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				7.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	8.70	8.70	0.46	0.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.87	9.57	0.13	0.60	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	19	6.96	16.52	2.26	2.86	0.36	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	28	7.83	24.35	5.01	7.87	0.80	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	30	1.74	26.09	1.73	9.60	0.28	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	34	3.48	29.57	3.79	13.39	0.60	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	35	0.87	30.43	2.85	16.24	0.45	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	42	6.09	36.52	12.62	28.85	2.00	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	46	3.48	40.00	13.82	42.67	2.19	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	51	4.35	44.35	23.18	65.85	3.68	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	55	3.48	47.83	21.30	87.15	3.38	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	58	2.61	50.43	28.06	115.21	4.46	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	63	4.35	54.78	25.48	140.69	4.05	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	68	4.35	59.13	39.06	179.75	6.20	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	76	6.96	66.09	68.38	248.13	10.86	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	108	27.83	93.91	287.28	535.41	45.63	85.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	115	6.09	100.00	94.16	629.57	14.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	115	0.00	100.00	0.00	629.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	629.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	115	0.00	100.00	0.00	629.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				629.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,829	4,829	44.90	44.90	136.35	136.35	3.22	3.22	2	2	33.33	33.33	7.11	7.11	7.39	7.39	5.22	5.22
2	50	100	75	1,740	6,569	16.18	61.07	88.74	225.09	2.09	5.31	0	2	0.00	33.33	0.00	7.11	0.00	7.39	0.00	3.16
3	100	200	150	1,348	7,917	12.53	73.61	151.33	376.42	3.57	8.88	0	2	0.00	33.33	0.00	7.11	0.00	7.39	0.00	1.89
4	200	300	250	537	8,454	4.99	78.60	138.83	515.25	3.27	12.15	0	2	0.00	33.33	0.00	7.11	0.00	7.39	0.00	1.38
5	300	500	400	648	9,102	6.02	84.62	343.09	858.34	8.09	20.25	1	3	16.67	50.00	20.00	27.11	20.79	28.19	5.83	3.16
6	500	750	625	453	9,555	4.21	88.83	375.48	1,233.82	8.86	29.10	0	3	0.00	50.00	0.00	27.11	0.00	28.19	0.00	2.20
7	750	1,000	875	341	9,896	3.17	92.00	473.45	1,707.27	11.17	40.27	1	4	16.67	66.67	56.36	83.47	58.59	86.78	11.90	4.89
8	1,000	1,500	1,250	336	10,232	3.12	95.13	594.78	2,302.05	14.03	54.30	0	4	0.00	66.67	0.00	83.47	0.00	86.78	0.00	3.63
9	1,500	2,000	1,750	179	10,411	1.66	96.79	403.45	2,705.50	9.52	63.82	0	4	0.00	66.67	0.00	83.47	0.00	86.78	0.00	3.09
10	2,000	2,500	2,250	92	10,503	0.86	97.65	292.27	2,997.77	6.89	70.71	0	4	0.00	66.67	0.00	83.47	0.00	86.78	0.00	2.78
11	2,500	3,000	2,750	81	10,584	0.75	98.40	249.98	3,247.75	5.90	76.61	0	4	0.00	66.67	0.00	83.47	0.00	86.78	0.00	2.57
12	3,000	4,000	3,500	52	10,636	0.48	98.88	229.25	3,477.00	5.41	82.02	1	5	16.67	83.33	1.72	85.19	1.79	88.56	0.75	2.45
13	4,000	5,000	4,500	46	10,682	0.43	99.31	280.55	3,757.55	6.62	88.63	0	5	0.00	83.33	0.00	85.19	0.00	88.56	0.00	2.27
14	5,000	7,500	6,250	48	10,730	0.45	99.76	284.11	4,041.66	6.70	95.34	1	6	16.67	100.00	11.00	96.19	11.44	100.00	3.87	2.38
15	7,500	10,000	8,750	7	10,737	0.07	99.82	55.81	4,097.47	1.32	96.65	0	6	0.00	100.00	0.00	96.19	0.00	100.00	0.00	2.35
16	10,000	20,000	15,000	8	10,745	0.07	99.90	102.27	4,199.74	2.41	99.06	0	6	0.00	100.00	0.00	96.19	0.00	100.00	0.00	2.29
17	20,000	50,000	35,000	2	10,747	0.02	99.92	14.98	4,214.71	0.35	99.42	0	6	0.00	100.00	0.00	96.19	0.00	100.00	0.00	2.28
18	50,000	100,000	75,000	3	10,750	0.03	99.94	3.16	4,217.88	0.07	99.49	0	6	0.00	100.00	0.00	96.19	0.00	100.00	0.00	2.28
19	100,000	500,000	300,000	3	10,753	0.03	99.97	15.57	4,233.44	0.37	99.86	0	6	0.00	100.00	0.00	96.19	0.00	100.00	0.00	2.27
20	500,000	UP		3	10,756	0.03	100.00	5.96	4,239.40	0.14	100.00	0	6	0.00	100.00	0.00	96.19	0.00	100.00	0.00	2.27
				10,756				4,239.40				6				96.19				2.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,200	1,200	11.82	11.82	197.52	197.52	0.81	0.81	2	2	11.11	11.11	0.96	0.96	0.01	0.01	0.49	0.49
2	50	100	75	826	2,026	8.13	19.95	140.78	338.30	0.58	1.39	0	2	0.00	11.11	0.00	0.96	0.00	0.01	0.00	0.28
3	100	200	150	1,160	3,186	11.42	31.37	214.70	553.01	0.88	2.26	0	2	0.00	11.11	0.00	0.96	0.00	0.01	0.00	0.17
4	200	300	250	743	3,929	7.32	38.69	624.18	1,177.19	2.56	4.82	0	2	0.00	11.11	0.00	0.96	0.00	0.01	0.00	0.08
5	300	500	400	852	4,781	8.39	47.08	610.06	1,787.24	2.50	7.32	0	2	0.00	11.11	0.00	0.96	0.00	0.01	0.00	0.05
6	500	750	625	466	5,247	4.59	51.66	415.73	2,202.97	1.70	9.02	1	3	5.56	16.67	50.00	49.04	0.66	0.64	12.03	2.23
7	750	1,000	875	476	5,723	4.69	56.35	574.32	2,777.29	2.35	11.37	0	3	0.00	16.67	0.00	49.04	0.00	0.64	0.00	1.77
8	1,000	1,500	1,250	467	6,190	4.60	60.95	828.10	3,605.39	3.39	14.76	1	4	5.56	22.22	0.00	49.04	0.00	0.64	0.00	1.36
9	1,500	2,000	1,750	404	6,594	3.98	64.93	786.17	4,391.56	3.22	17.98	0	4	0.00	22.22	0.00	49.04	0.00	0.64	0.00	1.12
10	2,000	2,500	2,250	252	6,846	2.48	67.41	657.59	5,049.14	2.69	20.67	0	4	0.00	22.22	0.00	49.04	0.00	0.64	0.00	0.97
11	2,500	3,000	2,750	260	7,106	2.56	69.97	744.38	5,793.52	3.05	23.72	0	4	0.00	22.22	0.00	49.04	0.00	0.64	0.00	0.85
12	3,000	4,000	3,500	290	7,396	2.86	72.82	1,114.91	6,908.43	4.56	28.28	1	5	5.56	27.78	2.60	51.64	0.03	0.68	0.23	0.75
13	4,000	5,000	4,500	298	7,694	2.93	75.76	1,109.08	8,017.51	4.54	32.82	1	6	5.56	33.33	12.58	64.22	0.16	0.84	1.13	0.80
14	5,000	7,500	6,250	523	8,217	5.15	80.91	2,007.93	10,025.44	8.22	41.05	1	7	5.56	38.89	0.00	64.23	0.00	0.84	0.00	0.64
15	7,500	10,000	8,750	393	8,610	3.87	84.78	1,232.40	11,257.84	5.05	46.09	0	7	0.00	38.89	0.00	64.23	0.00	0.84	0.00	0.57
16	10,000	20,000	15,000	562	9,172	5.53	90.31	3,761.16	15,019.00	15.40	61.49	3	10	16.67	55.56	7,163.50	7,227.73	93.92	94.77	190.46	48.12
17	20,000	50,000	35,000	433	9,605	4.26	94.57	4,336.52	19,355.52	17.75	79.24	2	12	11.11	66.67	35.09	7,262.82	0.46	95.23	0.81	37.52
18	50,000	100,000	75,000	224	9,829	2.21	96.78	2,749.25	22,104.76	11.26	90.50	2	14	11.11	77.78	12.77	7,275.60	0.17	95.39	0.46	32.91
19	100,000	500,000	300,000	223	10,052	2.20	98.98	2,041.40	24,146.16	8.36	98.86	4	18	22.22	100.00	351.33	7,626.93	4.61	100.00	17.21	31.59
20	500,000	UP		104	10,156	1.02	100.00	279.04	24,425.20	1.14	100.00	0	18	0.00	100.00	0.00	7,626.93	0.00	100.00	0.00	31.23
				10,156				24,425.20				18				7,626.93				31.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	350	350	11.23	11.23	48.06	48.06	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	580	930	18.61	29.85	60.75	108.81	1.21	2.17	2	2	33.33	33.33	60.00	60.00	50.31	50.31	98.76	55.14
3	100	200	150	956	1,886	30.68	60.53	106.96	215.77	2.13	4.30	4	6	66.67	100.00	59.26	119.26	49.69	100.00	55.41	55.27
4	200	300	250	135	2,021	4.33	64.86	28.79	244.56	0.57	4.88	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	48.77
5	300	500	400	119	2,140	3.82	68.68	49.38	293.94	0.98	5.86	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	40.57
6	500	750	625	88	2,228	2.82	71.50	52.67	346.61	1.05	6.91	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	34.41
7	750	1,000	875	77	2,305	2.47	73.97	71.15	417.76	1.42	8.33	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	28.55
8	1,000	1,500	1,250	65	2,370	2.09	76.06	56.66	474.43	1.13	9.46	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	25.14
9	1,500	2,000	1,750	72	2,442	2.31	78.37	136.11	610.53	2.72	12.18	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	19.53
10	2,000	2,500	2,250	51	2,493	1.64	80.01	87.34	697.87	1.74	13.92	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	17.09
11	2,500	3,000	2,750	44	2,537	1.41	81.42	106.68	804.55	2.13	16.05	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	14.82
12	3,000	4,000	3,500	47	2,584	1.51	82.93	154.30	958.86	3.08	19.13	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	12.44
13	4,000	5,000	4,500	57	2,641	1.83	84.76	187.17	1,146.03	3.73	22.86	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	10.41
14	5,000	7,500	6,250	59	2,700	1.89	86.65	464.71	1,610.74	9.27	32.13	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	7.40
15	7,500	10,000	8,750	43	2,743	1.38	88.03	429.94	2,040.68	8.58	40.71	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	5.84
16	10,000	20,000	15,000	97	2,840	3.11	91.14	1,016.36	3,057.04	20.27	60.98	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	3.90
17	20,000	50,000	35,000	130	2,970	4.17	95.31	1,137.44	4,194.48	22.69	83.67	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	2.84
18	50,000	100,000	75,000	55	3,025	1.77	97.08	304.28	4,498.76	6.07	89.74	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	2.65
19	100,000	500,000	300,000	66	3,091	2.12	99.20	380.30	4,879.06	7.59	97.33	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	2.44
20	500,000	UP		25	3,116	0.80	100.00	133.84	5,012.89	2.67	100.00	0	6	0.00	100.00	0.00	119.26	0.00	100.00	0.00	2.38
				3,116				5,012.89				6				119.26				2.38	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	428	428	25.91	25.91	50.88	50.88	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	141	569	8.54	34.44	18.04	68.91	0.28	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	75	644	4.54	38.98	17.40	86.32	0.27	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	52	696	3.15	42.13	23.61	109.93	0.36	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	46	742	2.78	44.92	43.00	152.92	0.66	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	46	788	2.78	47.70	44.04	196.96	0.68	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	75	863	4.54	52.24	108.05	305.01	1.66	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	69	932	4.18	56.42	128.01	433.02	1.97	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	61	993	3.69	60.11	147.96	580.98	2.27	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	55	1,048	3.33	63.44	179.78	760.76	2.76	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	1,083	2.12	65.56	92.47	853.23	1.42	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	51	1,134	3.09	68.64	221.59	1,074.82	3.41	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	63	1,197	3.81	72.46	334.55	1,409.37	5.14	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	85	1,282	5.15	77.60	595.82	2,005.19	9.16	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	86	1,368	5.21	82.81	725.26	2,730.45	11.15	41.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	153	1,521	9.26	92.07	2,353.26	5,083.70	36.18	78.16	1	1	100.00	100.00	1,112.50	1,112.50	100.00	100.00	47.27	21.88
17	20,000	50,000	35,000	89	1,610	5.39	97.46	1,103.74	6,187.45	16.97	95.13	0	1	0.00	100.00	0.00	1,112.50	0.00	100.00	0.00	17.98
18	50,000	100,000	75,000	17	1,627	1.03	98.49	196.65	6,384.10	3.02	98.15	0	1	0.00	100.00	0.00	1,112.50	0.00	100.00	0.00	17.43
19	100,000	500,000	300,000	24	1,651	1.45	99.94	120.37	6,504.47	1.85	100.00	0	1	0.00	100.00	0.00	1,112.50	0.00	100.00	0.00	17.10
20	500,000	UP		1	1,652	0.06	100.00	0.00	6,504.47	0.00	100.00	0	1	0.00	100.00	0.00	1,112.50	0.00	100.00	0.00	17.10
				1,652				6,504.47				1				1,112.50				17.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,928	6,928	15.84	15.84	887.70	887.70	1.24	1.24	5	5	9.43	9.43	40.66	40.66	0.70	0.70	4.58	4.58
2	50	100	75	5,159	12,087	11.80	27.64	570.37	1,458.06	0.80	2.04	4	9	7.55	16.98	79.65	120.31	1.38	2.08	13.96	8.25
3	100	200	150	5,632	17,719	12.88	40.52	1,189.83	2,647.90	1.66	3.70	13	22	24.53	41.51	632.97	753.28	10.93	13.01	53.20	28.45
4	200	300	250	3,708	21,427	8.48	49.00	1,323.55	3,971.44	1.85	5.54	1	23	1.89	43.40	260.10	1,013.38	4.49	17.50	19.65	25.52
5	300	500	400	3,869	25,296	8.85	57.84	2,364.43	6,335.87	3.30	8.84	2	25	3.77	47.17	11.04	1,024.41	0.19	17.69	0.47	16.17
6	500	750	625	2,124	27,420	4.86	62.70	2,019.76	8,355.64	2.82	11.66	2	27	3.77	50.94	24.21	1,048.62	0.42	18.11	1.20	12.55
7	750	1,000	875	2,126	29,546	4.86	67.56	2,781.20	11,136.84	3.88	15.55	0	27	0.00	50.94	0.00	1,048.62	0.00	18.11	0.00	9.42
8	1,000	1,500	1,250	2,013	31,559	4.60	72.16	2,942.21	14,079.04	4.11	19.65	3	30	5.66	56.60	21.35	1,069.97	0.37	18.48	0.73	7.60
9	1,500	2,000	1,750	1,183	32,742	2.71	74.87	2,420.51	16,499.56	3.38	23.03	0	30	0.00	56.60	0.00	1,069.97	0.00	18.48	0.00	6.48
10	2,000	2,500	2,250	669	33,411	1.53	76.40	1,785.93	18,285.49	2.49	25.53	0	30	0.00	56.60	0.00	1,069.97	0.00	18.48	0.00	5.85
11	2,500	3,000	2,750	694	34,105	1.59	77.99	1,542.00	19,827.49	2.15	27.68	3	33	5.66	62.26	115.76	1,185.73	2.00	20.48	7.51	5.98
12	3,000	4,000	3,500	1,243	35,348	2.84	80.83	2,587.13	22,414.62	3.61	31.29	2	35	3.77	66.04	217.30	1,403.03	3.75	24.23	8.40	6.26
13	4,000	5,000	4,500	1,051	36,399	2.40	83.23	1,964.07	24,378.69	2.74	34.03	2	37	3.77	69.81	167.27	1,570.30	2.89	27.12	8.52	6.44
14	5,000	7,500	6,250	2,036	38,435	4.66	87.89	3,615.33	27,994.03	5.05	39.08	2	39	3.77	73.58	1,231.77	2,802.07	21.27	48.39	34.07	10.01
15	7,500	10,000	8,750	1,330	39,765	3.04	90.93	3,924.92	31,918.94	5.48	44.56	3	42	5.66	79.25	84.35	2,886.42	1.46	49.85	2.15	9.04
16	10,000	20,000	15,000	1,584	41,349	3.62	94.55	12,049.00	43,967.94	16.82	61.38	2	44	3.77	83.02	2,028.46	4,914.88	35.03	84.88	16.84	11.18
17	20,000	50,000	35,000	797	42,146	1.82	96.37	10,842.56	54,810.50	15.14	76.51	2	46	3.77	86.79	15.75	4,930.63	0.27	85.16	0.15	9.00
18	50,000	100,000	75,000	635	42,781	1.45	97.83	8,159.12	62,969.62	11.39	87.90	0	46	0.00	86.79	0.00	4,930.63	0.00	85.16	0.00	7.83
19	100,000	500,000	300,000	711	43,492	1.63	99.45	7,809.21	70,778.83	10.90	98.80	5	51	9.43	96.23	849.49	5,780.11	14.67	99.83	10.88	8.17
20	500,000	UP		240	43,732	0.55	100.00	858.56	71,637.38	1.20	100.00	2	53	3.77	100.00	10.00	5,790.11	0.17	100.00	1.16	8.08
				43,732				71,637.38				53				5,790.11				8.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	13.73	13.73	3.50	3.50	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	97	7.08	20.82	3.59	7.09	0.88	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	60	157	12.88	33.69	13.82	20.91	3.38	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	90	247	19.31	53.00	31.77	52.68	7.76	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	91	338	19.53	72.53	54.58	107.26	13.33	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	370	6.87	79.40	39.17	146.43	9.57	35.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	406	7.73	87.12	42.32	188.75	10.34	46.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	32	438	6.87	93.99	53.88	242.63	13.16	59.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	449	2.36	96.35	20.59	263.22	5.03	64.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	450	0.21	96.57	5.55	268.77	1.36	65.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	452	0.43	97.00	5.96	274.73	1.45	67.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	455	0.64	97.64	11.17	285.89	2.73	69.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	456	0.21	97.85	6.75	292.64	1.65	71.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	457	0.21	98.07	11.63	304.28	2.84	74.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	459	0.43	98.50	36.27	340.54	8.86	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	464	1.07	99.57	67.40	407.94	16.46	99.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	466	0.43	100.00	1.45	409.39	0.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	466	0.00	100.00	0.00	409.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	466	0.00	100.00	0.00	409.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	466	0.00	100.00	0.00	409.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				466				409.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	11.20	11.20	0.69	0.69	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	18	3.20	14.40	0.60	1.29	0.37	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	30	9.60	24.00	6.64	7.93	4.13	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	4.80	28.80	4.22	12.15	2.62	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	44	6.40	35.20	7.58	19.74	4.71	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	50	4.80	40.00	8.49	28.22	5.27	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	63	10.40	50.40	30.10	58.32	18.70	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	71	6.40	56.80	13.27	71.59	8.24	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	82	8.80	65.60	24.78	96.38	15.39	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	88	4.80	70.40	10.27	106.65	6.38	66.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	96	6.40	76.80	12.17	118.82	7.56	73.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	99	2.40	79.20	6.89	125.71	4.28	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	101	1.60	80.80	0.41	126.12	0.25	78.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	112	8.80	89.60	20.51	146.62	12.74	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	115	2.40	92.00	1.83	148.45	1.14	92.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	120	4.00	96.00	10.06	158.51	6.25	98.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	122	1.60	97.60	0.50	159.01	0.31	98.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	123	0.80	98.40	1.62	160.63	1.01	99.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	125	1.60	100.00	0.37	161.00	0.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	125	0.00	100.00	0.00	161.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				161.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,183	2,183	26.91	26.91	119.11	119.11	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	349	2,532	4.30	31.21	184.90	304.01	1.40	2.30	1	1	14.29	14.29	100.00	100.00	14.39	14.39	54.08	32.89
3	100	200	150	978	3,510	12.05	43.26	877.98	1,182.00	6.65	8.96	0	1	0.00	14.29	0.00	100.00	0.00	14.39	0.00	8.46
4	200	300	250	852	4,362	10.50	53.77	1,091.30	2,273.30	8.27	17.22	0	1	0.00	14.29	0.00	100.00	0.00	14.39	0.00	4.40
5	300	500	400	1,213	5,575	14.95	68.72	1,888.37	4,161.67	14.31	31.53	0	1	0.00	14.29	0.00	100.00	0.00	14.39	0.00	2.40
6	500	750	625	744	6,319	9.17	77.89	1,305.39	5,467.07	9.89	41.42	1	2	14.29	28.57	561.83	661.83	80.84	95.22	43.04	12.11
7	750	1,000	875	691	7,010	8.52	86.40	1,631.35	7,098.42	12.36	53.78	2	4	28.57	57.14	1.55	663.38	0.22	95.45	0.10	9.35
8	1,000	1,500	1,250	412	7,422	5.08	91.48	1,305.69	8,404.11	9.89	63.68	0	4	0.00	57.14	0.00	663.38	0.00	95.45	0.00	7.89
9	1,500	2,000	1,750	222	7,644	2.74	94.22	931.02	9,335.14	7.05	70.73	2	6	28.57	85.71	27.56	690.94	3.96	99.41	2.96	7.40
10	2,000	2,500	2,250	90	7,734	1.11	95.33	495.25	9,830.39	3.75	74.48	0	6	0.00	85.71	0.00	690.94	0.00	99.41	0.00	7.03
11	2,500	3,000	2,750	84	7,818	1.04	96.36	504.38	10,334.77	3.82	78.30	0	6	0.00	85.71	0.00	690.94	0.00	99.41	0.00	6.69
12	3,000	4,000	3,500	65	7,883	0.80	97.17	488.12	10,822.89	3.70	82.00	0	6	0.00	85.71	0.00	690.94	0.00	99.41	0.00	6.38
13	4,000	5,000	4,500	44	7,927	0.54	97.71	437.51	11,260.40	3.31	85.32	0	6	0.00	85.71	0.00	690.94	0.00	99.41	0.00	6.14
14	5,000	7,500	6,250	59	7,986	0.73	98.43	726.95	11,987.35	5.51	90.83	1	7	14.29	100.00	4.08	695.02	0.59	100.00	0.56	5.80
15	7,500	10,000	8,750	18	8,004	0.22	98.66	254.94	12,242.29	1.93	92.76	0	7	0.00	100.00	0.00	695.02	0.00	100.00	0.00	5.68
16	10,000	20,000	15,000	23	8,027	0.28	98.94	567.19	12,809.47	4.30	97.05	0	7	0.00	100.00	0.00	695.02	0.00	100.00	0.00	5.43
17	20,000	50,000	35,000	9	8,036	0.11	99.05	224.95	13,034.42	1.70	98.76	0	7	0.00	100.00	0.00	695.02	0.00	100.00	0.00	5.33
18	50,000	100,000	75,000	14	8,050	0.17	99.22	33.35	13,067.78	0.25	99.01	0	7	0.00	100.00	0.00	695.02	0.00	100.00	0.00	5.32
19	100,000	500,000	300,000	53	8,103	0.65	99.88	103.52	13,171.30	0.78	99.80	0	7	0.00	100.00	0.00	695.02	0.00	100.00	0.00	5.28
20	500,000	UP		10	8,113	0.12	100.00	26.92	13,198.22	0.20	100.00	0	7	0.00	100.00	0.00	695.02	0.00	100.00	0.00	5.27
				8,113				13,198.22				7				695.02				5.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43,174	43,174	12.64	12.64	3,806.87	3,806.87	0.73	0.73	6	6	1.72	1.72	144.44	144.44	0.36	0.36	3.79	3.79
2	50	100	75	17,932	61,106	5.25	17.90	3,928.64	7,735.50	0.76	1.49	12	18	3.44	5.16	634.04	778.47	1.60	1.97	16.14	10.06
3	100	200	150	30,138	91,244	8.83	26.72	12,798.29	20,533.79	2.47	3.96	14	32	4.01	9.17	1,047.00	1,825.48	2.65	4.61	8.18	8.89
4	200	300	250	27,959	119,203	8.19	34.91	18,148.35	38,682.14	3.50	7.46	10	42	2.87	12.03	1,002.21	2,827.68	2.53	7.15	5.52	7.31
5	300	500	400	50,788	169,991	14.87	49.79	47,504.51	86,186.65	9.16	16.61	19	61	5.44	17.48	1,918.08	4,745.76	4.85	11.99	4.04	5.51
6	500	750	625	42,739	212,730	12.52	62.30	54,423.11	140,609.76	10.49	27.10	43	104	12.32	29.80	4,172.91	8,918.67	10.54	22.54	7.67	6.34
7	750	1,000	875	43,117	255,847	12.63	74.93	57,787.43	198,397.19	11.14	38.24	97	201	27.79	57.59	2,666.64	11,585.32	6.74	29.27	4.61	5.84
8	1,000	1,500	1,250	35,840	291,687	10.50	85.43	64,720.79	263,117.98	12.48	50.72	90	291	25.79	83.38	4,101.00	15,686.32	10.36	39.64	6.34	5.96
9	1,500	2,000	1,750	17,254	308,941	5.05	90.48	47,978.25	311,096.23	9.25	59.97	16	307	4.58	87.97	1,794.82	17,481.14	4.54	44.17	3.74	5.62
10	2,000	2,500	2,250	7,963	316,904	2.33	92.81	28,415.05	339,511.28	5.48	65.44	7	314	2.01	89.97	513.20	17,994.34	1.30	45.47	1.81	5.30
11	2,500	3,000	2,750	5,887	322,791	1.72	94.54	27,247.84	366,759.13	5.25	70.69	6	320	1.72	91.69	2,239.81	20,234.15	5.66	51.13	8.22	5.52
12	3,000	4,000	3,500	6,218	329,009	1.82	96.36	33,854.12	400,613.24	6.53	77.22	11	331	3.15	94.84	5,300.28	25,534.44	13.39	64.52	15.66	6.37
13	4,000	5,000	4,500	3,607	332,616	1.06	97.42	25,297.75	425,910.99	4.88	82.10	4	335	1.15	95.99	310.45	25,844.89	0.78	65.31	1.23	6.07
14	5,000	7,500	6,250	3,881	336,497	1.14	98.55	32,519.02	458,430.01	6.27	88.36	4	339	1.15	97.13	463.94	26,308.83	1.17	66.48	1.43	5.74
15	7,500	10,000	8,750	1,899	338,396	0.56	99.11	19,844.68	478,274.69	3.83	92.19	3	342	0.86	97.99	108.26	26,417.08	0.27	66.75	0.55	5.52
16	10,000	20,000	15,000	1,880	340,276	0.55	99.66	26,251.32	504,526.01	5.06	97.25	2	344	0.57	98.57	226.37	26,643.45	0.57	67.32	0.86	5.28
17	20,000	50,000	35,000	711	340,987	0.21	99.87	10,300.57	514,826.58	1.99	99.24	1	345	0.29	98.85	10.89	26,654.35	0.03	67.35	0.11	5.18
18	50,000	100,000	75,000	182	341,169	0.05	99.92	2,234.29	517,060.87	0.43	99.67	3	348	0.86	99.71	12,905.86	39,560.21	32.61	99.96	577.63	7.65
19	100,000	500,000	300,000	108	341,277	0.03	99.95	1,414.58	518,475.45	0.27	99.94	0	348	0.00	99.71	0.00	39,560.21	0.00	99.96	0.00	7.63
20	500,000	UP		164	341,441	0.05	100.00	319.01	518,794.45	0.06	100.00	1	349	0.29	100.00	15.10	39,575.31	0.04	100.00	4.73	7.63
				341,441				518,794.45				349				39,575.31				7.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29341 **SHOPS :SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,756	3,756	16.12	16.12	3,418.75	3,418.75	7.67	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,362	5,118	5.85	21.97	751.75	4,170.50	1.69	9.35	1	1	5.88	5.88	66.50	66.50	15.08	15.08	8.85	1.59
3	100	200	150	2,475	7,593	10.62	32.59	1,203.43	5,373.92	2.70	12.05	1	2	5.88	11.76	136.78	203.28	31.02	46.10	11.37	3.78
4	200	300	250	2,172	9,765	9.32	41.91	1,521.59	6,895.51	3.41	15.46	1	3	5.88	17.65	5.00	208.28	1.13	47.23	0.33	3.02
5	300	500	400	3,553	13,318	15.25	57.16	3,562.85	10,458.36	7.99	23.45	1	4	5.88	23.53	74.86	283.14	16.98	64.21	2.10	2.71
6	500	750	625	2,290	15,608	9.83	66.99	3,229.21	13,687.57	7.24	30.69	0	4	0.00	23.53	0.00	283.14	0.00	64.21	0.00	2.07
7	750	1,000	875	2,175	17,783	9.34	76.33	4,176.21	17,863.78	9.36	40.05	1	5	5.88	29.41	7.50	290.64	1.70	65.91	0.18	1.63
8	1,000	1,500	1,250	1,762	19,545	7.56	83.89	5,024.51	22,888.29	11.27	51.32	1	6	5.88	35.29	15.60	306.24	3.54	69.44	0.31	1.34
9	1,500	2,000	1,750	1,162	20,707	4.99	88.88	4,284.76	27,173.05	9.61	60.93	1	7	5.88	41.18	6.36	312.60	1.44	70.88	0.15	1.15
10	2,000	2,500	2,250	573	21,280	2.46	91.34	2,354.79	29,527.84	5.28	66.21	1	8	5.88	47.06	50.00	362.60	11.34	82.22	2.12	1.23
11	2,500	3,000	2,750	435	21,715	1.87	93.21	2,095.30	31,623.13	4.70	70.90	1	9	5.88	52.94	21.08	383.68	4.78	87.00	1.01	1.21
12	3,000	4,000	3,500	478	22,193	2.05	95.26	2,799.02	34,422.15	6.28	77.18	0	9	0.00	52.94	0.00	383.68	0.00	87.00	0.00	1.11
13	4,000	5,000	4,500	247	22,440	1.06	96.32	1,934.96	36,357.11	4.34	81.52	1	10	5.88	58.82	16.47	400.15	3.74	90.74	0.85	1.10
14	5,000	7,500	6,250	314	22,754	1.35	97.67	2,464.24	38,821.34	5.53	87.04	0	10	0.00	58.82	0.00	400.15	0.00	90.74	0.00	1.03
15	7,500	10,000	8,750	182	22,936	0.78	98.45	1,635.32	40,456.67	3.67	90.71	0	10	0.00	58.82	0.00	400.15	0.00	90.74	0.00	0.99
16	10,000	20,000	15,000	164	23,100	0.70	99.15	2,318.21	42,774.88	5.20	95.91	0	10	0.00	58.82	0.00	400.15	0.00	90.74	0.00	0.94
17	20,000	50,000	35,000	82	23,182	0.35	99.50	1,066.40	43,841.28	2.39	98.30	0	10	0.00	58.82	0.00	400.15	0.00	90.74	0.00	0.91
18	50,000	100,000	75,000	27	23,209	0.12	99.62	396.22	44,237.49	0.89	99.19	0	10	0.00	58.82	0.00	400.15	0.00	90.74	0.00	0.90
19	100,000	500,000	300,000	32	23,241	0.14	99.76	144.14	44,381.63	0.32	99.51	0	10	0.00	58.82	0.00	400.15	0.00	90.74	0.00	0.90
20	500,000	**UP**		57	23,298	0.24	100.00	218.83	44,600.46	0.49	100.00	7	17	41.18	100.00	40.84	440.99	9.26	100.00	18.66	0.99
				23,298				44,600.46				17				440.99				0.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29342 **SHOPS :SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	11.55	11.55	48.58	48.58	3.35	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	87	2.81	14.36	6.63	55.21	0.46	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	132	7.43	21.78	18.87	74.08	1.30	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	52	184	8.58	30.36	29.45	103.53	2.03	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	95	279	15.68	46.04	81.60	185.13	5.62	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	64	343	10.56	56.60	81.83	266.96	5.64	18.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	412	11.39	67.99	113.91	380.87	7.85	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	56	468	9.24	77.23	154.33	535.20	10.64	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	508	6.60	83.83	152.34	687.55	10.50	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	527	3.14	86.96	84.14	771.68	5.80	53.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	551	3.96	90.92	122.48	894.16	8.44	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	573	3.63	94.55	121.33	1,015.49	8.36	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	586	2.15	96.70	102.71	1,118.20	7.08	77.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	596	1.65	98.35	134.26	1,252.47	9.25	86.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	601	0.83	99.17	92.12	1,344.59	6.35	92.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	604	0.50	99.67	62.42	1,407.00	4.30	96.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	605	0.17	99.83	30.40	1,437.40	2.10	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	606	0.17	100.00	13.55	1,450.95	0.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	606	0.00	100.00	0.00	1,450.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	606	0.00	100.00	0.00	1,450.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				606				1,450.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29343 **SHOPS :SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	15.47	15.47	38.81	38.81	5.70	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	70	4.58	20.06	9.42	48.23	1.38	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	86	4.58	24.64	12.60	60.83	1.85	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	126	11.46	36.10	32.19	93.02	4.73	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	170	12.61	48.71	49.08	142.09	7.21	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	207	10.60	59.31	51.79	193.89	7.61	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	247	11.46	70.77	81.09	274.98	11.91	40.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	47	294	13.47	84.24	131.67	406.64	19.35	59.75	2	2	100.00	100.00	1,406.50	1,406.50	100.00	100.00	1068.24	345.88
9	1,500	2,000	1,750	27	321	7.74	91.98	86.55	493.19	12.72	72.47	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	285.18
10	2,000	2,500	2,250	5	326	1.43	93.41	20.77	513.96	3.05	75.52	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	273.66
11	2,500	3,000	2,750	6	332	1.72	95.13	36.38	550.34	5.35	80.86	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	255.57
12	3,000	4,000	3,500	8	340	2.29	97.42	54.62	604.96	8.03	88.89	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	232.49
13	4,000	5,000	4,500	3	343	0.86	98.28	17.27	622.23	2.54	91.43	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	226.04
14	5,000	7,500	6,250	1	344	0.29	98.57	8.97	631.20	1.32	92.74	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	222.83
15	7,500	10,000	8,750	1	345	0.29	98.85	18.00	649.20	2.64	95.39	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	216.65
16	10,000	20,000	15,000	4	349	1.15	100.00	31.39	680.59	4.61	100.00	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	206.66
17	20,000	50,000	35,000	0	349	0.00	100.00	0.00	680.59	0.00	100.00	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	206.66
18	50,000	100,000	75,000	0	349	0.00	100.00	0.00	680.59	0.00	100.00	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	206.66
19	100,000	500,000	300,000	0	349	0.00	100.00	0.00	680.59	0.00	100.00	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	206.66
20	500,000	UP		0	349	0.00	100.00	0.00	680.59	0.00	100.00	0	2	0.00	100.00	0.00	1,406.50	0.00	100.00	0.00	206.66
				349				680.59				2				1,406.50				206.66	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	0.07	0.07	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.00	10.00	0.61	0.68	0.61	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	15.00	25.00	1.12	1.80	1.12	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.00	30.00	0.91	2.72	0.91	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	15.00	45.00	7.05	9.76	7.02	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	5.00	50.00	10.64	20.40	10.60	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	5.00	55.00	1.42	21.83	1.42	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	5.00	60.00	2.87	24.70	2.86	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	5.00	65.00	3.89	28.59	3.88	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	5.00	70.00	4.39	32.98	4.38	32.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	5.00	75.00	8.81	41.79	8.77	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	5.00	80.00	4.72	46.51	4.70	46.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	5.00	85.00	8.47	54.97	8.43	54.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	5.00	90.00	10.00	64.98	9.96	64.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	5.00	95.00	9.53	74.51	9.50	74.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	5.00	100.00	25.87	100.39	25.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	100.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	100.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	100.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	100.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				100.39				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	6.25	18.75	0.27	0.27	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	6.25	25.00	4.50	4.77	5.85	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	6.25	31.25	6.30	11.07	8.18	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	6.25	37.50	11.03	22.09	14.32	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	11	31.25	68.75	33.08	10.98	42.97	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	6.25	75.00	18.00	7.02	23.38	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	6.25	81.25	7.42	14.44	9.64	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	6.25	87.50	10.40	24.83	13.50	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	6.25	93.75	1.88	22.95	2.45	29.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	6.25	100.00	54.03	76.98	70.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	76.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				76.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	32.94	32.94	125.19	125.19	22.12	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	68	7.06	40.00	6.22	131.41	1.10	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	82	8.24	48.24	7.82	139.23	1.38	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	87	2.94	51.18	3.10	142.33	0.55	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	100	7.65	58.82	21.86	164.19	3.86	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	104	2.35	61.18	11.90	176.09	2.10	31.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	105	0.59	61.76	0.84	176.92	0.15	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	107	1.18	62.94	4.11	181.03	0.73	31.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	110	1.76	64.71	4.72	185.75	0.83	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	111	0.59	65.29	0.74	186.49	0.13	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	114	1.76	67.06	20.48	206.97	3.62	36.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	118	2.35	69.41	29.73	236.70	5.25	41.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	126	4.71	74.12	30.64	267.34	5.41	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	129	1.76	75.88	0.00	267.34	0.00	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	131	1.18	77.06	0.00	267.34	0.00	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	139	4.71	81.76	3.13	270.47	0.55	47.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	146	4.12	85.88	88.04	358.51	15.56	63.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	155	5.29	91.18	52.69	411.20	9.31	72.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	169	8.24	99.41	129.85	541.05	22.94	95.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	170	0.59	100.00	24.93	565.98	4.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				170				565.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	875	875	10.83	10.83	70.30	70.30	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	515	1,390	6.37	17.20	58.04	128.34	0.31	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	691	2,081	8.55	25.75	154.75	283.08	0.82	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	459	2,540	5.68	31.44	168.52	451.60	0.89	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	788	3,328	9.75	41.19	449.47	901.08	2.37	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	561	3,889	6.94	48.13	450.00	1,351.07	2.38	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	673	4,562	8.33	56.46	844.40	2,195.47	4.46	11.59	1	1	6.67	6.67	44.53	44.53	0.46	0.46	5.27	2.03
8	1,000	1,500	1,250	596	5,158	7.38	63.84	1,058.87	3,254.35	5.59	17.18	2	3	13.33	20.00	983.47	1,027.99	10.27	10.73	92.88	31.59
9	1,500	2,000	1,750	471	5,629	5.83	69.67	1,063.90	4,318.25	5.62	22.80	2	5	13.33	33.33	154.07	1,182.06	1.61	12.34	14.48	27.37
10	2,000	2,500	2,250	297	5,926	3.68	73.34	888.09	5,206.34	4.69	27.48	0	5	0.00	33.33	0.00	1,182.06	0.00	12.34	0.00	22.70
11	2,500	3,000	2,750	265	6,191	3.28	76.62	963.78	6,170.12	5.09	32.57	1	6	6.67	40.00	0.00	1,182.07	0.00	12.34	0.00	19.16
12	3,000	4,000	3,500	335	6,526	4.15	80.77	1,275.51	7,445.63	6.73	39.30	2	8	13.33	53.33	85.41	1,267.47	0.89	13.23	6.70	17.02
13	4,000	5,000	4,500	252	6,778	3.12	83.89	1,115.01	8,560.64	5.89	45.19	1	9	6.67	60.00	937.58	2,205.06	9.79	23.02	84.09	25.76
14	5,000	7,500	6,250	360	7,138	4.46	88.34	2,038.51	10,599.15	10.76	55.95	0	9	0.00	60.00	0.00	2,205.06	0.00	23.02	0.00	20.80
15	7,500	10,000	8,750	219	7,357	2.71	91.05	1,674.60	12,273.76	8.84	64.79	2	11	13.33	73.33	3,000.00	5,205.06	31.32	54.34	179.15	42.41
16	10,000	20,000	15,000	330	7,687	4.08	95.14	3,359.84	15,633.59	17.74	82.53	2	13	13.33	86.67	118.21	5,323.27	1.23	55.57	3.52	34.05
17	20,000	50,000	35,000	240	7,927	2.97	98.11	2,343.93	17,977.52	12.37	94.90	0	13	0.00	86.67	0.00	5,323.27	0.00	55.57	0.00	29.61
18	50,000	100,000	75,000	98	8,025	1.21	99.32	743.86	18,721.38	3.93	98.83	2	15	13.33	100.00	4,256.26	9,579.53	44.43	100.00	572.18	51.17
19	100,000	500,000	300,000	39	8,064	0.48	99.80	172.62	18,894.00	0.91	99.74	0	15	0.00	100.00	0.00	9,579.53	0.00	100.00	0.00	50.70
20	500,000	UP		16	8,080	0.20	100.00	49.39	18,943.40	0.26	100.00	0	15	0.00	100.00	0.00	9,579.53	0.00	100.00	0.00	50.57
				8,080				18,943.40				15				9,579.53				50.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29371 - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14,112	14,112	8.19	8.19	3,535.63	3,535.63	0.78	0.78	3	3	1.86	1.86	817.40	817.40	1.32	1.32	23.12	23.12
2	50	100	75	7,027	21,139	4.08	12.26	1,011.78	4,547.42	0.22	1.00	1	4	0.62	2.48	50.00	867.40	0.08	1.40	4.94	19.07
3	100	200	150	10,084	31,223	5.85	18.11	2,351.50	6,898.92	0.52	1.52	5	9	3.11	5.59	406.92	1,274.32	0.65	2.05	17.30	18.47
4	200	300	250	7,990	39,213	4.63	22.74	2,834.99	9,733.91	0.62	2.14	3	12	1.86	7.45	89.33	1,363.66	0.14	2.19	3.15	14.01
5	300	500	400	13,495	52,708	7.83	30.57	7,366.85	17,100.76	1.62	3.76	4	16	2.48	9.94	51.83	1,415.48	0.08	2.28	0.70	8.28
6	500	750	625	12,639	65,347	7.33	37.90	9,489.60	26,590.36	2.09	5.84	8	24	4.97	14.91	546.65	1,962.14	0.88	3.16	5.76	7.38
7	750	1,000	875	13,632	78,979	7.91	45.81	14,524.93	41,115.29	3.19	9.04	3	27	1.86	16.77	270.16	2,232.30	0.43	3.59	1.86	5.43
8	1,000	1,500	1,250	15,431	94,410	8.95	54.76	21,072.95	62,188.24	4.63	13.67	6	33	3.73	20.50	796.29	3,028.59	1.28	4.87	3.78	4.87
9	1,500	2,000	1,750	11,408	105,818	6.62	61.38	22,014.33	84,202.57	4.84	18.51	8	41	4.97	25.47	567.74	3,596.34	0.91	5.79	2.58	4.27
10	2,000	2,500	2,250	7,496	113,314	4.35	65.73	17,120.07	101,322.64	3.76	22.27	10	51	6.21	31.68	3,212.68	6,809.02	5.17	10.95	18.77	6.72
11	2,500	3,000	2,750	6,884	120,198	3.99	69.72	19,195.04	120,517.69	4.22	26.49	9	60	5.59	37.27	4,545.93	11,354.95	7.31	18.27	23.68	9.42
12	3,000	4,000	3,500	8,823	129,021	5.12	74.84	29,627.96	150,145.64	6.51	33.00	14	74	8.70	45.96	1,780.65	13,135.61	2.86	21.13	6.01	8.75
13	4,000	5,000	4,500	7,029	136,050	4.08	78.91	28,454.90	178,600.54	6.25	39.26	11	85	6.83	52.80	7,230.70	20,366.30	11.63	32.77	25.41	11.40
14	5,000	7,500	6,250	9,639	145,689	5.59	84.50	48,678.23	227,278.77	10.70	49.96	14	99	8.70	61.49	6,306.23	26,672.53	10.15	42.91	12.95	11.74
15	7,500	10,000	8,750	6,499	152,188	3.77	88.27	41,444.91	268,723.68	9.11	59.07	10	109	6.21	67.70	585.12	27,257.65	0.94	43.85	1.41	10.14
16	10,000	20,000	15,000	9,855	162,043	5.72	93.99	94,365.56	363,089.24	20.74	79.81	18	127	11.18	78.88	16,816.16	44,073.81	27.06	70.91	17.82	12.14
17	20,000	50,000	35,000	6,361	168,404	3.69	97.68	72,204.43	435,293.67	15.87	95.68	21	148	13.04	91.93	15,901.42	59,975.23	25.58	96.49	22.02	13.78
18	50,000	100,000	75,000	2,115	170,519	1.23	98.91	17,577.31	452,870.99	3.86	99.55	9	157	5.59	97.52	163.66	60,138.89	0.26	96.76	0.93	13.28
19	100,000	500,000	300,000	1,537	172,056	0.89	99.80	11,945.57	464,816.56	2.63	102.17	3	160	1.86	99.38	1,933.45	62,072.34	3.11	99.87	16.19	13.35
20	500,000	UP		349	172,405	0.20	100.00	9,890.02	454,926.54	2.17	100.00	1	161	0.62	100.00	83.08	62,155.42	0.13	100.00	0.84	13.66
				172,405				454,926.54				161				62,155.42				13.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	4.20	4.20	29.87	29.87	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	51	103	4.12	8.32	5.35	35.22	0.17	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	81	184	6.54	14.86	11.37	46.59	0.35	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	90	274	7.27	22.13	13.50	60.09	0.42	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	97	371	7.84	29.97	30.85	90.94	0.96	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	101	472	8.16	38.13	44.64	135.58	1.38	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	95	567	7.67	45.80	95.38	230.96	2.95	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	95	662	7.67	53.47	159.53	390.48	4.94	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	61	723	4.93	58.40	126.96	517.44	3.93	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	42	765	3.39	61.79	152.34	669.78	4.72	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	60	825	4.85	66.64	211.08	880.86	6.54	27.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	63	888	5.09	71.73	208.17	1,089.03	6.45	33.73	1	1	100.00	100.00	10.49	10.49	100.00	100.00	5.04	0.96
13	4,000	5,000	4,500	50	938	4.04	75.77	169.71	1,258.74	5.26	38.98	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.83
14	5,000	7,500	6,250	66	1,004	5.33	81.10	453.65	1,712.39	14.05	53.03	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.61
15	7,500	10,000	8,750	45	1,049	3.63	84.73	400.57	2,112.95	12.41	65.44	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.50
16	10,000	20,000	15,000	76	1,125	6.14	90.87	517.61	2,630.57	16.03	81.47	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.40
17	20,000	50,000	35,000	52	1,177	4.20	95.07	232.93	2,863.50	7.21	88.68	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.37
18	50,000	100,000	75,000	28	1,205	2.26	97.33	220.40	3,083.90	6.83	95.51	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.34
19	100,000	500,000	300,000	26	1,231	2.10	99.43	78.99	3,162.89	2.45	97.96	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.33
20	500,000	UP		7	1,238	0.57	100.00	65.99	3,228.87	2.04	100.00	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.32
				1,238				3,228.87				1				10.49				0.32	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29372 - SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	1.96	1.96	70.09	70.09	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	52	0.72	2.69	3.93	74.02	0.06	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	87	1.81	4.50	11.00	85.02	0.16	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	58	145	3.00	7.50	25.36	110.37	0.36	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	170	315	8.79	16.29	103.81	214.19	1.47	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	151	466	7.81	24.10	136.94	351.12	1.93	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	193	659	9.98	34.07	227.94	579.06	3.22	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	194	853	10.03	44.11	299.23	878.29	4.22	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	184	1,037	9.51	53.62	407.16	1,285.44	5.75	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	122	1,159	6.31	59.93	340.58	1,626.02	4.81	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	111	1,270	5.74	65.67	394.31	2,020.33	5.56	28.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	135	1,405	6.98	72.65	518.70	2,539.03	7.32	35.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	116	1,521	6.00	78.65	562.85	3,101.88	7.94	43.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	103	1,624	5.33	83.97	665.12	3,767.00	9.39	53.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	96	1,720	4.96	88.93	778.51	4,545.51	10.99	64.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	114	1,834	5.89	94.83	1,268.58	5,814.09	17.90	82.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	79	1,913	4.08	98.91	973.54	6,787.63	13.74	95.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	1,923	0.52	99.43	159.08	6,946.71	2.25	98.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	1,932	0.47	99.90	109.06	7,055.77	1.54	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	1,934	0.10	100.00	29.94	7,085.72	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,934				7,085.72				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.00	10.00	0.83	0.83	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.00	15.00	0.41	1.24	0.58	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.00	20.00	0.73	1.97	1.02	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.00	25.00	0.85	2.82	1.18	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.00	30.00	1.58	4.40	2.20	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.00	35.00	2.85	7.25	3.97	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.00	40.00	0.04	7.29	0.06	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.00	45.00	2.24	9.53	3.12	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.00	50.00	0.26	9.79	0.36	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.00	55.00	0.11	9.90	0.15	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.00	60.00	6.65	16.55	9.26	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.00	65.00	7.25	23.80	10.09	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	15	10.00	75.00	13.98	37.78	19.47	52.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	10.00	85.00	14.82	52.59	20.64	73.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.00	90.00	1.32	53.91	1.84	75.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	20	10.00	100.00	17.86	71.78	24.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				71.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29373 - SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	80	80	2.61	2.61	68.76	68.76	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	116	1.17	3.78	4.64	73.40	0.04	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	77	193	2.51	6.29	22.02	95.43	0.18	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	80	273	2.61	8.90	25.79	121.22	0.21	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	182	455	5.93	14.84	127.78	249.00	1.03	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	187	642	6.10	20.93	156.95	405.95	1.26	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	273	915	8.90	29.83	333.87	739.82	2.68	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	306	1,221	9.98	39.81	520.01	1,259.83	4.18	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	298	1,519	9.72	49.53	700.22	1,960.05	5.62	15.74	1	1	50.00	50.00	202.27	202.27	3.40	3.40	28.89	10.32
10	2,000	2,500	2,250	167	1,686	5.45	54.97	473.56	2,433.60	3.80	19.55	0	1	0.00	50.00	0.00	202.27	0.00	3.40	0.00	8.31
11	2,500	3,000	2,750	157	1,843	5.12	60.09	512.52	2,946.12	4.12	23.66	0	1	0.00	50.00	0.00	202.27	0.00	3.40	0.00	6.87
12	3,000	4,000	3,500	224	2,067	7.30	67.39	836.64	3,782.76	6.72	30.38	0	1	0.00	50.00	0.00	202.27	0.00	3.40	0.00	5.35
13	4,000	5,000	4,500	187	2,254	6.10	73.49	923.18	4,705.93	7.42	37.80	0	1	0.00	50.00	0.00	202.27	0.00	3.40	0.00	4.30
14	5,000	7,500	6,250	240	2,494	7.83	81.32	1,423.77	6,129.71	11.44	49.23	0	1	0.00	50.00	0.00	202.27	0.00	3.40	0.00	3.30
15	7,500	10,000	8,750	150	2,644	4.89	86.21	1,355.85	7,485.56	10.89	60.13	0	1	0.00	50.00	0.00	202.27	0.00	3.40	0.00	2.70
16	10,000	20,000	15,000	228	2,872	7.43	93.64	2,694.14	10,179.70	21.64	81.76	1	2	50.00	100.00	5,745.15	5,947.42	96.60	100.00	213.25	58.42
17	20,000	50,000	35,000	145	3,017	4.73	98.37	1,734.24	11,913.94	13.93	95.69	0	2	0.00	100.00	0.00	5,947.42	0.00	100.00	0.00	49.92
18	50,000	100,000	75,000	34	3,051	1.11	99.48	342.35	12,256.28	2.75	98.44	0	2	0.00	100.00	0.00	5,947.42	0.00	100.00	0.00	48.53
19	100,000	500,000	300,000	14	3,065	0.46	99.93	171.04	12,427.33	1.37	99.82	0	2	0.00	100.00	0.00	5,947.42	0.00	100.00	0.00	47.86
20	500,000	UP		2	3,067	0.07	100.00	22.66	12,449.99	0.18	100.00	0	2	0.00	100.00	0.00	5,947.42	0.00	100.00	0.00	47.77
				3,067				12,449.99				2				5,947.42				47.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	2.86	12.86	0.16	0.16	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	2.86	15.71	0.37	0.53	0.17	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	2.86	18.57	1.11	1.64	0.50	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	18	7.14	25.71	4.08	5.72	1.84	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	5.71	31.43	3.42	9.15	1.54	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	28	8.57	40.00	9.52	18.67	4.29	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	33	7.14	47.14	9.59	28.27	4.33	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	38	7.14	54.29	13.00	41.26	5.86	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	1.43	55.71	6.16	47.42	2.78	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	44	7.14	62.86	14.11	61.53	6.36	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	49	7.14	70.00	14.34	75.88	6.47	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	53	5.71	75.71	23.31	99.18	10.51	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	59	8.57	84.29	30.87	130.05	13.92	58.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	62	4.29	88.57	19.33	149.39	8.72	67.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	64	2.86	91.43	14.80	164.18	6.67	74.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	70	8.57	100.00	57.59	221.77	25.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	70	0.00	100.00	0.00	221.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	221.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	70	0.00	100.00	0.00	221.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				70				221.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29374 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	2.71	2.71	1.39	1.39	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	42	3.99	6.70	5.83	7.22	0.28	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	76	5.42	12.12	14.41	21.63	0.70	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	115	6.22	18.34	23.43	45.06	1.14	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	55	170	8.77	27.11	45.39	90.45	2.22	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	45	215	7.18	34.29	38.70	129.15	1.89	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	52	267	8.29	42.58	50.66	179.81	2.47	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	61	328	9.73	52.31	94.15	273.96	4.59	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	54	382	8.61	60.93	98.09	372.06	4.79	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	407	3.99	64.91	78.96	451.01	3.85	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	439	5.10	70.02	88.82	539.83	4.33	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	471	5.10	75.12	124.28	664.11	6.06	32.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	497	4.15	79.27	148.99	813.09	7.27	39.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	531	5.42	84.69	216.34	1,029.44	10.56	50.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	552	3.35	88.04	226.27	1,255.70	11.04	61.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	586	5.42	93.46	463.33	1,719.03	22.61	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	614	4.47	97.93	260.67	1,979.70	12.72	96.61	1	1	100.00	100.00	137.83	137.83	100.00	100.00	52.88	6.96
18	50,000	100,000	75,000	13	627	2.07	100.00	69.46	2,049.16	3.39	100.00	0	1	0.00	100.00	0.00	137.83	0.00	100.00	0.00	6.73
19	100,000	500,000	300,000	0	627	0.00	100.00	0.00	2,049.16	0.00	100.00	0	1	0.00	100.00	0.00	137.83	0.00	100.00	0.00	6.73
20	500,000	UP		0	627	0.00	100.00	0.00	2,049.16	0.00	100.00	0	1	0.00	100.00	0.00	137.83	0.00	100.00	0.00	6.73
				627				2,049.16				1				137.83				6.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29375 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	3.54	3.54	1.99	1.99	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	38	70	4.20	7.73	8.78	10.78	0.23	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	105	3.87	11.60	10.27	21.05	0.27	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	135	3.31	14.92	11.24	32.29	0.30	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	82	217	9.06	23.98	56.98	89.27	1.51	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	69	286	7.62	31.60	63.20	152.48	1.67	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	90	376	9.94	41.55	108.89	261.37	2.88	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	83	459	9.17	50.72	123.18	384.54	3.26	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	64	523	7.07	57.79	152.27	536.81	4.03	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	51	574	5.64	63.43	137.51	674.32	3.64	17.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	36	610	3.98	67.40	122.37	796.69	3.24	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	58	668	6.41	73.81	242.88	1,039.57	6.42	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	36	704	3.98	77.79	178.25	1,217.82	4.71	32.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	46	750	5.08	82.87	354.89	1,572.70	9.39	41.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	48	798	5.30	88.18	508.74	2,081.45	13.45	55.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	57	855	6.30	94.48	824.30	2,905.75	21.80	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	40	895	4.42	98.90	702.52	3,608.28	18.58	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	905	1.10	100.00	172.83	3,781.10	4.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	905	0.00	100.00	0.00	3,781.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	905	0.00	100.00	0.00	3,781.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				905				3,781.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29376 PRIVATE HIGHRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	1.63	1.63	0.24	0.24	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	17	1.84	3.47	0.71	0.95	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	32	3.06	6.53	3.83	4.77	0.34	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	55	4.69	11.22	5.03	9.80	0.45	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	32	87	6.53	17.76	14.56	24.37	1.31	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	143	11.43	29.18	23.47	47.84	2.11	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	183	8.16	37.35	31.22	79.06	2.81	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	216	6.73	44.08	43.65	122.71	3.92	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	275	12.04	56.12	86.71	209.42	7.80	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	306	6.33	62.45	42.79	252.21	3.85	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	332	5.31	67.76	45.02	297.23	4.05	26.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	365	6.73	74.49	100.98	398.21	9.08	35.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	382	3.47	77.96	47.50	445.71	4.27	40.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	423	8.37	86.33	179.69	625.40	16.15	56.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	456	6.73	93.06	139.68	765.08	12.56	68.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	472	3.27	96.33	148.75	913.83	13.37	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	484	2.45	98.78	141.59	1,055.43	12.73	94.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	488	0.82	99.59	56.90	1,112.33	5.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	490	0.41	100.00	0.00	1,112.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	490	0.00	100.00	0.00	1,112.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				490				1,112.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.41	3.41	0.17	0.17	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	10	7.95	11.36	0.95	1.12	0.29	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	5.68	17.05	1.08	2.20	0.33	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	18	3.41	20.45	1.02	3.22	0.31	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	6.82	27.27	1.80	5.02	0.55	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	29	5.68	32.95	3.55	8.57	1.08	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	37	9.09	42.05	7.34	15.91	2.24	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	46	10.23	52.27	11.11	27.02	3.39	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	53	7.95	60.23	14.17	41.19	4.32	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	57	4.55	64.77	12.61	53.81	3.84	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	58	1.14	65.91	6.28	60.08	1.91	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	61	3.41	69.32	9.55	69.63	2.91	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	66	5.68	75.00	15.66	85.29	4.77	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	72	6.82	81.82	22.54	107.83	6.87	32.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	76	4.55	86.36	27.82	135.65	8.48	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	84	9.09	95.45	144.99	280.64	44.18	85.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	88	4.55	100.00	47.52	328.16	14.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	88	0.00	100.00	0.00	328.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	88	0.00	100.00	0.00	328.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	88	0.00	100.00	0.00	328.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				328.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	444	444	12.71	12.71	1,858.18	1,858.18	13.09	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	196	640	5.61	18.32	58.42	1,916.59	0.41	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	274	914	7.84	26.17	136.14	2,052.73	0.96	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	181	1,095	5.18	31.35	127.11	2,179.84	0.90	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	286	1,381	8.19	39.54	282.35	2,462.19	1.99	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	203	1,584	5.81	45.35	267.46	2,729.66	1.88	19.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	225	1,809	6.44	51.79	338.57	3,068.23	2.39	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	184	1,993	5.27	57.06	431.74	3,499.97	3.04	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	168	2,161	4.81	61.87	485.89	3,985.87	3.42	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	115	2,276	3.29	65.16	410.01	4,395.88	2.89	30.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	120	2,396	3.44	68.59	399.53	4,795.40	2.82	33.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	131	2,527	3.75	72.34	588.64	5,384.04	4.15	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	110	2,637	3.15	75.49	606.17	5,990.21	4.27	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	137	2,774	3.92	79.42	947.75	6,937.96	6.68	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	97	2,871	2.78	82.19	938.91	7,876.87	6.62	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	260	3,131	7.44	89.64	2,374.14	10,251.01	16.73	72.23	3	3	37.50	37.50	1,001.79	1,001.79	19.82	19.82	42.20	9.77
17	20,000	50,000	35,000	235	3,366	6.73	96.36	2,607.00	12,858.02	18.37	90.60	3	6	37.50	75.00	2,153.32	3,155.10	42.60	62.43	82.60	24.54
18	50,000	100,000	75,000	83	3,449	2.38	98.74	807.36	13,665.37	5.69	96.29	1	7	12.50	87.50	1,802.68	4,957.79	35.67	98.09	223.28	36.28
19	100,000	500,000	300,000	40	3,489	1.15	99.89	428.37	14,093.75	3.02	99.31	1	8	12.50	100.00	96.36	5,054.14	1.91	100.00	22.49	35.86
20	500,000	UP		4	3,493	0.11	100.00	98.63	14,192.38	0.69	100.00	0	8	0.00	100.00	0.00	5,054.14	0.00	100.00	0.00	35.61
				3,493				14,192.38				8				5,054.14				35.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	3.26	3.26	6.37	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.02	3.28	0.03	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	4.64	7.91	9.05	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	7.11	15.03	13.89	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.17	15.20	0.33	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	5.02	20.21	9.79	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	3.63	23.84	7.09	46.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.24	24.08	0.46	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	4.17	28.25	8.14	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	12.33	40.58	24.06	79.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	10.66	51.23	20.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				51.23				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	8.36	8.36	45.70	45.70	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	122	2.26	10.63	4.80	50.50	0.10	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	46	168	4.01	14.63	9.52	60.03	0.19	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	198	2.61	17.25	12.47	72.50	0.25	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	48	246	4.18	21.43	33.36	105.85	0.67	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	51	297	4.44	25.87	54.42	160.28	1.09	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	72	369	6.27	32.14	115.00	275.28	2.30	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	105	474	9.15	41.29	225.09	500.36	4.50	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	124	598	10.80	52.09	388.75	889.11	7.77	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	76	674	6.62	58.71	267.37	1,156.48	5.34	23.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	79	753	6.88	65.59	371.74	1,528.23	7.43	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	94	847	8.19	73.78	553.34	2,081.57	11.06	41.61	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0.90	0.24
13	4,000	5,000	4,500	83	930	7.23	81.01	587.75	2,669.32	11.75	53.36	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.19
14	5,000	7,500	6,250	74	1,004	6.45	87.46	585.82	3,255.13	11.71	65.07	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.15
15	7,500	10,000	8,750	73	1,077	6.36	93.82	701.37	3,956.50	14.02	79.09	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.13
16	10,000	20,000	15,000	46	1,123	4.01	97.82	608.89	4,565.39	12.17	91.26	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.11
17	20,000	50,000	35,000	15	1,138	1.31	99.13	360.83	4,926.21	7.21	98.47	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.10
18	50,000	100,000	75,000	5	1,143	0.44	99.56	69.30	4,995.51	1.39	99.86	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.10
19	100,000	500,000	300,000	3	1,146	0.26	99.83	7.14	5,002.65	0.14	100.00	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.10
20	500,000	UP		2	1,148	0.17	100.00	0.00	5,002.64	0.00	100.00	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.10
				1,148				5,002.64				1				5.00				0.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29381 **STORAGE TANKS :UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.49	1.49	2.54	2.54	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.49	2.99	0.54	3.08	0.15	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.49	4.48	0.00	3.08	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.49	5.97	0.00	3.08	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	11	10.45	16.42	7.71	10.79	2.09	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.49	17.91	0.40	11.19	0.11	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	18	8.96	26.87	11.90	23.08	3.23	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	26	11.94	38.81	21.31	44.39	5.78	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	29	4.48	43.28	10.13	54.53	2.75	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	31	2.99	46.27	11.74	66.27	3.18	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	35	5.97	52.24	21.61	87.88	5.86	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	41	8.96	61.19	18.77	106.65	5.09	28.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	56	22.39	83.58	117.71	224.36	31.91	60.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	61	7.46	91.04	27.54	251.91	7.47	68.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	62	1.49	92.54	8.86	260.77	2.40	70.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	63	1.49	94.03	23.36	284.13	6.33	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	64	1.49	95.52	23.36	307.48	6.33	83.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	67	4.48	100.00	61.36	368.84	16.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	67	0.00	100.00	0.00	368.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				368.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29382 STORAGE TANKS :SURFACE STORAGE TANKS(INCLUDING BARRELS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.28	0.28	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.14	0.42	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	5.56	11.11	0.92	1.34	0.29	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	5.56	16.67	1.32	2.66	0.41	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.78	19.44	0.16	2.83	0.05	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	8.33	27.78	6.01	8.84	1.87	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	5.56	33.33	0.23	9.06	0.07	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	5.56	38.89	6.02	15.08	1.87	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	5.56	44.44	14.70	29.78	4.57	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.78	47.22	4.61	34.40	1.43	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	2.78	50.00	3.22	37.61	1.00	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	2.78	52.78	12.18	49.79	3.78	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	2.78	55.56	0.98	50.77	0.31	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	2.78	58.33	1.12	51.89	0.35	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	24	8.33	66.67	21.01	72.91	6.53	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	30	16.67	83.33	112.15	185.06	34.84	57.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.78	86.11	2.00	187.05	0.62	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	36	13.89	100.00	134.80	321.85	41.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	321.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				321.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,156	1,156	16.09	16.09	133.25	133.25	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	306	1,462	4.26	20.35	29.70	162.95	0.12	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	350	1,812	4.87	25.23	64.06	227.01	0.26	0.92	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	187	1,999	2.60	27.83	72.06	299.07	0.29	1.21	0	1	0.00	2.50	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	267	2,266	3.72	31.55	162.68	461.75	0.66	1.87	1	2	2.50	5.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	254	2,520	3.54	35.08	231.64	693.39	0.94	2.81	5	7	12.50	17.50	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	376	2,896	5.23	40.32	505.17	1,198.56	2.05	4.86	0	7	0.00	17.50	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	673	3,569	9.37	49.69	1,146.48	2,345.03	4.64	9.50	2	9	5.00	22.50	9.90	9.90	2.79	2.79	0.86	0.42
9	1,500	2,000	1,750	583	4,152	8.12	57.80	1,601.20	3,946.23	6.49	15.99	5	14	12.50	35.00	56.54	66.44	15.96	18.75	3.53	1.68
10	2,000	2,500	2,250	413	4,565	5.75	63.55	1,413.40	5,359.63	5.73	21.71	0	14	0.00	35.00	0.00	66.44	0.00	18.75	0.00	1.24
11	2,500	3,000	2,750	400	4,965	5.57	69.12	1,618.14	6,977.78	6.56	28.27	1	15	2.50	37.50	11.49	77.93	3.24	21.99	0.71	1.12
12	3,000	4,000	3,500	629	5,594	8.76	77.88	3,361.56	10,339.34	13.62	41.89	11	26	27.50	65.00	119.96	197.89	33.86	55.85	3.57	1.91
13	4,000	5,000	4,500	457	6,051	6.36	84.24	2,953.11	13,292.45	11.96	53.85	9	35	22.50	87.50	12.97	210.86	3.66	59.51	0.44	1.59
14	5,000	7,500	6,250	534	6,585	7.43	91.67	4,373.86	17,666.31	17.72	71.57	3	38	7.50	95.00	116.84	327.70	32.98	92.49	2.67	1.85
15	7,500	10,000	8,750	224	6,809	3.12	94.79	2,340.91	20,007.22	9.48	81.05	1	39	2.50	97.50	25.35	353.05	7.16	99.65	1.08	1.76
16	10,000	20,000	15,000	168	6,977	2.34	97.13	2,287.22	22,294.44	9.27	90.32	1	40	2.50	100.00	1.25	354.30	0.35	100.00	0.05	1.59
17	20,000	50,000	35,000	71	7,048	0.99	98.12	223.05	22,071.39	0.90	89.42	0	40	0.00	100.00	0.00	354.30	0.00	100.00	0.00	1.61
18	50,000	100,000	75,000	34	7,082	0.47	98.59	406.76	22,478.14	1.65	91.06	0	40	0.00	100.00	0.00	354.30	0.00	100.00	0.00	1.58
19	100,000	500,000	300,000	68	7,150	0.95	99.54	953.84	23,431.98	3.86	94.93	0	40	0.00	100.00	0.00	354.30	0.00	100.00	0.00	1.51
20	500,000	UP		33	7,183	0.46	100.00	1,252.19	24,684.17	5.07	100.00	0	40	0.00	100.00	0.00	354.30	0.00	100.00	0.00	1.44
				7,183				24,684.17				40				354.30				1.44	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	10.14	10.14	27.11	27.11	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	23	0.97	11.11	0.18	27.29	0.01	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	25	0.97	12.08	0.49	27.78	0.02	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	27	0.97	13.04	1.53	29.32	0.08	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	28	0.48	13.53	0.57	29.88	0.03	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	34	2.90	16.43	6.38	36.26	0.32	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	38	1.93	18.36	6.32	42.58	0.32	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	45	3.38	21.74	16.94	59.53	0.86	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	49	1.93	23.67	9.70	69.22	0.49	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	53	1.93	25.60	16.10	85.32	0.81	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	58	2.42	28.02	39.81	125.13	2.01	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	70	5.80	33.82	86.78	211.91	4.39	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	86	7.73	41.55	123.78	335.69	6.26	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	55	141	26.57	68.12	493.56	829.26	24.96	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	178	17.87	85.99	512.30	1,341.56	25.91	67.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	202	11.59	97.58	528.27	1,869.83	26.71	94.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	205	1.45	99.03	104.70	1,974.53	5.29	99.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	206	0.48	99.52	1.62	1,976.15	0.08	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	207	0.48	100.00	1.37	1,977.52	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	207	0.00	100.00	0.00	1,977.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				207				1,977.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	3.46	3.46	18.00	18.00	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	20	2.31	5.76	3.31	21.31	0.11	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	28	2.31	8.07	4.40	25.70	0.15	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	34	1.73	9.80	9.52	35.22	0.32	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	61	7.78	17.58	16.10	51.33	0.54	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	73	3.46	21.04	10.20	61.52	0.34	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	79	1.73	22.77	16.78	78.30	0.57	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	90	3.17	25.94	20.29	98.59	0.69	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	100	2.88	28.82	30.24	128.83	1.02	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	108	2.31	31.12	26.80	155.63	0.91	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	122	4.03	35.16	45.95	201.58	1.55	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	139	4.90	40.06	66.47	268.05	2.25	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	156	4.90	44.96	108.52	376.57	3.67	12.74	1	1	100.00	100.00	8.94	8.94	100.00	100.00	8.23	2.37
14	5,000	7,500	6,250	47	203	13.54	58.50	301.31	677.88	10.19	22.93	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	1.32
15	7,500	10,000	8,750	23	226	6.63	65.13	180.70	858.58	6.11	29.04	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	1.04
16	10,000	20,000	15,000	53	279	15.27	80.40	1,151.97	2,010.55	38.96	68.00	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	0.44
17	20,000	50,000	35,000	52	331	14.99	95.39	707.89	2,718.44	23.94	91.95	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	0.33
18	50,000	100,000	75,000	10	341	2.88	98.27	118.27	2,836.71	4.00	95.95	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	0.32
19	100,000	500,000	300,000	4	345	1.15	99.42	73.42	2,910.13	2.48	98.43	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	0.31
20	500,000	UP		2	347	0.58	100.00	46.37	2,956.50	1.57	100.00	0	1	0.00	100.00	0.00	8.94	0.00	100.00	0.00	0.30
				347				2,956.50				1				8.94				0.30	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102	102	9.79	9.79	156.60	156.60	3.58	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	52	154	4.99	14.78	9.10	165.69	0.21	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	79	233	7.58	22.36	24.79	190.48	0.57	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	50	283	4.80	27.16	27.87	218.35	0.64	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	79	362	7.58	34.74	69.84	288.19	1.60	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	78	440	7.49	42.23	95.24	383.44	2.18	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	56	496	5.37	47.60	90.79	474.23	2.08	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	76	572	7.29	54.89	166.28	640.51	3.80	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	63	635	6.05	60.94	191.32	831.83	4.38	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	52	687	4.99	65.93	217.22	1,049.05	4.97	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	41	728	3.93	69.87	200.11	1,249.16	4.58	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	60	788	5.76	75.62	315.08	1,564.24	7.21	35.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	820	3.07	78.69	206.90	1,771.14	4.73	40.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	63	883	6.05	84.74	501.97	2,273.11	11.48	52.00	1	1	12.50	12.50	1,560.00	1,560.00	94.74	94.74	310.77	68.63
15	7,500	10,000	8,750	47	930	4.51	89.25	474.98	2,748.09	10.87	62.87	0	1	0.00	12.50	0.00	1,560.00	0.00	94.74	0.00	56.77
16	10,000	20,000	15,000	53	983	5.09	94.34	820.76	3,568.85	18.78	81.65	1	2	12.50	25.00	0.00	1,560.00	0.00	94.74	0.00	43.71
17	20,000	50,000	35,000	24	1,007	2.30	96.64	460.89	4,029.74	10.54	92.19	0	2	0.00	25.00	0.00	1,560.00	0.00	94.74	0.00	38.71
18	50,000	100,000	75,000	16	1,023	1.54	98.18	221.09	4,250.83	5.06	97.25	0	2	0.00	25.00	0.00	1,560.00	0.00	94.74	0.00	36.70
19	100,000	500,000	300,000	9	1,032	0.86	99.04	68.51	4,319.34	1.57	98.81	1	3	12.50	37.50	3.99	1,563.99	0.24	94.98	5.82	36.21
20	500,000	UP		10	1,042	0.96	100.00	51.82	4,371.15	1.19	100.00	5	8	62.50	100.00	82.66	1,646.65	5.02	100.00	159.52	37.67
				1,042				4,371.15				8				1,646.65				37.67	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29391 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.29	0.29	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	2.02	2.31	4.36	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.57	2.88	1.22	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	21.05	36.84	2.28	5.16	4.91	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	15.79	52.63	3.15	8.32	6.80	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	15.79	68.42	5.08	13.40	10.95	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	5.26	73.68	1.70	15.10	3.67	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.26	78.95	2.91	18.01	6.28	38.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.26	84.21	4.30	22.31	9.26	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.26	89.47	1.18	23.50	2.55	50.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	5.26	94.74	2.44	25.93	5.25	55.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	5.26	100.00	20.48	46.41	44.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	46.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				46.41				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29392 STORAGE OF GOODS IN THE OPEN PRIVATE OR PUBLIC WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.82	5.82	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29393 STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	20.00	20.00	0.32	0.32	2.03	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	20.00	40.00	0.68	1.00	4.31	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	10.00	50.00	0.00	1.00	0.00	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	10.00	60.00	1.84	2.84	11.63	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	10.00	70.00	2.97	5.81	18.77	36.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	4.04	9.84	25.54	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	5.96	15.80	37.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	15.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					15.80			0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	10.81	10.81	9.59	9.59	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	84	4.58	15.38	5.76	15.35	0.28	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	111	4.95	20.33	13.88	29.22	0.68	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	126	2.75	23.08	13.56	42.79	0.66	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	155	5.31	28.39	9.61	52.40	0.47	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	175	3.66	32.05	14.19	66.59	0.70	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	187	2.20	34.25	20.15	86.74	0.99	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	222	6.41	40.66	52.28	139.02	2.56	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	247	4.58	45.24	41.56	180.58	2.04	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	264	3.11	48.35	25.37	205.95	1.24	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	295	5.68	54.03	54.50	260.45	2.67	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	317	4.03	58.06	74.85	335.30	3.67	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	51	368	9.34	67.40	102.91	438.21	5.04	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	394	4.76	72.16	129.30	567.51	6.34	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	413	3.48	75.64	117.93	685.44	5.78	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	67	480	12.27	87.91	563.36	1,248.80	27.62	61.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	57	537	10.44	98.35	476.21	1,725.01	23.34	84.56	1	1	100.00	100.00	355.50	355.50	100.00	100.00	74.65	20.61
18	50,000	100,000	75,000	8	545	1.47	99.82	315.03	2,040.04	15.44	100.00	0	1	0.00	100.00	0.00	355.50	0.00	100.00	0.00	17.43
19	100,000	500,000	300,000	1	546	0.18	100.00	0.00	2,040.04	0.00	100.00	0	1	0.00	100.00	0.00	355.50	0.00	100.00	0.00	17.43
20	500,000	UP		0	546	0.00	100.00	0.00	2,040.04	0.00	100.00	0	1	0.00	100.00	0.00	355.50	0.00	100.00	0.00	17.43
				546				2,040.04				1				355.50				17.43	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293941 VEEM AND BONDED WAREHOUSE : - SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.04	0.04	6.57	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.57	0.61	93.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.61				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	966	966	7.88	7.88	265.95	265.95	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	572	1,538	4.67	12.55	77.29	343.24	0.18	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	850	2,388	6.93	19.48	200.53	543.77	0.47	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	553	2,941	4.51	23.99	266.41	810.18	0.63	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,019	3,960	8.31	32.30	743.66	1,553.84	1.75	3.67	1	1	4.55	4.55	415.38	415.38	10.18	10.18	55.86	26.73
6	500	750	625	949	4,909	7.74	40.04	1,033.58	2,587.42	2.44	6.10	1	2	4.55	9.09	4.50	419.88	0.11	10.29	0.44	16.23
7	750	1,000	875	1,044	5,953	8.52	48.56	1,578.54	4,165.96	3.72	9.83	1	3	4.55	13.64	10.00	429.88	0.25	10.53	0.63	10.32
8	1,000	1,500	1,250	1,237	7,190	10.09	58.65	2,586.73	6,752.68	6.10	15.93	5	8	22.73	36.36	193.97	623.85	4.75	15.29	7.50	9.24
9	1,500	2,000	1,750	912	8,102	7.44	66.09	2,713.49	9,466.17	6.40	22.33	2	10	9.09	45.45	3,168.40	3,792.25	77.65	92.94	116.76	40.06
10	2,000	2,500	2,250	651	8,753	5.31	71.40	2,248.72	11,714.89	5.31	27.64	0	10	0.00	45.45	0.00	3,792.25	0.00	92.94	0.00	32.37
11	2,500	3,000	2,750	528	9,281	4.31	75.71	2,232.14	13,947.03	5.27	32.91	1	11	4.55	50.00	122.00	3,914.25	2.99	95.93	5.47	28.07
12	3,000	4,000	3,500	665	9,946	5.42	81.13	3,408.19	17,355.22	8.04	40.95	1	12	4.55	54.55	48.00	3,962.25	1.18	97.10	1.41	22.83
13	4,000	5,000	4,500	463	10,409	3.78	84.91	2,871.61	20,226.82	6.78	47.72	1	13	4.55	59.09	4.43	3,966.67	0.11	97.21	0.15	19.61
14	5,000	7,500	6,250	570	10,979	4.65	89.56	4,613.28	24,840.10	10.88	58.61	1	14	4.55	63.64	37.13	4,003.80	0.91	98.12	0.80	16.12
15	7,500	10,000	8,750	361	11,340	2.94	92.50	3,343.48	28,183.58	7.89	66.50	3	17	13.64	77.27	61.18	4,064.97	1.50	99.62	1.83	14.42
16	10,000	20,000	15,000	486	11,826	3.96	96.47	6,787.78	34,971.36	16.02	82.51	2	19	9.09	86.36	11.80	4,076.77	0.29	99.91	0.17	11.66
17	20,000	50,000	35,000	333	12,159	2.72	99.18	6,008.11	40,979.47	14.18	96.69	3	22	13.64	100.00	3.74	4,080.50	0.09	100.00	0.06	9.96
18	50,000	100,000	75,000	54	12,213	0.44	99.62	1,082.62	42,062.09	2.55	99.24	0	22	0.00	100.00	0.00	4,080.50	0.00	100.00	0.00	9.70
19	100,000	500,000	300,000	27	12,240	0.22	99.85	221.49	42,283.57	0.52	99.77	0	22	0.00	100.00	0.00	4,080.50	0.00	100.00	0.00	9.65
20	500,000	UP		19	12,259	0.15	100.00	99.16	42,382.73	0.23	100.00	0	22	0.00	100.00	0.00	4,080.50	0.00	100.00	0.00	9.63
				12,259				42,382.73				22				4,080.50				9.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293951 SHOW ROOMS(PERMANENT SHOW ROOMI THOUT REPAIR) FOR NEW MOTOR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	4.40	4.40	15.79	15.79	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	52	80	8.16	12.56	11.73	27.52	0.65	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	63	143	9.89	22.45	17.57	45.09	0.98	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	45	188	7.06	29.51	19.55	64.65	1.09	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	252	10.05	39.56	48.25	112.90	2.69	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	49	301	7.69	47.25	52.55	165.45	2.93	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	52	353	8.16	55.42	77.83	243.28	4.34	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	69	422	10.83	66.25	142.42	385.70	7.95	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	62	484	9.73	75.98	167.83	553.53	9.36	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	46	530	7.22	83.20	122.20	675.73	6.82	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	554	3.77	86.97	94.39	770.12	5.27	42.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	561	1.10	88.07	45.70	815.82	2.55	45.52	1	1	100.00	100.00	58.93	58.93	100.00	100.00	128.94	7.22
13	4,000	5,000	4,500	10	571	1.57	89.64	56.74	872.56	3.17	48.68	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	6.75
14	5,000	7,500	6,250	24	595	3.77	93.41	158.31	1,030.87	8.83	57.52	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	5.72
15	7,500	10,000	8,750	8	603	1.26	94.66	97.83	1,128.69	5.46	62.98	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	5.22
16	10,000	20,000	15,000	24	627	3.77	98.43	504.37	1,633.07	28.14	91.12	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	3.61
17	20,000	50,000	35,000	9	636	1.41	99.84	155.16	1,788.23	8.66	99.77	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	3.30
18	50,000	100,000	75,000	1	637	0.16	100.00	4.05	1,792.28	0.23	100.00	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	3.29
19	100,000	500,000	300,000	0	637	0.00	100.00	0.00	1,792.28	0.00	100.00	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	3.29
20	500,000	UP		0	637	0.00	100.00	0.00	1,792.28	0.00	100.00	0	1	0.00	100.00	0.00	58.93	0.00	100.00	0.00	3.29
				637				1,792.28				1				58.93				3.29	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293952 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) GUARANTEED

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	13.16	13.16	3.40	3.40	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.63	15.79	0.30	3.71	0.31	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.63	18.42	0.46	4.16	0.47	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.63	21.05	0.47	4.63	0.48	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	7.89	28.95	2.19	6.82	2.25	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	19	21.05	50.00	8.31	15.13	8.52	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	24	13.16	63.16	5.60	20.73	5.74	21.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	2.63	65.79	3.30	24.03	3.38	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	5.26	71.05	6.68	30.71	6.85	31.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	2.63	73.68	3.22	33.93	3.30	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	30	5.26	78.95	10.02	43.95	10.27	45.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	2.63	81.58	8.60	52.55	8.82	53.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	33	5.26	86.84	8.25	60.79	8.45	62.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	37	10.53	97.37	33.30	94.10	34.14	96.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.63	100.00	3.44	97.54	3.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	38	0.00	100.00	0.00	97.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	38	0.00	100.00	0.00	97.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	97.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	97.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	38	0.00	100.00	0.00	97.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				97.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 293953 SHOW ROOMS(PERMANENT SHOW ROOMS WITHOUT REPAIR) USED CARS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.73	4.73	8.26	8.26	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	2.70	7.43	1.69	9.94	0.42	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	21	6.76	14.19	2.77	12.71	0.69	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	28	4.73	18.92	3.16	15.87	0.79	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	53	16.89	35.81	14.28	30.15	3.58	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	63	6.76	42.57	10.49	40.65	2.63	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	83	13.51	56.08	27.42	68.07	6.87	17.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	97	9.46	65.54	40.99	109.05	10.28	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	111	9.46	75.00	42.69	151.75	10.70	38.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	120	6.08	81.08	29.68	181.43	7.44	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	127	4.73	85.81	23.69	205.12	5.94	51.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	130	2.03	87.84	15.13	220.26	3.79	55.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	132	1.35	89.19	9.90	230.16	2.48	57.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	140	5.41	94.59	90.33	320.49	22.65	80.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	141	0.68	95.27	2.28	322.77	0.57	80.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	147	4.05	99.32	40.31	363.08	10.11	91.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	148	0.68	100.00	35.81	398.88	8.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	148	0.00	100.00	0.00	398.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	398.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	148	0.00	100.00	0.00	398.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				148				398.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	1.57	1.57	0.24	0.24	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.14	1.71	0.00	0.24	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	17	0.71	2.43	0.14	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	0.29	2.71	1.04	1.13	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	34	2.14	4.86	10.34	11.46	0.24	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	56	3.14	8.00	19.26	30.73	0.44	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	86	4.29	12.29	29.37	60.10	0.68	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	112	3.71	16.00	42.19	102.29	0.97	2.36	2	2	25.00	25.00	7.83	7.83	2.32	2.32	18.56	7.65
9	1,500	2,000	1,750	53	165	7.57	23.57	98.67	200.96	2.27	4.63	0	2	0.00	25.00	0.00	7.83	0.00	2.32	0.00	3.90
10	2,000	2,500	2,250	54	219	7.71	31.29	132.26	333.22	3.05	7.67	0	2	0.00	25.00	0.00	7.83	0.00	2.32	0.00	2.35
11	2,500	3,000	2,750	86	305	12.29	43.57	302.44	635.67	6.96	14.64	2	4	25.00	50.00	6.12	13.95	1.81	4.14	2.02	2.19
12	3,000	4,000	3,500	90	395	12.86	56.43	378.67	1,014.34	8.72	23.36	0	4	0.00	50.00	0.00	13.95	0.00	4.14	0.00	1.37
13	4,000	5,000	4,500	42	437	6.00	62.43	227.99	1,242.33	5.25	28.61	0	4	0.00	50.00	0.00	13.95	0.00	4.14	0.00	1.12
14	5,000	7,500	6,250	46	483	6.57	69.00	320.24	1,562.57	7.37	35.98	0	4	0.00	50.00	0.00	13.95	0.00	4.14	0.00	0.89
15	7,500	10,000	8,750	51	534	7.29	76.29	551.75	2,114.32	12.71	48.69	0	4	0.00	50.00	0.00	13.95	0.00	4.14	0.00	0.66
16	10,000	20,000	15,000	89	623	12.71	89.00	1,201.32	3,315.64	27.66	76.35	1	5	12.50	62.50	21.31	35.25	6.32	10.45	1.77	1.06
17	20,000	50,000	35,000	48	671	6.86	95.86	799.55	4,115.19	18.41	94.76	1	6	12.50	75.00	0.00	35.25	0.00	10.45	0.00	0.86
18	50,000	100,000	75,000	20	691	2.86	98.71	200.35	4,315.54	4.61	99.38	2	8	25.00	100.00	301.92	337.17	89.55	100.00	150.70	7.81
19	100,000	500,000	300,000	8	699	1.14	99.86	23.48	4,339.02	0.54	99.92	0	8	0.00	100.00	0.00	337.17	0.00	100.00	0.00	7.77
20	500,000	UP		1	700	0.14	100.00	3.58	4,342.60	0.08	100.00	0	8	0.00	100.00	0.00	337.17	0.00	100.00	0.00	7.76
				700				4,342.60				8				337.17				7.76	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	7.99	7.99	50.23	50.23	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	108	3.51	11.50	3.79	54.02	0.12	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	93	201	9.90	21.41	18.97	73.00	0.58	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	112	313	11.93	33.33	35.68	108.67	1.09	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	127	440	13.53	46.86	79.18	187.85	2.41	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	52	492	5.54	52.40	46.72	234.56	1.42	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	59	551	6.28	58.68	94.80	329.37	2.89	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	592	4.37	63.05	84.78	414.15	2.58	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	637	4.79	67.84	98.67	512.81	3.01	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	660	2.45	70.29	49.79	562.61	1.52	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	682	2.34	72.63	94.40	657.01	2.88	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	31	713	3.30	75.93	153.49	810.51	4.68	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	733	2.13	78.06	99.06	909.57	3.02	27.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	756	2.45	80.51	179.94	1,089.51	5.48	33.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	776	2.13	82.64	228.67	1,318.18	6.97	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	805	3.09	85.73	403.75	1,721.93	12.30	52.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	842	3.94	89.67	537.24	2,259.17	16.37	68.85	2	2	100.00	100.00	391.16	391.16	100.00	100.00	72.81	17.31
18	50,000	100,000	75,000	47	889	5.01	94.68	602.02	2,861.20	18.35	87.20	0	2	0.00	100.00	0.00	391.16	0.00	100.00	0.00	13.67
19	100,000	500,000	300,000	29	918	3.09	97.76	253.70	3,114.90	7.73	94.93	0	2	0.00	100.00	0.00	391.16	0.00	100.00	0.00	12.56
20	500,000	UP		21	939	2.24	100.00	166.36	3,281.26	5.07	100.00	0	2	0.00	100.00	0.00	391.16	0.00	100.00	0.00	11.92
				939				3,281.26				2				391.16				11.92	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29411 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,140	1,140	8.69	8.69	1,228.66	1,228.66	2.18	2.18	1	1	1.14	1.14	11.42	11.42	0.04	0.04	0.93	0.93
2	50	100	75	295	1,435	2.25	10.94	81.11	1,309.77	0.14	2.32	0	1	0.00	1.14	0.00	11.42	0.00	0.04	0.00	0.87
3	100	200	150	656	2,091	5.00	15.94	183.37	1,493.14	0.33	2.65	0	1	0.00	1.14	0.00	11.42	0.00	0.04	0.00	0.77
4	200	300	250	484	2,575	3.69	19.63	242.96	1,736.10	0.43	3.08	0	1	0.00	1.14	0.00	11.42	0.00	0.04	0.00	0.66
5	300	500	400	956	3,531	7.29	26.92	643.99	2,380.09	1.14	4.22	1	2	1.14	2.27	22.68	34.11	0.08	0.13	3.52	1.43
6	500	750	625	832	4,363	6.34	33.26	817.20	3,197.29	1.45	5.67	13	15	14.77	17.05	3,802.03	3,836.13	14.15	14.28	465.25	119.98
7	750	1,000	875	1,023	5,386	7.80	41.06	1,336.40	4,533.69	2.37	8.04	10	25	11.36	28.41	2,402.82	6,238.96	8.94	23.22	179.80	137.61
8	1,000	1,500	1,250	1,234	6,620	9.41	50.47	2,431.91	6,965.60	4.31	12.35	4	29	4.55	32.95	1,610.57	7,849.53	5.99	29.21	66.23	112.69
9	1,500	2,000	1,750	1,109	7,729	8.46	58.93	2,872.21	9,837.81	5.09	17.44	11	40	12.50	45.45	1,824.44	9,673.97	6.79	36.00	63.52	98.33
10	2,000	2,500	2,250	716	8,445	5.46	64.39	2,367.72	12,205.53	4.20	21.64	6	46	6.82	52.27	2,353.79	12,027.75	8.76	44.76	99.41	98.54
11	2,500	3,000	2,750	676	9,121	5.15	69.54	2,533.20	14,738.72	4.49	26.13	5	51	5.68	57.95	163.03	12,190.78	0.61	45.37	6.44	82.71
12	3,000	4,000	3,500	820	9,941	6.25	75.79	4,083.80	18,822.52	7.24	33.38	2	53	2.27	60.23	1,324.46	13,515.23	4.93	50.30	32.43	71.80
13	4,000	5,000	4,500	573	10,514	4.37	80.16	3,599.18	22,421.70	6.38	39.76	5	58	5.68	65.91	391.24	13,906.47	1.46	51.75	10.87	62.02
14	5,000	7,500	6,250	804	11,318	6.13	86.29	6,476.17	28,897.87	11.48	51.24	10	68	11.36	77.27	2,246.97	16,153.45	8.36	60.12	34.70	55.90
15	7,500	10,000	8,750	544	11,862	4.15	90.44	5,783.27	34,681.14	10.25	61.50	6	74	6.82	84.09	838.26	16,991.71	3.12	63.24	14.49	48.99
16	10,000	20,000	15,000	700	12,562	5.34	95.78	10,862.96	45,544.11	19.26	80.76	1	75	1.14	85.23	84.12	17,075.83	0.31	63.55	0.77	37.49
17	20,000	50,000	35,000	425	12,987	3.24	99.02	9,214.63	54,758.74	16.34	97.10	8	83	9.09	94.32	4,628.47	21,704.30	17.23	80.77	50.23	39.64
18	50,000	100,000	75,000	93	13,080	0.71	99.73	1,354.05	56,112.79	2.40	99.50	3	86	3.41	97.73	5,075.00	26,779.30	18.89	99.66	374.80	47.72
19	100,000	500,000	300,000	24	13,104	0.18	99.91	211.79	56,324.58	0.38	99.87	2	88	2.27	100.00	91.16	26,870.46	0.34	100.00	43.04	47.71
20	500,000	UP		12	13,116	0.09	100.00	71.43	56,396.01	0.13	100.00	0	88	0.00	100.00	0.00	26,870.46	0.00	100.00	0.00	47.65
				13,116				56,396.01				88				26,870.46				47.65	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29412 HOTELSMOTELSINSS & THE LIKE:-CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	250	250	4.03	4.03	291.84	291.84	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	281	0.50	4.52	1.47	293.31	0.00	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	124	405	2.00	6.52	7.89	301.19	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	162	567	2.61	9.13	11.46	312.65	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	170	737	2.74	11.87	16.30	328.95	0.03	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	95	832	1.53	13.40	37.09	366.04	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	74	906	1.19	14.59	78.90	444.94	0.14	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	91	997	1.47	16.05	119.24	564.18	0.22	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	133	1,130	2.14	18.20	362.16	926.34	0.65	1.67	1	1	0.83	0.83	13.50	13.50	0.03	0.03	3.73	1.46
10	2,000	2,500	2,250	122	1,252	1.96	20.16	237.71	1,164.05	0.43	2.10	0	1	0.00	0.83	0.00	13.50	0.00	0.03	0.00	1.16
11	2,500	3,000	2,750	107	1,359	1.72	21.88	346.39	1,510.44	0.63	2.73	0	1	0.00	0.83	0.00	13.50	0.00	0.03	0.00	0.89
12	3,000	4,000	3,500	156	1,515	2.51	24.40	484.87	1,995.31	0.88	3.60	0	1	0.00	0.83	0.00	13.50	0.00	0.03	0.00	0.68
13	4,000	5,000	4,500	144	1,659	2.32	26.71	541.63	2,536.94	0.98	4.58	0	1	0.00	0.83	0.00	13.50	0.00	0.03	0.00	0.53
14	5,000	7,500	6,250	240	1,899	3.86	30.58	1,171.80	3,708.74	2.12	6.70	2	3	1.67	2.50	209.49	222.99	0.40	0.43	17.88	6.01
15	7,500	10,000	8,750	246	2,145	3.96	34.54	1,641.30	5,350.03	2.96	9.66	4	7	3.33	5.83	4,488.26	4,711.25	8.67	9.10	273.46	88.06
16	10,000	20,000	15,000	666	2,811	10.72	45.27	7,432.36	12,782.39	13.42	23.08	15	22	12.50	18.33	6,370.39	11,081.64	12.31	21.41	85.71	86.69
17	20,000	50,000	35,000	1,105	3,916	17.79	63.06	15,636.18	28,418.57	28.23	51.31	15	37	12.50	30.83	34,616.32	45,697.97	66.87	88.27	221.39	160.80
18	50,000	100,000	75,000	947	4,863	15.25	78.31	12,425.48	40,844.05	22.43	73.75	22	59	18.33	49.17	1,476.01	47,173.98	2.85	91.13	11.88	115.50
19	100,000	500,000	300,000	1,087	5,950	17.50	95.81	12,968.83	53,812.88	23.42	97.16	57	116	47.50	96.67	3,371.37	50,545.35	6.51	97.64	26.00	93.93
20	500,000	UP		260	6,210	4.19	100.00	1,572.32	55,385.20	2.84	100.00	4	120	3.33	100.00	1,222.43	51,767.78	2.36	100.00	77.75	93.47
				6,210				55,385.20				120				51,767.78				93.47	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	3.53	3.53	423.05	423.05	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	60	0.98	4.51	5.47	428.52	0.02	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	77	1.28	5.79	37.27	465.79	0.14	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	103	1.95	7.74	94.81	560.60	0.35	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	146	3.23	10.97	180.87	741.47	0.66	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	65	211	4.88	15.85	442.43	1,183.90	1.62	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	121	332	9.09	24.94	983.50	2,167.40	3.59	7.92	1	1	14.29	14.29	14.00	14.00	0.84	0.84	1.42	0.65
8	1,000	1,500	1,250	146	478	10.97	35.91	1,697.10	3,864.50	6.20	14.12	1	2	14.29	28.57	11.90	25.90	0.71	1.55	0.70	0.67
9	1,500	2,000	1,750	113	591	8.49	44.40	1,402.20	5,266.70	5.12	19.24	1	3	14.29	42.86	1,570.00	1,595.90	94.07	95.62	111.97	30.30
10	2,000	2,500	2,250	95	686	7.14	51.54	1,462.19	6,728.89	5.34	24.58	0	3	0.00	42.86	0.00	1,595.90	0.00	95.62	0.00	23.72
11	2,500	3,000	2,750	118	804	8.87	60.41	2,053.21	8,782.10	7.50	32.08	1	4	14.29	57.14	20.99	1,616.89	1.26	96.88	1.02	18.41
12	3,000	4,000	3,500	152	956	11.42	71.83	3,116.48	11,898.58	11.38	43.46	0	4	0.00	57.14	0.00	1,616.89	0.00	96.88	0.00	13.59
13	4,000	5,000	4,500	101	1,057	7.59	79.41	2,571.41	14,469.98	9.39	52.85	1	5	14.29	71.43	3.25	1,620.14	0.19	97.08	0.13	11.20
14	5,000	7,500	6,250	141	1,198	10.59	90.01	5,113.34	19,583.32	18.68	71.53	1	6	14.29	85.71	44.04	1,664.18	2.64	99.72	0.86	8.50
15	7,500	10,000	8,750	55	1,253	4.13	94.14	2,062.44	21,645.77	7.53	79.06	0	6	0.00	85.71	0.00	1,664.18	0.00	99.72	0.00	7.69
16	10,000	20,000	15,000	55	1,308	4.13	98.27	4,130.02	25,775.79	15.09	94.15	1	7	14.29	100.00	4.75	1,668.93	0.28	100.00	0.12	6.47
17	20,000	50,000	35,000	18	1,326	1.35	99.62	1,288.43	27,064.21	4.71	98.85	0	7	0.00	100.00	0.00	1,668.93	0.00	100.00	0.00	6.17
18	50,000	100,000	75,000	2	1,328	0.15	99.77	163.10	27,227.31	0.60	99.45	0	7	0.00	100.00	0.00	1,668.93	0.00	100.00	0.00	6.13
19	100,000	500,000	300,000	2	1,330	0.15	99.92	106.39	27,333.70	0.39	99.84	0	7	0.00	100.00	0.00	1,668.93	0.00	100.00	0.00	6.11
20	500,000	UP		1	1,331	0.08	100.00	44.49	27,378.19	0.16	100.00	0	7	0.00	100.00	0.00	1,668.93	0.00	100.00	0.00	6.10
				1,331				27,378.19				7				1,668.93				6.10	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2943 SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	125	125	8.93	8.93	24.40	24.40	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	145	1.43	10.36	1.88	26.27	0.06	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	187	3.00	13.37	7.40	33.67	0.22	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	231	3.15	16.51	10.29	43.97	0.31	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	106	337	7.58	24.09	44.79	88.76	1.36	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	120	457	8.58	32.67	61.64	150.39	1.87	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	116	573	8.29	40.96	90.39	240.78	2.74	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	108	681	7.72	48.68	127.39	368.18	3.86	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	97	778	6.93	55.61	122.96	491.14	3.73	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	70	848	5.00	60.61	116.60	607.73	3.53	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	64	912	4.57	65.19	164.87	772.61	5.00	23.41	1	1	100.00	100.00	8.70	8.70	100.00	100.00	5.28	1.13
12	3,000	4,000	3,500	44	956	3.15	68.33	118.82	891.43	3.60	27.01	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.98
13	4,000	5,000	4,500	58	1,014	4.15	72.48	118.74	1,010.17	3.60	30.61	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.86
14	5,000	7,500	6,250	66	1,080	4.72	77.20	260.64	1,270.82	7.90	38.51	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.68
15	7,500	10,000	8,750	72	1,152	5.15	82.34	303.42	1,574.24	9.19	47.70	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.55
16	10,000	20,000	15,000	93	1,245	6.65	88.99	619.44	2,193.68	18.77	66.47	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.40
17	20,000	50,000	35,000	92	1,337	6.58	95.57	623.49	2,817.16	18.89	85.37	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.31
18	50,000	100,000	75,000	28	1,365	2.00	97.57	358.14	3,175.31	10.85	96.22	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.27
19	100,000	500,000	300,000	30	1,395	2.14	99.71	121.00	3,296.31	3.67	99.89	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.26
20	500,000	UP		4	1,399	0.29	100.00	3.70	3,300.01	0.11	100.00	0	1	0.00	100.00	0.00	8.70	0.00	100.00	0.00	0.26
				1,399				3,300.01				1				8.70				0.26	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.14	6.14	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.88	7.02	0.32	0.40	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.88	7.89	0.45	0.85	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	2.63	10.53	1.94	2.79	0.43	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	21	7.89	18.42	5.22	8.01	1.15	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	27	5.26	23.68	3.78	11.79	0.83	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	36	7.89	31.58	11.51	23.29	2.53	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	43	6.14	37.72	12.28	35.57	2.70	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	46	2.63	40.35	7.63	43.20	1.68	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	49	2.63	42.98	6.30	49.50	1.38	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	53	3.51	46.49	12.29	61.79	2.70	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	2.63	49.12	10.49	72.27	2.31	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	63	6.14	55.26	54.92	127.19	12.08	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	78	13.16	68.42	87.45	214.64	19.23	47.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	93	13.16	81.58	74.78	289.42	16.44	63.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	104	9.65	91.23	43.25	332.67	9.51	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	110	5.26	96.49	66.37	399.04	14.60	87.76	1	1	100.00	100.00	50.00	50.00	100.00	100.00	75.33	12.53
18	50,000	100,000	75,000	2	112	1.75	98.25	51.55	450.59	11.34	99.09	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	11.10
19	100,000	500,000	300,000	2	114	1.75	100.00	4.13	454.72	0.91	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	11.00
20	500,000	UP		0	114	0.00	100.00	0.00	454.72	0.00	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	11.00
				114				454.72				1				50.00				11.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	6.27	6.27	41.07	41.07	3.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	48	3.14	9.41	4.08	45.15	0.33	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	79	6.08	15.49	13.31	58.46	1.06	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	98	3.73	19.22	7.49	65.95	0.60	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	59	157	11.57	30.78	35.52	101.47	2.84	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	61	218	11.96	42.75	51.86	153.33	4.15	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	53	271	10.39	53.14	90.37	243.70	7.23	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	50	321	9.80	62.94	74.10	317.80	5.93	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	43	364	8.43	71.37	105.15	422.96	8.41	33.83	1	1	50.00	50.00	49.67	49.67	90.85	90.85	47.23	11.74
10	2,000	2,500	2,250	31	395	6.08	77.45	76.14	499.10	6.09	39.92	0	1	0.00	50.00	0.00	49.67	0.00	90.85	0.00	9.95
11	2,500	3,000	2,750	17	412	3.33	80.78	51.94	551.04	4.15	44.08	0	1	0.00	50.00	0.00	49.67	0.00	90.85	0.00	9.01
12	3,000	4,000	3,500	28	440	5.49	86.27	103.39	654.43	8.27	52.34	0	1	0.00	50.00	0.00	49.67	0.00	90.85	0.00	7.59
13	4,000	5,000	4,500	18	458	3.53	89.80	108.91	763.34	8.71	61.06	0	1	0.00	50.00	0.00	49.67	0.00	90.85	0.00	6.51
14	5,000	7,500	6,250	17	475	3.33	93.14	104.84	868.18	8.39	69.44	0	1	0.00	50.00	0.00	49.67	0.00	90.85	0.00	5.72
15	7,500	10,000	8,750	5	480	0.98	94.12	53.38	921.57	4.27	73.71	0	1	0.00	50.00	0.00	49.67	0.00	90.85	0.00	5.39
16	10,000	20,000	15,000	12	492	2.35	96.47	112.45	1,034.01	8.99	82.71	1	2	50.00	100.00	5.00	54.67	9.15	100.00	4.45	5.29
17	20,000	50,000	35,000	18	510	3.53	100.00	216.21	1,250.23	17.29	100.00	0	2	0.00	100.00	0.00	54.67	0.00	100.00	0.00	4.37
18	50,000	100,000	75,000	0	510	0.00	100.00	0.00	1,250.23	0.00	100.00	0	2	0.00	100.00	0.00	54.67	0.00	100.00	0.00	4.37
19	100,000	500,000	300,000	0	510	0.00	100.00	0.00	1,250.23	0.00	100.00	0	2	0.00	100.00	0.00	54.67	0.00	100.00	0.00	4.37
20	500,000	UP		0	510	0.00	100.00	0.00	1,250.23	0.00	100.00	0	2	0.00	100.00	0.00	54.67	0.00	100.00	0.00	4.37
				510				1,250.23				2				54.67				4.37	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29433 PRIVATE(MEMBERS ONLY) CLUB HOUSES AND GOLF CLUB HOUSES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	26.00	26.00	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	2.00	28.00	0.53	0.56	0.38	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	2.00	30.00	0.30	0.86	0.22	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	17	4.00	34.00	0.89	1.75	0.64	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	2.00	36.00	0.50	2.24	0.36	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	2.00	38.00	0.01	2.25	0.01	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	2.00	40.00	0.93	3.18	0.67	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	2.00	42.00	0.93	4.11	0.67	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	4.00	46.00	4.98	9.09	3.59	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	2.00	48.00	3.23	12.32	2.33	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	6.00	54.00	6.05	18.37	4.36	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	29	4.00	58.00	10.09	28.46	7.29	20.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	34	10.00	68.00	28.71	57.17	20.72	41.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	41	14.00	82.00	18.34	75.51	13.24	54.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	42	2.00	84.00	5.53	81.04	3.99	58.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	45	6.00	90.00	8.77	89.81	6.33	64.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	50	10.00	100.00	48.75	138.56	35.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	50	0.00	100.00	0.00	138.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	138.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	50	0.00	100.00	0.00	138.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				138.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	22.22	22.22	15.36	15.36	3.26	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	39	3.27	25.49	0.49	15.85	0.10	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	48	5.88	31.37	2.62	18.48	0.56	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	57	5.88	37.25	7.43	25.90	1.58	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	71	9.15	46.41	24.85	50.75	5.27	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	82	7.19	53.59	15.92	66.67	3.38	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	94	7.84	61.44	44.16	110.83	9.36	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	105	7.19	68.63	28.62	139.46	6.07	29.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	114	5.88	74.51	38.68	178.14	8.20	37.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	132	11.76	86.27	14.87	193.01	3.15	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	136	2.61	88.89	19.63	212.64	4.16	45.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	138	1.31	90.20	24.23	236.86	5.14	50.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	139	0.65	90.85	34.50	271.36	7.32	57.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	145	3.92	94.77	44.07	315.43	9.35	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	147	1.31	96.08	20.58	336.01	4.36	71.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	151	2.61	98.69	100.33	436.34	21.28	92.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	152	0.65	99.35	23.73	460.07	5.03	97.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	153	0.65	100.00	11.50	471.57	2.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	153	0.00	100.00	0.00	471.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	153	0.00	100.00	0.00	471.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				153				471.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	887	887	5.07	5.07	641.92	641.92	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	311	1,198	1.78	6.85	104.04	745.97	0.20	1.45	1	1	5.26	5.26	0.90	0.90	0.04	0.04	0.87	0.12
3	100	200	150	788	1,986	4.50	11.35	316.90	1,062.87	0.62	2.06	1	2	5.26	10.53	118.63	119.53	5.05	5.09	37.43	11.25
4	200	300	250	571	2,557	3.26	14.61	382.15	1,445.02	0.74	2.81	0	2	0.00	10.53	0.00	119.53	0.00	5.09	0.00	8.27
5	300	500	400	1,483	4,040	8.48	23.09	1,206.87	2,651.89	2.34	5.15	1	3	5.26	15.79	35.54	155.07	1.51	6.60	2.94	5.85
6	500	750	625	1,398	5,438	7.99	31.08	1,638.95	4,290.84	3.18	8.33	1	4	5.26	21.05	0.30	155.37	0.01	6.62	0.02	3.62
7	750	1,000	875	1,616	7,054	9.24	40.32	2,562.10	6,852.94	4.98	13.31	0	4	0.00	21.05	0.00	155.37	0.00	6.62	0.00	2.27
8	1,000	1,500	1,250	1,646	8,700	9.41	49.72	3,470.72	10,323.66	6.74	20.05	2	6	10.53	31.58	286.47	441.84	12.20	18.81	8.25	4.28
9	1,500	2,000	1,750	1,267	9,967	7.24	56.96	3,356.40	13,680.06	6.52	26.57	2	8	10.53	42.11	850.00	1,291.84	36.19	55.00	25.32	9.44
10	2,000	2,500	2,250	938	10,905	5.36	62.32	2,782.17	16,462.23	5.40	31.97	0	8	0.00	42.11	0.00	1,291.84	0.00	55.00	0.00	7.85
11	2,500	3,000	2,750	823	11,728	4.70	67.03	3,154.98	19,617.21	6.13	38.10	1	9	5.26	47.37	15.00	1,306.84	0.64	55.64	0.48	6.66
12	3,000	4,000	3,500	1,731	13,459	9.89	76.92	4,226.35	23,843.56	8.21	46.30	2	11	10.53	57.89	17.50	1,324.34	0.75	56.39	0.41	5.55
13	4,000	5,000	4,500	783	14,242	4.48	81.40	4,175.98	28,019.54	8.11	54.41	1	12	5.26	63.16	0.00	1,324.34	0.00	56.39	0.00	4.73
14	5,000	7,500	6,250	1,157	15,399	6.61	88.01	5,736.47	33,756.01	11.14	65.55	3	15	15.79	78.95	790.50	2,114.85	33.66	90.04	13.78	6.27
15	7,500	10,000	8,750	805	16,204	4.60	92.61	4,350.80	38,106.81	8.45	74.00	1	16	5.26	84.21	200.78	2,315.63	8.55	98.59	4.61	6.08
16	10,000	20,000	15,000	1,017	17,221	5.81	98.42	8,812.58	46,919.39	17.11	91.11	2	18	10.53	94.74	30.00	2,345.63	1.28	99.87	0.34	5.00
17	20,000	50,000	35,000	177	17,398	1.01	99.43	3,556.07	50,475.46	6.91	98.02	0	18	0.00	94.74	0.00	2,345.63	0.00	99.87	0.00	4.65
18	50,000	100,000	75,000	24	17,422	0.14	99.57	562.26	51,037.72	1.09	99.11	0	18	0.00	94.74	0.00	2,345.63	0.00	99.87	0.00	4.60
19	100,000	500,000	300,000	39	17,461	0.22	99.79	251.22	51,288.94	0.49	99.60	0	18	0.00	94.74	0.00	2,345.63	0.00	99.87	0.00	4.57
20	500,000	UP		36	17,497	0.21	100.00	205.80	51,494.73	0.40	100.00	1	19	5.26	100.00	3.06	2,348.69	0.13	100.00	1.49	4.56
				17,497				51,494.73				19				2,348.69				4.56	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,033	2,033	23.30	23.30	595.49	595.49	5.34	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,018	3,051	11.67	34.96	480.80	1,076.29	4.31	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,670	4,721	19.14	54.10	1,304.13	2,380.43	11.70	21.35	1	1	25.00	25.00	100.00	100.00	72.69	72.69	7.67	4.20
4	200	300	250	1,102	5,823	12.63	66.73	1,189.29	3,569.71	10.67	32.02	1	2	25.00	50.00	0.30	100.30	0.22	72.91	0.03	2.81
5	300	500	400	1,180	7,003	13.52	80.25	1,796.14	5,365.85	16.11	48.13	0	2	0.00	50.00	0.00	100.30	0.00	72.91	0.00	1.87
6	500	750	625	630	7,633	7.22	87.47	1,302.24	6,668.09	11.68	59.81	2	4	50.00	100.00	37.28	137.58	27.09	100.00	2.86	2.06
7	750	1,000	875	433	8,066	4.96	92.44	1,161.94	7,830.03	10.42	70.23	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.76
8	1,000	1,500	1,250	301	8,367	3.45	95.89	1,026.36	8,856.39	9.21	79.44	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.55
9	1,500	2,000	1,750	129	8,496	1.48	97.36	733.83	9,590.22	6.58	86.02	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.43
10	2,000	2,500	2,250	55	8,551	0.63	97.99	358.63	9,948.85	3.22	89.24	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.38
11	2,500	3,000	2,750	63	8,614	0.72	98.72	372.31	10,321.16	3.34	92.58	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.33
12	3,000	4,000	3,500	50	8,664	0.57	99.29	304.17	10,625.33	2.73	95.30	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.29
13	4,000	5,000	4,500	21	8,685	0.24	99.53	194.72	10,820.05	1.75	97.05	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.27
14	5,000	7,500	6,250	17	8,702	0.19	99.72	210.40	11,030.45	1.89	98.94	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.25
15	7,500	10,000	8,750	1	8,703	0.01	99.74	20.82	11,051.27	0.19	99.13	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.24
16	10,000	20,000	15,000	6	8,709	0.07	99.81	78.58	11,129.85	0.70	99.83	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.24
17	20,000	50,000	35,000	1	8,710	0.01	99.82	3.21	11,133.06	0.03	99.86	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.24
18	50,000	100,000	75,000	3	8,713	0.03	99.85	0.62	11,133.68	0.01	99.86	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.24
19	100,000	500,000	300,000	9	8,722	0.10	99.95	10.49	11,144.17	0.09	99.96	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.23
20	500,000	UP		4	8,726	0.05	100.00	4.61	11,148.78	0.04	100.00	0	4	0.00	100.00	0.00	137.58	0.00	100.00	0.00	1.23
				8,726				11,148.78				4				137.58				1.23	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	222	222	8.51	8.51	97.84	97.84	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	101	323	3.87	12.38	21.34	119.17	0.62	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	257	580	9.85	22.24	74.72	193.90	2.16	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	203	783	7.78	30.02	82.61	276.51	2.39	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	447	1,230	17.14	47.16	261.58	538.09	7.56	15.54	1	1	25.00	25.00	1.37	1.37	0.97	0.97	0.52	0.26
6	500	750	625	312	1,542	11.96	59.13	247.81	785.90	7.16	22.70	0	1	0.00	25.00	0.00	1.37	0.00	0.97	0.00	0.17
7	750	1,000	875	293	1,835	11.23	70.36	306.96	1,092.86	8.87	31.56	0	1	0.00	25.00	0.00	1.37	0.00	0.97	0.00	0.13
8	1,000	1,500	1,250	255	2,090	9.78	80.14	449.29	1,542.15	12.98	44.54	1	2	25.00	50.00	7.50	8.87	5.32	6.29	1.67	0.58
9	1,500	2,000	1,750	137	2,227	5.25	85.39	280.82	1,822.97	8.11	52.65	0	2	0.00	50.00	0.00	8.87	0.00	6.29	0.00	0.49
10	2,000	2,500	2,250	102	2,329	3.91	89.30	284.96	2,107.93	8.23	60.88	0	2	0.00	50.00	0.00	8.87	0.00	6.29	0.00	0.42
11	2,500	3,000	2,750	76	2,405	2.91	92.22	215.96	2,323.90	6.24	67.12	0	2	0.00	50.00	0.00	8.87	0.00	6.29	0.00	0.38
12	3,000	4,000	3,500	72	2,477	2.76	94.98	306.12	2,630.02	8.84	75.96	2	4	50.00	100.00	132.23	141.11	93.71	100.00	43.20	5.37
13	4,000	5,000	4,500	35	2,512	1.34	96.32	176.40	2,806.42	5.09	81.06	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	5.03
14	5,000	7,500	6,250	58	2,570	2.22	98.54	348.84	3,155.25	10.08	91.13	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.47
15	7,500	10,000	8,750	19	2,589	0.73	99.27	100.11	3,255.36	2.89	94.02	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.33
16	10,000	20,000	15,000	8	2,597	0.31	99.58	103.02	3,358.38	2.98	97.00	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.20
17	20,000	50,000	35,000	4	2,601	0.15	99.73	92.59	3,450.97	2.67	99.67	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.09
18	50,000	100,000	75,000	1	2,602	0.04	99.77	0.25	3,451.22	0.01	99.68	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.09
19	100,000	500,000	300,000	2	2,604	0.08	99.85	0.76	3,451.98	0.02	99.70	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.09
20	500,000	UP		4	2,608	0.15	100.00	10.32	3,462.30	0.30	100.00	0	4	0.00	100.00	0.00	141.11	0.00	100.00	0.00	4.08
				2,608				3,462.30				4				141.11				4.08	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	10.16	10.16	162.98	162.98	5.10	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	44	4.26	14.43	3.10	166.08	0.10	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	66	7.21	21.64	15.60	181.68	0.49	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	69	0.98	22.62	2.84	184.52	0.09	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	93	7.87	30.49	29.37	213.89	0.92	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	101	2.62	33.11	16.10	229.99	0.50	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	121	6.56	39.67	41.14	271.13	1.29	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	141	6.56	46.23	79.03	350.16	2.47	10.96	1	1	33.33	33.33	315.00	315.00	87.66	87.66	398.59	89.96
9	1,500	2,000	1,750	15	156	4.92	51.15	107.29	457.45	3.36	14.32	0	1	0.00	33.33	0.00	315.00	0.00	87.66	0.00	68.86
10	2,000	2,500	2,250	9	165	2.95	54.10	64.54	521.99	2.02	16.34	1	2	33.33	66.67	2.33	317.33	0.65	88.31	3.61	60.79
11	2,500	3,000	2,750	8	173	2.62	56.72	45.65	567.64	1.43	17.77	0	2	0.00	66.67	0.00	317.33	0.00	88.31	0.00	55.90
12	3,000	4,000	3,500	19	192	6.23	62.95	129.14	696.78	4.04	21.81	0	2	0.00	66.67	0.00	317.33	0.00	88.31	0.00	45.54
13	4,000	5,000	4,500	9	201	2.95	65.90	116.40	813.18	3.64	25.46	1	3	33.33	100.00	42.00	359.33	11.69	100.00	36.08	44.19
14	5,000	7,500	6,250	15	216	4.92	70.82	219.25	1,032.43	6.86	32.32	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	34.80
15	7,500	10,000	8,750	9	225	2.95	73.77	162.32	1,194.75	5.08	37.40	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	30.08
16	10,000	20,000	15,000	25	250	8.20	81.97	554.01	1,748.76	17.34	54.74	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	20.55
17	20,000	50,000	35,000	34	284	11.15	93.11	928.38	2,677.14	29.06	83.80	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	13.42
18	50,000	100,000	75,000	4	288	1.31	94.43	141.29	2,818.43	4.42	88.23	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	12.75
19	100,000	500,000	300,000	17	305	5.57	100.00	376.15	3,194.58	11.77	100.00	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	11.25
20	500,000	UP		0	305	0.00	100.00	0.00	3,194.58	0.00	100.00	0	3	0.00	100.00	0.00	359.33	0.00	100.00	0.00	11.25
				305				3,194.58				3				359.33				11.25	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.20	0.20	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.65	0.85	0.23	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	0.43	1.28	0.15	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	13.64	27.27	3.40	4.68	1.18	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	1.77	6.44	0.61	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	20.92	27.36	7.28	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	5.48	32.85	1.91	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	13.16	46.00	4.58	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	8.00	54.00	2.78	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	24.98	78.98	8.69	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	43.41	122.40	15.11	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	19.73	142.13	6.87	49.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	49.50	191.63	17.23	66.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	0.00	191.63	0.00	66.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	19	13.64	86.36	54.62	246.25	19.01	85.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.55	90.91	9.86	256.11	3.43	89.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.55	95.45	19.42	275.53	6.76	95.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	22	4.55	100.00	11.81	287.34	4.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	287.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				287.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	78.21	78.21	67.79	67.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	37.16	115.36	32.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				115.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.65	0.65	3.88	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.50	1.15	3.03	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.69	1.84	4.13	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.43	2.27	2.60	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.76	3.03	4.53	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	2.86	5.89	17.14	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	1.94	7.83	11.63	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.58	8.41	3.48	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.27	8.68	1.62	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	4.89	13.57	29.29	81.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	3.11	16.68	18.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	16.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				16.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	952	952	10.96	10.96	1,155.06	1,155.06	7.61	7.61	2	2	15.38	15.38	22.52	22.52	1.96	1.96	1.95	1.95
2	50	100	75	294	1,246	3.38	14.34	23.68	1,131.38	0.16	7.46	0	2	0.00	15.38	0.00	22.52	0.00	1.96	0.00	1.99
3	100	200	150	476	1,722	5.48	19.82	68.70	1,062.69	0.45	7.00	1	3	7.69	23.08	0.00	22.52	0.00	1.96	0.00	2.12
4	200	300	250	531	2,253	6.11	25.93	108.92	953.77	0.72	6.29	0	3	0.00	23.08	0.00	22.52	0.00	1.96	0.00	2.36
5	300	500	400	956	3,209	11.00	36.93	298.73	655.04	1.97	4.32	0	3	0.00	23.08	0.00	22.52	0.00	1.96	0.00	3.44
6	500	750	625	803	4,012	9.24	46.17	424.08	230.96	2.79	1.52	2	5	15.38	38.46	38.53	61.04	3.35	5.31	9.08	26.43
7	750	1,000	875	763	4,775	8.78	54.95	541.72	310.75	3.57	2.05	0	5	0.00	38.46	0.00	61.04	0.00	5.31	0.00	19.64
8	1,000	1,500	1,250	785	5,560	9.03	63.99	765.41	1,076.16	5.04	7.09	1	6	7.69	46.15	29.24	90.28	2.54	7.86	3.82	8.39
9	1,500	2,000	1,750	485	6,045	5.58	69.57	649.91	1,726.07	4.28	11.37	0	6	0.00	46.15	0.00	90.28	0.00	7.86	0.00	5.23
10	2,000	2,500	2,250	286	6,331	3.29	72.86	467.70	2,193.77	3.08	14.46	1	7	7.69	53.85	47.09	137.37	4.10	11.95	10.07	6.26
11	2,500	3,000	2,750	206	6,537	2.37	75.23	373.82	2,567.59	2.46	16.92	0	7	0.00	53.85	0.00	137.37	0.00	11.95	0.00	5.35
12	3,000	4,000	3,500	328	6,865	3.77	79.01	890.03	3,457.62	5.87	22.79	0	7	0.00	53.85	0.00	137.37	0.00	11.95	0.00	3.97
13	4,000	5,000	4,500	200	7,065	2.30	81.31	569.64	4,027.26	3.75	26.54	0	7	0.00	53.85	0.00	137.37	0.00	11.95	0.00	3.41
14	5,000	7,500	6,250	306	7,371	3.52	84.83	1,000.95	5,028.21	6.60	33.14	0	7	0.00	53.85	0.00	137.37	0.00	11.95	0.00	2.73
15	7,500	10,000	8,750	158	7,529	1.82	86.65	953.61	5,981.82	6.28	39.42	0	7	0.00	53.85	0.00	137.37	0.00	11.95	0.00	2.30
16	10,000	20,000	15,000	351	7,880	4.04	90.69	2,341.68	8,323.50	15.43	54.85	2	9	15.38	69.23	82.25	219.62	7.16	19.11	3.51	2.64
17	20,000	50,000	35,000	340	8,220	3.91	94.60	3,116.80	11,440.30	20.54	75.39	1	10	7.69	76.92	3.60	223.23	0.31	19.42	0.12	1.95
18	50,000	100,000	75,000	194	8,414	2.23	96.84	1,833.55	13,273.86	12.08	87.47	1	11	7.69	84.62	0.50	223.73	0.04	19.47	0.03	1.69
19	100,000	500,000	300,000	225	8,639	2.59	99.42	1,661.66	14,935.52	10.95	98.42	2	13	15.38	100.00	925.59	1,149.32	80.53	100.00	55.70	7.70
20	500,000	UP		50	8,689	0.58	100.00	239.24	15,174.76	1.58	100.00	0	13	0.00	100.00	0.00	1,149.32	0.00	100.00	0.00	7.57
				8,689				15,174.76				13				1,149.32				7.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	119	119	4.33	4.33	12.43	12.43	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	88	207	3.20	7.53	5.10	17.53	0.08	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	273	480	9.93	17.45	37.19	54.72	0.58	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	119	599	4.33	21.78	21.26	75.98	0.33	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	263	862	9.56	31.35	66.82	142.80	1.04	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	203	1,065	7.38	38.73	79.56	222.36	1.24	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	209	1,274	7.60	46.33	105.17	327.53	1.64	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	212	1,486	7.71	54.04	182.39	509.92	2.84	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	169	1,655	6.15	60.18	202.30	712.22	3.15	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	104	1,759	3.78	63.96	170.95	883.17	2.66	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	129	1,888	4.69	68.65	284.16	1,167.32	4.43	18.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	177	2,065	6.44	75.09	393.25	1,560.57	6.13	24.32	2	2	18.18	18.18	20.61	20.61	0.93	0.93	5.24	1.32
13	4,000	5,000	4,500	117	2,182	4.25	79.35	420.13	1,980.70	6.55	30.87	0	2	0.00	18.18	0.00	20.61	0.00	0.93	0.00	1.04
14	5,000	7,500	6,250	164	2,346	5.96	85.31	796.59	2,777.30	12.41	43.28	0	2	0.00	18.18	0.00	20.61	0.00	0.93	0.00	0.74
15	7,500	10,000	8,750	111	2,457	4.04	89.35	767.47	3,544.77	11.96	55.24	2	4	18.18	36.36	2,024.00	2,044.61	91.08	92.00	263.72	57.68
16	10,000	20,000	15,000	151	2,608	5.49	94.84	1,378.34	4,923.11	21.48	76.72	1	5	9.09	45.45	100.00	2,144.61	4.50	96.50	7.26	43.56
17	20,000	50,000	35,000	96	2,704	3.49	98.33	1,064.18	5,987.28	16.58	93.31	1	6	9.09	54.55	17.36	2,161.96	0.78	97.28	1.63	36.11
18	50,000	100,000	75,000	21	2,725	0.76	99.09	245.40	6,232.68	3.82	97.13	0	6	0.00	54.55	0.00	2,161.96	0.00	97.28	0.00	34.69
19	100,000	500,000	300,000	17	2,742	0.62	99.71	171.64	6,404.32	2.67	99.81	5	11	45.45	100.00	60.37	2,222.33	2.72	100.00	35.17	34.70
20	500,000	UP		8	2,750	0.29	100.00	12.29	6,416.61	0.19	100.00	0	11	0.00	100.00	0.00	2,222.33	0.00	100.00	0.00	34.63
				2,750				6,416.61				11				2,222.33				34.63	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	868	868	7.90	7.90	167.80	167.80	0.70	0.70	1	1	11.11	11.11	75.84	75.84	49.64	49.64	45.20	45.20
2	50	100	75	218	1,086	1.99	9.89	22.14	189.93	0.09	0.79	0	1	0.00	11.11	0.00	75.84	0.00	49.64	0.00	39.93
3	100	200	150	410	1,496	3.73	13.62	48.65	238.58	0.20	1.00	0	1	0.00	11.11	0.00	75.84	0.00	49.64	0.00	31.79
4	200	300	250	404	1,900	3.68	17.30	70.50	309.08	0.29	1.29	0	1	0.00	11.11	0.00	75.84	0.00	49.64	0.00	24.54
5	300	500	400	604	2,504	5.50	22.80	218.49	527.57	0.91	2.21	0	1	0.00	11.11	0.00	75.84	0.00	49.64	0.00	14.37
6	500	750	625	569	3,073	5.18	27.98	246.29	773.86	1.03	3.24	0	1	0.00	11.11	0.00	75.84	0.00	49.64	0.00	9.80
7	750	1,000	875	533	3,606	4.85	32.84	336.05	1,109.92	1.41	4.64	0	1	0.00	11.11	0.00	75.84	0.00	49.64	0.00	6.83
8	1,000	1,500	1,250	628	4,234	5.72	38.55	536.53	1,646.45	2.24	6.88	1	2	11.11	22.22	0.77	76.60	0.50	50.14	0.14	4.65
9	1,500	2,000	1,750	483	4,717	4.40	42.95	646.80	2,293.25	2.70	9.59	0	2	0.00	22.22	0.00	76.60	0.00	50.14	0.00	3.34
10	2,000	2,500	2,250	266	4,983	2.42	45.37	432.99	2,726.24	1.81	11.40	0	2	0.00	22.22	0.00	76.60	0.00	50.14	0.00	2.81
11	2,500	3,000	2,750	277	5,260	2.52	47.90	515.93	3,242.17	2.16	13.56	1	3	11.11	33.33	13.69	90.29	8.96	59.10	2.65	2.78
12	3,000	4,000	3,500	344	5,604	3.13	51.03	784.90	4,027.07	3.28	16.84	0	3	0.00	33.33	0.00	90.29	0.00	59.10	0.00	2.24
13	4,000	5,000	4,500	704	6,308	6.41	57.44	1,498.34	5,525.40	6.27	23.11	0	3	0.00	33.33	0.00	90.29	0.00	59.10	0.00	1.63
14	5,000	7,500	6,250	3,025	9,333	27.55	84.98	2,925.01	8,450.42	12.23	35.34	2	5	22.22	55.56	0.41	90.69	0.27	59.36	0.01	1.07
15	7,500	10,000	8,750	338	9,671	3.08	88.06	2,061.12	10,511.54	8.62	43.96	1	6	11.11	66.67	6.50	97.19	4.25	63.62	0.32	0.92
16	10,000	20,000	15,000	542	10,213	4.94	93.00	4,693.42	15,204.96	19.63	63.58	0	6	0.00	66.67	0.00	97.19	0.00	63.62	0.00	0.64
17	20,000	50,000	35,000	447	10,660	4.07	97.07	5,217.31	20,422.26	21.82	85.40	1	7	11.11	77.78	1.60	98.79	1.05	64.66	0.03	0.48
18	50,000	100,000	75,000	167	10,827	1.52	98.59	2,012.91	22,435.17	8.42	93.82	0	7	0.00	77.78	0.00	98.79	0.00	64.66	0.00	0.44
19	100,000	500,000	300,000	146	10,973	1.33	99.92	1,433.94	23,869.11	6.00	99.81	2	9	22.22	100.00	53.99	152.78	35.34	100.00	3.77	0.64
20	500,000	UP		9	10,982	0.08	100.00	44.87	23,913.98	0.19	100.00	0	9	0.00	100.00	0.00	152.78	0.00	100.00	0.00	0.64
				10,982				23,913.98				9				152.78				0.64	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	15.00	15.00	43.39	43.39	18.25	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.25	16.25	0.00	43.39	0.00	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	6.25	22.50	0.00	43.39	0.00	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	2.50	25.00	0.00	43.39	0.00	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	31	13.75	38.75	3.45	39.94	1.45	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	34	3.75	42.50	0.17	39.78	0.07	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	39	6.25	48.75	5.99	33.78	2.52	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	41	2.50	51.25	0.27	33.51	0.11	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	42	1.25	52.50	2.72	30.79	1.14	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	43	1.25	53.75	3.08	27.71	1.30	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	1.25	55.00	5.17	22.54	2.17	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	47	3.75	58.75	1.02	21.53	0.43	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	53	7.50	66.25	17.26	4.27	7.26	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	55	2.50	68.75	1.27	3.00	0.53	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	59	5.00	73.75	39.29	36.29	16.53	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	69	12.50	86.25	32.09	68.38	13.50	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	75	7.50	93.75	87.05	155.43	36.61	65.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	76	1.25	95.00	0.00	155.43	0.00	65.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	80	5.00	100.00	82.33	237.76	34.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	80	0.00	100.00	0.00	237.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				80				237.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	16.49	16.49	3.46	3.46	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	50	1.43	17.92	0.63	4.10	0.11	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	70	7.17	25.09	5.97	10.07	1.00	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	87	6.09	31.18	6.21	16.28	1.04	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	33	120	11.83	43.01	24.70	40.98	4.13	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	151	11.11	54.12	31.80	72.77	5.31	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	181	10.75	64.87	38.66	111.43	6.46	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	212	11.11	75.99	75.27	186.70	12.58	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	226	5.02	81.00	29.23	215.93	4.88	36.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	237	3.94	84.95	33.87	249.80	5.66	41.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	246	3.23	88.17	33.56	283.36	5.61	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	254	2.87	91.04	29.31	312.67	4.90	52.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	261	2.51	93.55	57.04	369.70	9.53	61.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	269	2.87	96.42	61.72	431.43	10.31	72.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	273	1.43	97.85	60.95	492.38	10.18	82.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	275	0.72	98.57	13.93	506.30	2.33	84.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	279	1.43	100.00	92.19	598.50	15.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	279	0.00	100.00	0.00	598.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	279	0.00	100.00	0.00	598.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	279	0.00	100.00	0.00	598.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					279				598.50				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.94	2.94	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	1.96	4.90	0.22	0.30	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	1.96	6.86	1.56	1.86	0.32	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	2.94	9.80	0.82	2.68	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	17	6.86	16.67	3.07	5.74	0.64	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	22	4.90	21.57	4.40	10.14	0.92	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	30	7.84	29.41	12.03	22.17	2.51	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	36	5.88	35.29	10.06	32.23	2.10	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	44	7.84	43.14	16.32	48.55	3.40	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	45	0.98	44.12	3.27	51.82	0.68	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	49	3.92	48.04	26.49	78.32	5.52	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	55	5.88	53.92	24.67	102.99	5.14	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	57	1.96	55.88	14.09	117.08	2.94	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	65	7.84	63.73	54.25	171.33	11.30	35.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	71	5.88	69.61	33.10	204.43	6.90	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	86	14.71	84.31	102.39	306.82	21.34	63.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	100	13.73	98.04	140.53	447.35	29.28	93.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	102	1.96	100.00	32.56	479.91	6.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	102	0.00	100.00	0.00	479.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	102	0.00	100.00	0.00	479.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					102				479.91				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	837	837	10.59	10.59	229.41	229.41	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	559	1,396	7.07	17.66	87.05	316.45	0.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	696	2,092	8.81	26.47	212.24	528.69	0.93	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	575	2,667	7.28	33.75	270.48	799.18	1.18	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	841	3,508	10.64	44.39	574.05	1,373.23	2.50	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	516	4,024	6.53	50.92	503.78	1,877.01	2.20	8.19	1	1	4.76	4.76	21.48	21.48	0.63	0.63	4.26	1.14
7	750	1,000	875	559	4,583	7.07	57.99	747.39	2,624.40	3.26	11.45	2	3	9.52	14.29	16.08	37.56	0.47	1.11	2.15	1.43
8	1,000	1,500	1,250	578	5,161	7.31	65.30	1,021.81	3,646.20	4.46	15.91	2	5	9.52	23.81	2.47	40.03	0.07	1.18	0.24	1.10
9	1,500	2,000	1,750	422	5,583	5.34	70.64	1,097.26	4,743.46	4.79	20.69	1	6	4.76	28.57	30.00	70.03	0.89	2.07	2.73	1.48
10	2,000	2,500	2,250	299	5,882	3.78	74.43	952.84	5,696.30	4.16	24.85	1	7	4.76	33.33	1,800.00	1,870.03	53.16	55.23	188.91	32.83
11	2,500	3,000	2,750	279	6,161	3.53	77.96	1,043.27	6,739.57	4.55	29.40	1	8	4.76	38.10	168.03	2,038.05	4.96	60.20	16.11	30.24
12	3,000	4,000	3,500	341	6,502	4.31	82.27	1,470.65	8,210.22	6.42	35.81	0	8	0.00	38.10	0.00	2,038.05	0.00	60.20	0.00	24.82
13	4,000	5,000	4,500	212	6,714	2.68	84.96	1,210.25	9,420.47	5.28	41.09	0	8	0.00	38.10	0.00	2,038.05	0.00	60.20	0.00	21.63
14	5,000	7,500	6,250	309	7,023	3.91	88.86	2,084.39	11,504.87	9.09	50.19	6	14	28.57	66.67	925.92	2,963.97	27.35	87.54	44.42	25.76
15	7,500	10,000	8,750	207	7,230	2.62	91.48	1,819.94	13,324.80	7.94	58.12	3	17	14.29	80.95	401.17	3,365.14	11.85	99.39	22.04	25.25
16	10,000	20,000	15,000	378	7,608	4.78	96.27	4,621.16	17,945.97	20.16	78.28	1	18	4.76	85.71	2.80	3,367.95	0.08	99.47	0.06	18.77
17	20,000	50,000	35,000	216	7,824	2.73	99.00	4,031.87	21,977.83	17.59	95.87	3	21	14.29	100.00	17.78	3,385.72	0.53	100.00	0.44	15.41
18	50,000	100,000	75,000	54	7,878	0.68	99.68	707.16	22,685.00	3.08	98.95	0	21	0.00	100.00	0.00	3,385.72	0.00	100.00	0.00	14.92
19	100,000	500,000	300,000	18	7,896	0.23	99.91	217.24	22,902.24	0.95	99.90	0	21	0.00	100.00	0.00	3,385.72	0.00	100.00	0.00	14.78
20	500,000	UP		7	7,903	0.09	100.00	22.34	22,924.58	0.10	100.00	0	21	0.00	100.00	0.00	3,385.72	0.00	100.00	0.00	14.77
				7,903				22,924.58				21				3,385.72				14.77	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	24.39	24.39	2.10	2.10	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	53	7.93	32.32	3.41	5.52	0.65	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	67	8.54	40.85	5.75	11.27	1.09	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	81	8.54	49.39	11.98	23.25	2.28	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	92	6.71	56.10	9.71	32.96	1.85	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	98	3.66	59.76	6.49	39.45	1.23	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	108	6.10	65.85	19.20	58.65	3.65	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	121	7.93	73.78	25.67	84.32	4.89	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	127	3.66	77.44	34.15	118.47	6.50	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	133	3.66	81.10	61.74	180.21	11.75	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	137	2.44	83.54	25.67	205.88	4.88	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	148	6.71	90.24	90.56	296.43	17.23	56.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	155	4.27	94.51	74.63	371.06	14.20	70.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	161	3.66	98.17	77.34	448.40	14.72	85.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	163	1.22	99.39	49.85	498.25	9.49	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	164	0.61	100.00	27.18	525.43	5.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	164	0.00	100.00	0.00	525.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	164	0.00	100.00	0.00	525.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	164	0.00	100.00	0.00	525.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	164	0.00	100.00	0.00	525.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				164				525.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	134	134	7.84	7.84	55.91	55.91	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	130	264	7.61	15.45	18.50	74.41	0.48	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	155	419	9.07	24.52	38.10	112.51	0.98	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	143	562	8.37	32.88	54.27	166.78	1.40	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	195	757	11.41	44.29	114.78	281.56	2.96	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	137	894	8.02	52.31	119.68	401.24	3.08	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	154	1,048	9.01	61.32	186.42	587.66	4.80	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	148	1,196	8.66	69.98	277.39	865.05	7.14	22.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	106	1,302	6.20	76.18	257.48	1,122.53	6.63	28.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	84	1,386	4.92	81.10	234.72	1,357.25	6.04	34.95	2	2	100.00	100.00	32.81	32.81	100.00	100.00	13.98	2.42
11	2,500	3,000	2,750	39	1,425	2.28	83.38	150.99	1,508.24	3.89	38.84	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	2.18
12	3,000	4,000	3,500	50	1,475	2.93	86.31	194.86	1,703.10	5.02	43.86	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	1.93
13	4,000	5,000	4,500	45	1,520	2.63	88.94	196.81	1,899.91	5.07	48.92	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	1.73
14	5,000	7,500	6,250	52	1,572	3.04	91.98	347.15	2,247.06	8.94	57.86	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	1.46
15	7,500	10,000	8,750	44	1,616	2.57	94.56	290.98	2,538.04	7.49	65.36	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	1.29
16	10,000	20,000	15,000	52	1,668	3.04	97.60	604.85	3,142.89	15.58	80.93	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	1.04
17	20,000	50,000	35,000	24	1,692	1.40	99.01	482.08	3,624.98	12.41	93.35	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	0.91
18	50,000	100,000	75,000	7	1,699	0.41	99.41	177.70	3,802.68	4.58	97.92	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	0.86
19	100,000	500,000	300,000	6	1,705	0.35	99.77	66.59	3,869.27	1.71	99.64	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	0.85
20	500,000	UP		4	1,709	0.23	100.00	14.09	3,883.36	0.36	100.00	0	2	0.00	100.00	0.00	32.81	0.00	100.00	0.00	0.84
				1,709				3,883.36				2				32.81				0.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	482	482	12.57	12.57	75.27	75.27	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	639	1,121	16.66	29.22	28.17	103.44	0.72	2.64	1	1	33.33	33.33	15.85	15.85	9.90	9.90	56.27	15.33
3	100	200	150	647	1,768	16.87	46.09	55.53	158.97	1.42	4.06	0	1	0.00	33.33	0.00	15.85	0.00	9.90	0.00	9.97
4	200	300	250	315	2,083	8.21	54.30	50.56	209.53	1.29	5.35	0	1	0.00	33.33	0.00	15.85	0.00	9.90	0.00	7.57
5	300	500	400	453	2,536	11.81	66.11	131.01	340.54	3.35	8.70	0	1	0.00	33.33	0.00	15.85	0.00	9.90	0.00	4.66
6	500	750	625	234	2,770	6.10	72.21	126.74	467.28	3.24	11.93	0	1	0.00	33.33	0.00	15.85	0.00	9.90	0.00	3.39
7	750	1,000	875	165	2,935	4.30	76.51	214.42	681.70	5.48	17.41	0	1	0.00	33.33	0.00	15.85	0.00	9.90	0.00	2.33
8	1,000	1,500	1,250	226	3,161	5.89	82.40	228.47	910.17	5.83	23.25	1	2	33.33	66.67	140.42	156.27	87.66	97.56	61.46	17.17
9	1,500	2,000	1,750	163	3,324	4.25	86.65	191.58	1,101.75	4.89	28.14	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	14.18
10	2,000	2,500	2,250	105	3,429	2.74	89.39	151.58	1,253.33	3.87	32.01	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	12.47
11	2,500	3,000	2,750	77	3,506	2.01	91.40	150.62	1,403.96	3.85	35.86	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	11.13
12	3,000	4,000	3,500	62	3,568	1.62	93.01	231.43	1,635.39	5.91	41.77	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	9.56
13	4,000	5,000	4,500	61	3,629	1.59	94.60	248.57	1,883.96	6.35	48.12	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	8.29
14	5,000	7,500	6,250	54	3,683	1.41	96.01	338.84	2,222.80	8.65	56.77	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	7.03
15	7,500	10,000	8,750	30	3,713	0.78	96.79	236.58	2,459.38	6.04	62.81	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	6.35
16	10,000	20,000	15,000	48	3,761	1.25	98.04	529.52	2,988.90	13.52	76.33	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	5.23
17	20,000	50,000	35,000	48	3,809	1.25	99.30	541.62	3,530.52	13.83	90.17	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	4.43
18	50,000	100,000	75,000	16	3,825	0.42	99.71	207.51	3,738.03	5.30	95.47	0	2	0.00	66.67	0.00	156.27	0.00	97.56	0.00	4.18
19	100,000	500,000	300,000	7	3,832	0.18	99.90	153.11	3,891.14	3.91	99.38	1	3	33.33	100.00	3.91	160.18	2.44	100.00	2.55	4.12
20	500,000	UP		4	3,836	0.10	100.00	24.36	3,915.50	0.62	100.00	0	3	0.00	100.00	0.00	160.18	0.00	100.00	0.00	4.09
				3,836				3,915.50				3				160.18				4.09	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	158	158	6.22	6.22	9.47	9.47	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	66	224	2.60	8.81	5.33	14.80	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	94	318	3.70	12.51	16.85	31.65	0.15	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	73	391	2.87	15.38	24.70	56.35	0.23	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	111	502	4.37	19.75	51.62	107.97	0.47	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	114	616	4.48	24.23	96.28	204.25	0.88	1.86	1	1	11.11	11.11	68.83	68.83	5.30	5.30	71.49	33.70
7	750	1,000	875	122	738	4.80	29.03	115.75	320.00	1.06	2.92	0	1	0.00	11.11	0.00	68.83	0.00	5.30	0.00	21.51
8	1,000	1,500	1,250	215	953	8.46	37.49	303.33	623.33	2.77	5.69	0	1	0.00	11.11	0.00	68.83	0.00	5.30	0.00	11.04
9	1,500	2,000	1,750	184	1,137	7.24	44.73	346.95	970.28	3.17	8.86	1	2	11.11	22.22	40.48	109.31	3.12	8.42	11.67	11.27
10	2,000	2,500	2,250	143	1,280	5.63	50.35	350.75	1,321.03	3.20	12.06	0	2	0.00	22.22	0.00	109.31	0.00	8.42	0.00	8.27
11	2,500	3,000	2,750	174	1,454	6.85	57.20	505.21	1,826.24	4.61	16.67	0	2	0.00	22.22	0.00	109.31	0.00	8.42	0.00	5.99
12	3,000	4,000	3,500	188	1,642	7.40	64.59	697.22	2,523.46	6.36	23.03	0	2	0.00	22.22	0.00	109.31	0.00	8.42	0.00	4.33
13	4,000	5,000	4,500	107	1,749	4.21	68.80	445.57	2,969.03	4.07	27.10	0	2	0.00	22.22	0.00	109.31	0.00	8.42	0.00	3.68
14	5,000	7,500	6,250	202	1,951	7.95	76.75	1,126.69	4,095.72	10.28	37.38	2	4	22.22	44.44	621.44	730.75	47.89	56.32	55.16	17.84
15	7,500	10,000	8,750	127	2,078	5.00	81.75	1,085.09	5,180.80	9.90	47.28	1	5	11.11	55.56	495.00	1,225.75	38.15	94.46	45.62	23.66
16	10,000	20,000	15,000	166	2,244	6.53	88.28	1,952.86	7,133.66	17.82	65.11	1	6	11.11	66.67	1.40	1,227.15	0.11	94.57	0.07	17.20
17	20,000	50,000	35,000	243	2,487	9.56	97.84	3,359.34	10,493.01	30.66	95.76	3	9	33.33	100.00	70.44	1,297.59	5.43	100.00	2.10	12.37
18	50,000	100,000	75,000	39	2,526	1.53	99.37	366.15	10,859.16	3.34	99.11	0	9	0.00	100.00	0.00	1,297.59	0.00	100.00	0.00	11.95
19	100,000	500,000	300,000	10	2,536	0.39	99.76	72.52	10,931.68	0.66	99.77	0	9	0.00	100.00	0.00	1,297.59	0.00	100.00	0.00	11.87
20	500,000	UP		6	2,542	0.24	100.00	25.38	10,957.06	0.23	100.00	0	9	0.00	100.00	0.00	1,297.59	0.00	100.00	0.00	11.84
				2,542				10,957.06				9				1,297.59				11.84	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	435	435	39.19	39.19	32.13	32.13	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	457	1.98	41.17	2.92	35.05	0.08	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	495	3.42	44.59	11.32	46.37	0.33	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	534	3.51	48.11	16.12	62.50	0.47	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	578	3.96	52.07	32.66	95.16	0.95	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	628	4.50	56.58	54.30	149.46	1.57	4.33	1	1	33.33	33.33	0.78	0.78	3.96	3.96	1.43	0.52
7	750	1,000	875	51	679	4.59	61.17	63.74	213.21	1.85	6.18	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.37
8	1,000	1,500	1,250	37	716	3.33	64.50	75.48	288.69	2.19	8.37	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.27
9	1,500	2,000	1,750	43	759	3.87	68.38	130.97	419.66	3.80	12.16	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.19
10	2,000	2,500	2,250	37	796	3.33	71.71	134.98	554.64	3.91	16.08	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.14
11	2,500	3,000	2,750	32	828	2.88	74.59	141.45	696.09	4.10	20.18	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.11
12	3,000	4,000	3,500	39	867	3.51	78.11	176.46	872.56	5.11	25.29	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.09
13	4,000	5,000	4,500	24	891	2.16	80.27	157.30	1,029.86	4.56	29.85	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.08
14	5,000	7,500	6,250	37	928	3.33	83.60	288.34	1,318.20	8.36	38.21	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.06
15	7,500	10,000	8,750	21	949	1.89	85.50	184.84	1,503.03	5.36	43.56	0	1	0.00	33.33	0.00	0.78	0.00	3.96	0.00	0.05
16	10,000	20,000	15,000	74	1,023	6.67	92.16	939.64	2,442.67	27.23	70.80	1	2	33.33	66.67	3.11	3.89	15.84	19.80	0.33	0.16
17	20,000	50,000	35,000	69	1,092	6.22	98.38	755.06	3,197.73	21.88	92.68	1	3	33.33	100.00	15.75	19.64	80.20	100.00	2.09	0.61
18	50,000	100,000	75,000	16	1,108	1.44	99.82	179.36	3,377.09	5.20	97.88	0	3	0.00	100.00	0.00	19.64	0.00	100.00	0.00	0.58
19	100,000	500,000	300,000	2	1,110	0.18	100.00	73.18	3,450.27	2.12	100.00	0	3	0.00	100.00	0.00	19.64	0.00	100.00	0.00	0.57
20	500,000	UP		0	1,110	0.00	100.00	0.00	3,450.27	0.00	100.00	0	3	0.00	100.00	0.00	19.64	0.00	100.00	0.00	0.57
				1,110				3,450.27				3				19.64				0.57	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.77	7.77	0.13	0.13	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	4.85	12.62	0.83	0.71	0.23	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	20	6.80	19.42	2.79	3.49	0.78	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	0.97	20.39	0.16	3.65	0.04	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	36	14.56	34.95	12.82	16.47	3.58	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	53	16.50	51.46	41.49	57.96	11.60	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	62	8.74	60.19	23.93	81.89	6.69	22.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	69	6.80	66.99	26.89	108.77	7.52	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	72	2.91	69.90	16.33	125.10	4.57	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	87	14.56	84.47	47.78	172.88	13.36	48.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	90	2.91	87.38	18.20	191.09	5.09	53.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	94	3.88	91.26	29.59	220.68	8.28	61.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	97	2.91	94.17	30.89	251.57	8.64	70.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	99	1.94	96.12	34.52	286.09	9.65	80.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	100	0.97	97.09	22.26	308.35	6.22	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	101	0.97	98.06	23.99	332.34	6.71	92.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	102	0.97	99.03	13.10	345.44	3.66	96.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	103	0.97	100.00	12.15	357.59	3.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	357.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	103	0.00	100.00	0.00	357.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				103				357.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	8.02	8.02	1.15	1.15	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	27	6.42	14.44	2.61	3.76	0.49	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	52	13.37	27.81	10.48	14.24	1.95	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	65	6.95	34.76	4.72	18.96	0.88	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	81	8.56	43.32	13.20	32.16	2.46	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	93	6.42	49.73	11.78	43.93	2.20	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	117	12.83	62.57	55.67	99.60	10.38	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	127	5.35	67.91	35.02	134.62	6.53	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	133	3.21	71.12	8.80	143.42	1.64	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	144	5.88	77.01	25.99	169.41	4.84	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	148	2.14	79.14	14.74	184.15	2.75	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	155	3.74	82.89	47.52	231.66	8.86	43.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	161	3.21	86.10	35.74	267.40	6.66	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	166	2.67	88.77	41.34	308.74	7.71	57.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	167	0.53	89.30	3.05	311.79	0.57	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	174	3.74	93.05	30.91	342.69	5.76	63.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	182	4.28	97.33	93.06	435.75	17.34	81.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	183	0.53	97.86	20.95	456.70	3.90	85.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	187	2.14	100.00	79.85	536.55	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	187	0.00	100.00	0.00	536.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				187				536.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.00	4.00	0.46	0.46	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	3.00	7.00	0.19	0.65	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	6.00	13.00	1.23	1.88	0.39	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	4.00	17.00	0.61	2.49	0.19	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	24	7.00	24.00	5.00	7.49	1.58	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	26	2.00	26.00	1.04	8.53	0.33	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	40	14.00	40.00	12.69	21.22	4.01	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	48	8.00	48.00	11.15	32.37	3.52	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	54	6.00	54.00	11.25	43.62	3.56	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	55	1.00	55.00	1.65	45.27	0.52	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	59	4.00	59.00	6.91	52.19	2.18	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	65	6.00	65.00	8.55	60.74	2.70	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	70	5.00	70.00	16.77	77.51	5.30	24.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	83	13.00	83.00	53.37	130.87	16.86	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	87	4.00	87.00	57.41	188.29	18.14	59.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	95	8.00	95.00	37.40	225.69	11.82	71.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	99	4.00	99.00	75.11	300.81	23.73	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	100	1.00	100.00	15.70	316.51	4.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	100	0.00	100.00	0.00	316.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	100	0.00	100.00	0.00	316.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				100				316.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.22	2.22	0.33	0.33	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	14	8.15	10.37	1.20	1.52	0.44	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	25	8.15	18.52	2.36	3.89	0.86	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	39	10.37	28.89	4.38	8.27	1.60	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	56	12.59	41.48	8.11	16.38	2.97	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	68	8.89	50.37	6.00	22.38	2.20	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	84	11.85	62.22	13.14	35.52	4.81	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	98	10.37	72.59	24.52	60.04	8.97	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	104	4.44	77.04	13.30	73.33	4.87	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	106	1.48	78.52	4.96	78.29	1.81	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	112	4.44	82.96	8.05	86.34	2.95	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	119	5.19	88.15	28.34	114.68	10.37	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	120	0.74	88.89	0.00	114.68	0.00	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	121	0.74	89.63	2.56	117.24	0.94	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	122	0.74	90.37	10.91	128.15	3.99	46.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	128	4.44	94.81	32.88	161.03	12.03	58.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	131	2.22	97.04	63.52	224.54	23.24	82.17	1	1	100.00	100.00	2.82	2.82	100.00	100.00	4.43	1.25
18	50,000	100,000	75,000	1	132	0.74	97.78	17.93	242.48	6.56	88.73	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0.00	1.16
19	100,000	500,000	300,000	2	134	1.48	99.26	8.31	250.79	3.04	91.77	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0.00	1.12
20	500,000	UP		1	135	0.74	100.00	22.49	273.28	8.23	100.00	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0.00	1.03
				135				273.28				1				2.82				1.03	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12,716	12,716	11.24	11.24	969.85	969.85	0.63	0.63	2	2	1.08	1.08	20.81	20.81	0.22	0.22	2.15	2.15
2	50	100	75	8,207	20,923	7.26	18.50	640.85	1,610.70	0.42	1.05	1	3	0.54	1.61	7.00	27.81	0.07	0.29	1.09	1.73
3	100	200	150	8,959	29,882	7.92	26.42	1,363.93	2,974.64	0.89	1.93	5	8	2.69	4.30	18.67	46.48	0.20	0.49	1.37	1.56
4	200	300	250	6,941	36,823	6.14	32.55	1,729.05	4,703.69	1.12	3.06	2	10	1.08	5.38	96.65	143.13	1.01	1.50	5.59	3.04
5	300	500	400	12,333	49,156	10.90	43.46	4,510.24	9,213.92	2.93	5.99	6	16	3.23	8.60	64.29	207.42	0.68	2.18	1.43	2.25
6	500	750	625	11,510	60,666	10.18	53.63	5,745.70	14,959.62	3.74	9.73	4	20	2.15	10.75	38.85	246.28	0.41	2.59	0.68	1.65
7	750	1,000	875	9,530	70,196	8.43	62.06	6,498.77	21,458.39	4.23	13.96	9	29	4.84	15.59	207.41	453.69	2.18	4.76	3.19	2.11
8	1,000	1,500	1,250	9,903	80,099	8.75	70.81	8,607.45	30,065.84	5.60	19.55	9	38	4.84	20.43	280.36	734.04	2.94	7.71	3.26	2.44
9	1,500	2,000	1,750	5,908	86,007	5.22	76.04	8,322.32	38,388.17	5.41	24.97	7	45	3.76	24.19	216.75	950.79	2.28	9.98	2.60	2.48
10	2,000	2,500	2,250	3,938	89,945	3.48	79.52	5,598.28	43,986.45	3.64	28.61	4	49	2.15	26.34	38.38	989.17	0.40	10.39	0.69	2.25
11	2,500	3,000	2,750	3,040	92,985	2.69	82.20	5,964.49	49,950.94	3.88	32.49	5	54	2.69	29.03	383.67	1,372.84	4.03	14.41	6.43	2.75
12	3,000	4,000	3,500	3,872	96,857	3.42	85.63	9,265.03	59,215.97	6.03	38.51	5	59	2.69	31.72	50.02	1,422.87	0.53	14.94	0.54	2.40
13	4,000	5,000	4,500	2,867	99,724	2.53	88.16	7,869.52	67,085.48	5.12	43.63	4	63	2.15	33.87	49.05	1,471.92	0.52	15.45	0.62	2.19
14	5,000	7,500	6,250	3,715	103,439	3.28	91.45	13,814.59	80,900.07	8.98	52.62	10	73	5.38	39.25	1,253.55	2,725.46	13.16	28.61	9.07	3.37
15	7,500	10,000	8,750	1,996	105,435	1.76	93.21	10,079.65	90,979.72	6.56	59.17	4	77	2.15	41.40	306.98	3,032.45	3.22	31.84	3.05	3.33
16	10,000	20,000	15,000	3,056	108,491	2.70	95.91	22,155.42	113,135.14	14.41	73.58	2	79	1.08	42.47	2.25	3,034.70	0.02	31.86	0.01	2.68
17	20,000	50,000	35,000	2,161	110,652	1.91	97.82	20,382.68	133,517.82	13.26	86.84	9	88	4.84	47.31	961.99	3,996.68	10.10	41.96	4.72	2.99
18	50,000	100,000	75,000	917	111,569	0.81	98.63	9,277.46	142,795.28	6.03	92.87	4	92	2.15	49.46	4,027.61	8,024.29	42.29	84.25	43.41	5.62
19	100,000	500,000	300,000	1,016	112,585	0.90	99.53	7,043.19	149,838.47	4.58	97.45	38	130	20.43	69.89	287.23	8,311.51	3.02	87.26	4.08	5.55
20	500,000	UP		530	113,115	0.47	100.00	3,914.89	153,753.37	2.55	100.00	56	186	30.11	100.00	1,213.15	9,524.67	12.74	100.00	30.99	6.19
				113,115				153,753.37				186				9,524.67				6.19	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6-18 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,053	3,053	39.20	39.20	249.76	249.76	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	244	3,297	3.13	42.33	335.24	585.00	1.78	3.11	1	1	4.00	4.00	13.50	13.50	2.68	2.68	4.03	2.31
3	100	200	150	348	3,645	4.47	46.80	46.22	631.22	0.25	3.35	0	1	0.00	4.00	0.00	13.50	0.00	2.68	0.00	2.14
4	200	300	250	285	3,930	3.66	50.46	60.84	692.06	0.32	3.68	2	3	8.00	12.00	5.30	18.80	1.05	3.74	8.71	2.72
5	300	500	400	460	4,390	5.91	56.36	168.55	860.61	0.90	4.57	0	3	0.00	12.00	0.00	18.80	0.00	3.74	0.00	2.18
6	500	750	625	307	4,697	3.94	60.30	142.83	1,003.44	0.76	5.33	1	4	4.00	16.00	1.20	20.00	0.24	3.97	0.84	1.99
7	750	1,000	875	262	4,959	3.36	63.67	144.35	1,147.80	0.77	6.10	0	4	0.00	16.00	0.00	20.00	0.00	3.97	0.00	1.74
8	1,000	1,500	1,250	378	5,337	4.85	68.52	348.51	1,496.31	1.85	7.95	0	4	0.00	16.00	0.00	20.00	0.00	3.97	0.00	1.34
9	1,500	2,000	1,750	186	5,523	2.39	70.91	188.01	1,684.32	1.00	8.95	1	5	4.00	20.00	21.52	41.51	4.28	8.25	11.44	2.46
10	2,000	2,500	2,250	145	5,668	1.86	72.77	214.35	1,898.67	1.14	10.09	0	5	0.00	20.00	0.00	41.51	0.00	8.25	0.00	2.19
11	2,500	3,000	2,750	123	5,791	1.58	74.35	199.43	2,098.11	1.06	11.15	0	5	0.00	20.00	0.00	41.51	0.00	8.25	0.00	1.98
12	3,000	4,000	3,500	146	5,937	1.87	76.22	314.13	2,412.24	1.67	12.82	0	5	0.00	20.00	0.00	41.51	0.00	8.25	0.00	1.72
13	4,000	5,000	4,500	90	6,027	1.16	77.38	1,170.35	3,582.59	6.22	19.03	0	5	0.00	20.00	0.00	41.51	0.00	8.25	0.00	1.16
14	5,000	7,500	6,250	191	6,218	2.45	79.83	809.41	4,392.00	4.30	23.33	0	5	0.00	20.00	0.00	41.51	0.00	8.25	0.00	0.95
15	7,500	10,000	8,750	137	6,355	1.76	81.59	648.78	5,040.77	3.45	26.78	2	7	8.00	28.00	91.47	132.99	18.18	26.43	14.10	2.64
16	10,000	20,000	15,000	269	6,624	3.45	85.04	2,135.35	7,176.13	11.34	38.13	1	8	4.00	32.00	5.50	138.49	1.09	27.52	0.26	1.93
17	20,000	50,000	35,000	370	6,994	4.75	89.79	4,150.07	11,326.20	22.05	60.17	2	10	8.00	40.00	161.80	300.29	32.15	59.68	3.90	2.65
18	50,000	100,000	75,000	284	7,278	3.65	93.44	3,195.73	14,521.93	16.98	77.15	0	10	0.00	40.00	0.00	300.29	0.00	59.68	0.00	2.07
19	100,000	500,000	300,000	441	7,719	5.66	99.10	4,024.73	18,546.66	21.38	98.54	14	24	56.00	96.00	191.67	491.96	38.09	97.76	4.76	2.65
20	500,000	UP		70	7,789	0.90	100.00	275.71	18,822.37	1.46	100.00	1	25	4.00	100.00	11.25	503.21	2.24	100.00	4.08	2.67
				7,789				18,822.37				25				503.21				2.67	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	704	704	17.95	17.95	149.08	149.08	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	192	896	4.89	22.84	23.09	172.17	0.25	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	300	1,196	7.65	30.49	54.76	226.93	0.59	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	255	1,451	6.50	36.99	54.94	281.87	0.59	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	371	1,822	9.46	46.44	145.22	427.08	1.55	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	227	2,049	5.79	52.23	129.46	556.54	1.38	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	168	2,217	4.28	56.51	123.35	679.90	1.32	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	173	2,390	4.41	60.92	181.07	860.96	1.94	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	184	2,574	4.69	65.61	270.88	1,131.84	2.90	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	92	2,666	2.35	67.96	179.04	1,310.88	1.91	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	106	2,772	2.70	70.66	184.79	1,495.67	1.98	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	125	2,897	3.19	73.85	380.17	1,875.85	4.07	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	65	2,962	1.66	75.50	159.26	2,035.10	1.70	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	83	3,045	2.12	77.62	436.07	2,471.17	4.66	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	61	3,106	1.55	79.17	244.56	2,715.73	2.62	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	132	3,238	3.36	82.54	932.13	3,647.86	9.97	39.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	122	3,360	3.11	85.65	1,110.61	4,758.47	11.88	50.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	98	3,458	2.50	88.15	973.04	5,731.51	10.41	61.30	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	365	3,823	9.30	97.45	3,163.66	8,895.17	33.83	95.13	4	5	50.00	62.50	127.58	127.58	84.37	84.37	4.03	1.43
20	500,000	UP		100	3,923	2.55	100.00	455.31	9,350.48	4.87	100.00	3	8	37.50	100.00	23.64	151.22	15.63	100.00	5.19	1.62
				3,923				9,350.48				8				151.22				1.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	5.98	5.98	2.29	2.29	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	71	2.18	8.16	1.26	3.55	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	54	125	6.21	14.37	6.61	10.16	0.22	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	165	4.60	18.97	9.13	19.29	0.31	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	74	239	8.51	27.47	36.03	55.32	1.23	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	295	6.44	33.91	24.75	80.08	0.84	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	67	362	7.70	41.61	44.73	124.80	1.52	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	76	438	8.74	50.34	70.07	194.88	2.39	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	489	5.86	56.21	86.70	281.58	2.95	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	33	522	3.79	60.00	60.90	342.48	2.07	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	33	555	3.79	63.79	69.41	411.89	2.36	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	36	591	4.14	67.93	140.43	552.32	4.78	18.80	1	1	100.00	100.00	1,975.76	1,975.76	100.00	100.00	1406.92	357.72
13	4,000	5,000	4,500	42	633	4.83	72.76	130.01	682.33	4.43	23.23	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	289.56
14	5,000	7,500	6,250	36	669	4.14	76.90	124.08	806.41	4.22	27.46	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	245.01
15	7,500	10,000	8,750	32	701	3.68	80.57	178.46	984.87	6.08	33.53	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	200.61
16	10,000	20,000	15,000	67	768	7.70	88.28	669.61	1,654.48	22.80	56.33	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	119.42
17	20,000	50,000	35,000	59	827	6.78	95.06	850.10	2,504.58	28.94	85.27	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	78.89
18	50,000	100,000	75,000	15	842	1.72	96.78	267.78	2,772.35	9.12	94.39	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	71.27
19	100,000	500,000	300,000	23	865	2.64	99.43	116.29	2,888.64	3.96	98.35	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	68.40
20	500,000	UP		5	870	0.57	100.00	48.52	2,937.16	1.65	100.00	0	1	0.00	100.00	0.00	1,975.76	0.00	100.00	0.00	67.27
				870				2,937.16				1				1,975.76				67.27	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2975 -EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	737	737	9.80	9.80	370.53	370.53	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	431	1,168	5.73	15.53	36.70	407.22	0.18	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	636	1,804	8.46	23.99	87.62	494.84	0.42	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	642	2,446	8.54	32.52	176.65	671.49	0.85	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	755	3,201	10.04	42.56	288.39	959.88	1.39	4.61	1	1	2.86	2.86	7.37	7.37	0.33	0.33	2.55	0.77
6	500	750	625	542	3,743	7.21	49.77	329.08	1,288.96	1.58	6.19	0	1	0.00	2.86	0.00	7.37	0.00	0.33	0.00	0.57
7	750	1,000	875	491	4,234	6.53	56.30	355.31	1,644.27	1.71	7.90	0	1	0.00	2.86	0.00	7.37	0.00	0.33	0.00	0.45
8	1,000	1,500	1,250	471	4,705	6.26	62.56	646.39	2,290.66	3.10	11.00	1	2	2.86	5.71	5.00	12.37	0.22	0.55	0.77	0.54
9	1,500	2,000	1,750	341	5,046	4.53	67.09	457.69	2,748.35	2.20	13.20	0	2	0.00	5.71	0.00	12.37	0.00	0.55	0.00	0.45
10	2,000	2,500	2,250	214	5,260	2.85	69.94	356.89	3,105.24	1.71	14.91	1	3	2.86	8.57	653.61	665.98	29.27	29.82	183.14	21.45
11	2,500	3,000	2,750	175	5,435	2.33	72.26	352.52	3,457.76	1.69	16.61	0	3	0.00	8.57	0.00	665.98	0.00	29.82	0.00	19.26
12	3,000	4,000	3,500	214	5,649	2.85	75.11	580.60	4,038.36	2.79	19.39	0	3	0.00	8.57	0.00	665.98	0.00	29.82	0.00	16.49
13	4,000	5,000	4,500	147	5,796	1.95	77.06	430.27	4,468.63	2.07	21.46	1	4	2.86	11.43	22.50	688.48	1.01	30.83	5.23	15.41
14	5,000	7,500	6,250	248	6,044	3.30	80.36	980.39	5,449.02	4.71	26.17	0	4	0.00	11.43	0.00	688.48	0.00	30.83	0.00	12.63
15	7,500	10,000	8,750	130	6,174	1.73	82.09	1,355.23	6,804.26	6.51	32.68	0	4	0.00	11.43	0.00	688.48	0.00	30.83	0.00	10.12
16	10,000	20,000	15,000	281	6,455	3.74	85.83	2,230.94	9,035.20	10.71	43.39	0	4	0.00	11.43	0.00	688.48	0.00	30.83	0.00	7.62
17	20,000	50,000	35,000	170	6,625	2.26	88.09	2,119.46	11,154.66	10.18	53.57	0	4	0.00	11.43	0.00	688.48	0.00	30.83	0.00	6.17
18	50,000	100,000	75,000	75	6,700	1.00	89.08	938.08	12,092.74	4.51	58.08	0	4	0.00	11.43	0.00	688.48	0.00	30.83	0.00	5.69
19	100,000	500,000	300,000	469	7,169	6.24	95.32	6,457.07	18,549.81	31.01	89.09	15	19	42.86	54.29	994.69	1,683.17	44.54	75.36	15.40	9.07
20	500,000	UP		352	7,521	4.68	100.00	2,272.18	20,822.00	10.91	100.00	16	35	45.71	100.00	550.20	2,233.37	24.64	100.00	24.21	10.73
				7,521				20,822.00				35				2,233.37				10.73	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93,336	93,336	12.14	12.14	9,918.22	9,918.22	3.14	3.14	11	11	4.74	4.74	744.22	744.22	4.82	4.82	7.50	7.50
2	50	100	75	77,631	170,967	10.10	22.24	5,952.19	15,870.41	1.89	5.03	5	16	2.16	6.90	255.11	999.33	1.65	6.47	4.29	6.30
3	100	200	150	155,373	326,340	20.22	42.46	25,655.44	41,525.86	8.13	13.16	13	29	5.60	12.50	594.56	1,593.89	3.85	10.32	2.32	3.84
4	200	300	250	96,681	423,021	12.58	55.04	18,917.57	60,443.43	6.00	19.16	17	46	7.33	19.83	531.09	2,124.98	3.44	13.75	2.81	3.52
5	300	500	400	116,603	539,624	15.17	70.21	32,132.91	92,576.34	10.19	29.35	33	79	14.22	34.05	4,953.38	7,078.36	32.06	45.81	15.42	7.65
6	500	750	625	70,505	610,129	9.17	79.38	27,895.61	120,471.95	8.84	38.19	21	100	9.05	43.10	373.57	7,451.93	2.42	48.23	1.34	6.19
7	750	1,000	875	50,509	660,638	6.57	85.96	27,115.14	147,587.09	8.60	46.78	17	117	7.33	50.43	967.13	8,419.06	6.26	54.49	3.57	5.70
8	1,000	1,500	1,250	41,880	702,518	5.45	91.41	31,971.68	179,558.77	10.13	56.92	18	135	7.76	58.19	1,147.61	9,566.67	7.43	61.92	3.59	5.33
9	1,500	2,000	1,750	21,500	724,018	2.80	94.20	22,856.29	202,415.06	7.25	64.16	7	142	3.02	61.21	38.21	9,604.88	0.25	62.16	0.17	4.75
10	2,000	2,500	2,250	11,006	735,024	1.43	95.64	15,377.66	217,792.72	4.87	69.04	12	154	5.17	66.38	719.86	10,324.74	4.66	66.82	4.68	4.74
11	2,500	3,000	2,750	7,846	742,870	1.02	96.66	12,904.11	230,696.83	4.09	73.13	9	163	3.88	70.26	165.12	10,489.86	1.07	67.89	1.28	4.55
12	3,000	4,000	3,500	7,992	750,862	1.04	97.70	16,188.36	246,885.19	5.13	78.26	7	170	3.02	73.28	151.00	10,640.86	0.98	68.87	0.93	4.31
13	4,000	5,000	4,500	4,395	755,257	0.57	98.27	11,704.59	258,589.78	3.71	81.97	7	177	3.02	76.29	96.92	10,737.78	0.63	69.50	0.83	4.15
14	5,000	7,500	6,250	4,447	759,704	0.58	98.85	15,952.81	274,542.59	5.06	87.03	9	186	3.88	80.17	2,041.06	12,778.84	13.21	82.71	12.79	4.65
15	7,500	10,000	8,750	2,386	762,090	0.31	99.16	12,245.11	286,787.70	3.88	90.91	2	188	0.86	81.03	57.50	12,836.34	0.37	83.08	0.47	4.48
16	10,000	20,000	15,000	2,745	764,835	0.36	99.51	16,682.40	303,470.10	5.29	96.20	20	208	8.62	89.66	1,783.25	14,619.59	11.54	94.62	10.69	4.82
17	20,000	50,000	35,000	1,541	766,376	0.20	99.71	9,279.74	312,749.84	2.94	99.14	13	221	5.60	95.26	323.52	14,943.11	2.09	96.71	3.49	4.78
18	50,000	100,000	75,000	593	766,969	0.08	99.79	1,654.84	314,404.68	0.52	99.66	1	222	0.43	95.69	7.61	14,950.72	0.05	96.76	0.46	4.76
19	100,000	500,000	300,000	907	767,876	0.12	99.91	573.74	314,978.42	0.18	99.85	7	229	3.02	98.71	87.56	15,038.28	0.57	97.33	15.26	4.77
20	500,000	UP		695	768,571	0.09	100.00	485.43	315,463.85	0.15	100.00	3	232	1.29	100.00	412.53	15,450.81	2.67	100.00	84.98	4.90
				768,571				315,463.85				232				15,450.81				4.90	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	92	92	10.33	10.33	71.02	71.02	11.70	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	119	3.03	13.36	2.59	73.61	0.43	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	180	6.85	20.20	11.13	84.74	1.83	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	81	261	9.09	29.29	17.93	102.67	2.95	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	145	406	16.27	45.57	48.64	151.30	8.01	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	93	499	10.44	56.00	39.10	190.41	6.44	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	90	589	10.10	66.11	57.04	247.44	9.40	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	103	692	11.56	77.67	90.04	337.48	14.83	55.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	737	5.05	82.72	62.58	400.07	10.31	65.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	768	3.48	86.20	42.86	442.93	7.06	72.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	787	2.13	88.33	38.15	481.08	6.29	79.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	811	2.69	91.02	40.02	521.10	6.59	85.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	823	1.35	92.37	27.06	494.04	4.46	81.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	48	871	5.39	97.76	53.14	547.18	8.76	90.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	886	1.68	99.44	46.01	593.19	7.58	97.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	890	0.45	99.89	13.74	606.93	2.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	891	0.11	100.00	0.00	606.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	891	0.00	100.00	0.00	606.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	891	0.00	100.00	0.00	606.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	891	0.00	100.00	0.00	606.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				891				606.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	136	136	33.01	33.01	33.73	33.73	13.72	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	61	197	14.81	47.82	26.80	60.53	10.90	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	75	272	18.20	66.02	50.07	110.60	20.36	44.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	302	7.28	73.30	22.48	133.08	9.14	54.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	333	7.52	80.83	33.41	166.49	13.59	67.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	355	5.34	86.17	35.38	201.87	14.39	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	381	6.31	92.48	6.86	208.72	2.79	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	401	4.85	97.33	12.16	220.88	4.95	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	405	0.97	98.30	6.61	227.50	2.69	92.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	408	0.73	99.03	5.54	233.03	2.25	94.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	411	0.73	99.76	10.04	243.07	4.08	98.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	412	0.24	100.00	2.79	245.86	1.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	412	0.00	100.00	0.00	245.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				412				245.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	100	100	6.02	6.02	16.64	16.64	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	83	183	5.00	11.02	6.33	22.98	0.15	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	100	283	6.02	17.05	19.50	42.47	0.46	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	92	375	5.54	22.59	37.19	79.66	0.88	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	126	501	7.59	30.18	54.00	133.67	1.27	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	120	621	7.23	37.41	78.77	212.44	1.86	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	126	747	7.59	45.00	93.28	305.72	2.20	7.22	1	1	20.00	20.00	2.93	2.93	0.15	0.15	3.14	0.96
8	1,000	1,500	1,250	155	902	9.34	54.34	177.77	483.49	4.20	11.41	0	1	0.00	20.00	0.00	2.93	0.00	0.15	0.00	0.60
9	1,500	2,000	1,750	110	1,012	6.63	60.96	197.72	681.21	4.67	16.08	0	1	0.00	20.00	0.00	2.93	0.00	0.15	0.00	0.43
10	2,000	2,500	2,250	99	1,111	5.96	66.93	365.82	1,047.03	8.64	24.72	2	3	40.00	60.00	800.00	802.93	39.94	40.09	218.69	76.69
11	2,500	3,000	2,750	64	1,175	3.86	70.78	189.82	1,236.85	4.48	29.20	0	3	0.00	60.00	0.00	802.93	0.00	40.09	0.00	64.92
12	3,000	4,000	3,500	81	1,256	4.88	75.66	221.84	1,458.69	5.24	34.43	1	4	20.00	80.00	50.00	852.93	2.50	42.58	22.54	58.47
13	4,000	5,000	4,500	75	1,331	4.52	80.18	200.83	1,659.52	4.74	39.17	0	4	0.00	80.00	0.00	852.93	0.00	42.58	0.00	51.40
14	5,000	7,500	6,250	93	1,424	5.60	85.78	367.88	2,027.40	8.68	47.86	0	4	0.00	80.00	0.00	852.93	0.00	42.58	0.00	42.07
15	7,500	10,000	8,750	50	1,474	3.01	88.80	338.87	2,366.27	8.00	55.86	1	5	20.00	100.00	1,150.00	2,002.93	57.42	100.00	339.36	84.64
16	10,000	20,000	15,000	85	1,559	5.12	93.92	791.03	3,157.30	18.67	74.53	0	5	0.00	100.00	0.00	2,002.93	0.00	100.00	0.00	63.44
17	20,000	50,000	35,000	63	1,622	3.80	97.71	766.40	3,923.70	18.09	92.62	0	5	0.00	100.00	0.00	2,002.93	0.00	100.00	0.00	51.05
18	50,000	100,000	75,000	27	1,649	1.63	99.34	177.57	4,101.28	4.19	96.81	0	5	0.00	100.00	0.00	2,002.93	0.00	100.00	0.00	48.84
19	100,000	500,000	300,000	9	1,658	0.54	99.88	132.32	4,233.60	3.12	99.93	0	5	0.00	100.00	0.00	2,002.93	0.00	100.00	0.00	47.31
20	500,000	UP		2	1,660	0.12	100.00	2.76	4,236.36	0.07	100.00	0	5	0.00	100.00	0.00	2,002.93	0.00	100.00	0.00	47.28
				1,660				4,236.36				5				2,002.93				47.28	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	280	280	30.37	30.37	53.43	53.43	5.59	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	71	351	7.70	38.07	5.69	47.75	0.59	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	113	464	12.26	50.33	17.43	30.31	1.82	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	501	4.01	54.34	9.70	20.61	1.01	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	93	594	10.09	64.43	31.76	11.15	3.32	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	45	639	4.88	69.31	29.41	40.56	3.07	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	677	4.12	73.43	32.23	72.80	3.37	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	59	736	6.40	79.83	66.42	139.21	6.94	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	768	3.47	83.30	54.63	193.85	5.71	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	786	1.95	85.25	35.96	229.81	3.76	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	811	2.71	87.96	73.33	303.14	7.67	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	840	3.15	91.11	92.64	395.78	9.69	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	856	1.74	92.84	36.11	431.89	3.78	45.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	867	1.19	94.03	53.95	485.85	5.64	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	876	0.98	95.01	61.52	547.36	6.43	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	901	2.71	97.72	108.56	655.92	11.35	68.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	910	0.98	98.70	212.91	868.83	22.26	90.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	912	0.22	98.92	35.98	904.81	3.76	94.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	917	0.54	99.46	26.09	930.90	2.73	97.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	922	0.54	100.00	25.65	956.55	2.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				922				956.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.50	3.50	0.13	0.13	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	135	142	67.50	71.00	8.86	9.00	21.87	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	187	22.50	93.50	11.47	20.47	28.30	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	188	0.50	94.00	0.36	20.83	0.88	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	190	1.00	95.00	1.38	22.21	3.42	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	191	0.50	95.50	0.14	22.07	0.34	54.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	192	0.50	96.00	0.48	21.59	1.19	53.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	193	0.50	96.50	0.00	21.59	0.01	53.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	194	0.50	97.00	0.85	22.44	2.10	55.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	195	0.50	97.50	1.46	23.90	3.60	58.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	196	0.50	98.00	2.22	26.12	5.47	64.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	197	0.50	98.50	2.25	28.37	5.56	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	198	0.50	99.00	2.30	30.67	5.68	75.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	199	0.50	99.50	4.38	35.06	10.82	86.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	200	0.50	100.00	5.48	40.53	13.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	200	0.00	100.00	0.00	40.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	200	0.00	100.00	0.00	40.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	200	0.00	100.00	0.00	40.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	200	0.00	100.00	0.00	40.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	200	0.00	100.00	0.00	40.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				200				40.53				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	2.32	2.32	6.10	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	4.06	6.38	10.70	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	5.05	11.42	13.30	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	7.77	19.20	20.48	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	8.20	27.40	21.61	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	10.55	37.95	27.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				37.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.33	8.33	59.94	59.94	17.00	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	2.78	11.11	0.32	59.62	0.09	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	15	9.72	20.83	5.24	54.38	1.49	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	5.56	26.39	5.14	49.23	1.46	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	24	6.94	33.33	5.50	43.73	1.56	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	28	5.56	38.89	7.39	36.35	2.09	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	36	11.11	50.00	14.99	21.35	4.25	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	42	8.33	58.33	31.00	9.64	8.79	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	45	4.17	62.50	15.31	24.95	4.34	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	46	1.39	63.89	9.38	34.33	2.66	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	49	4.17	68.06	12.19	46.52	3.46	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	50	1.39	69.44	9.79	56.31	2.78	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	57	9.72	79.17	92.50	148.81	26.24	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	62	6.94	86.11	47.24	196.05	13.40	55.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	63	1.39	87.50	1.12	197.18	0.32	55.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	64	1.39	88.89	6.71	203.89	1.90	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	67	4.17	93.06	136.33	340.22	38.67	96.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	68	1.39	94.44	6.48	346.70	1.84	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	70	2.78	97.22	4.85	351.55	1.38	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	72	2.78	100.00	1.01	352.56	0.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				72				352.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	97	97	13.76	13.76	68.12	68.12	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	112	2.13	15.89	5.27	73.38	0.28	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	140	3.97	19.86	8.75	82.13	0.47	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	88	228	12.48	32.34	15.74	97.87	0.84	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	89	317	12.62	44.96	27.64	125.51	1.48	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	355	5.39	50.35	40.40	165.91	2.16	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	384	4.11	54.47	21.17	187.07	1.13	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	411	3.83	58.30	35.33	222.40	1.89	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	438	3.83	62.13	46.02	268.42	2.46	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	461	3.26	65.39	28.51	296.93	1.52	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	471	1.42	66.81	22.97	319.91	1.23	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	496	3.55	70.35	52.09	371.99	2.78	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	501	0.71	71.06	8.95	380.95	0.48	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	521	2.84	73.90	63.38	444.33	3.38	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	542	2.98	76.88	88.48	532.81	4.72	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	576	4.82	81.70	240.50	773.31	12.84	41.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	52	628	7.38	89.08	427.76	1,201.07	22.83	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	28	656	3.97	93.05	249.49	1,450.56	13.32	77.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	45	701	6.38	99.43	391.10	1,841.66	20.88	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	705	0.57	100.00	31.74	1,873.39	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				705				1,873.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	13.89	13.89	0.14	0.14	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	13	22.22	36.11	0.67	0.53	1.26	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	16	8.33	44.44	0.47	1.00	0.88	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	23	19.44	63.89	3.13	4.12	5.90	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	26	8.33	72.22	0.53	4.65	1.00	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	2.78	75.00	0.69	5.35	1.30	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	29	5.56	80.56	0.56	5.91	1.06	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	2.78	83.33	0.57	6.48	1.08	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	2.78	86.11	3.62	10.09	6.83	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	2.78	88.89	4.07	14.17	7.69	26.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	2.78	91.67	10.08	24.25	19.03	45.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	2.78	94.44	17.02	41.26	32.13	77.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	2.78	97.22	2.75	44.02	5.19	83.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	36	2.78	100.00	8.95	52.96	16.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	52.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	52.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	52.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	52.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	52.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	52.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				52.96				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.06	0.06	26.87	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.16	0.22	73.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.22				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.14	0.14	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	6.11	6.25	5.80	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.36	6.61	0.34	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	1.21	7.82	1.15	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.21	9.02	1.15	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.36	9.38	0.34	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	96.00	105.38	91.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				105.38				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	11.76	11.76	0.17	0.17	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	10	47.06	58.82	2.32	2.49	15.29	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	23.53	82.35	1.82	4.32	12.02	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	5.88	88.24	0.44	4.76	2.90	31.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	5.88	94.12	0.71	5.46	4.66	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	5.88	100.00	9.71	15.17	63.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				15.17				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	21.05	21.05	0.29	0.29	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.63	23.68	0.22	0.51	0.43	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.63	26.32	0.64	1.15	1.22	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	13.16	39.47	2.04	3.19	3.92	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	18	7.89	47.37	1.44	4.63	2.76	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	29	28.95	76.32	7.65	12.28	14.69	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	32	7.89	84.21	3.93	16.21	7.55	31.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	35	7.89	92.11	4.47	20.68	8.58	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	36	2.63	94.74	2.10	22.78	4.03	43.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	2.63	97.37	9.07	31.84	17.41	61.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	2.63	100.00	20.25	52.09	38.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	38	0.00	100.00	0.00	52.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				52.09				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.04	0.04	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	66.67	83.33	1.39	1.43	82.57	85.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	16.67	100.00	0.25	1.68	14.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	1.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				1.68				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.32	3.32	23.43	23.43	4.34	4.34	1	1	100.00	100.00	417.50	417.50	100.00	100.00	1781.79	1781.79
2	50	100	75	1	8	0.47	3.79	0.15	23.58	0.03	4.37	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1770.80
3	100	200	150	1	9	0.47	4.27	0.00	23.58	0.00	4.37	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1770.59
4	200	300	250	9	18	4.27	8.53	0.85	24.43	0.16	4.53	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1708.74
5	300	500	400	6	24	2.84	11.37	1.29	25.73	0.24	4.77	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1622.91
6	500	750	625	9	33	4.27	15.64	2.74	28.47	0.51	5.28	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1466.52
7	750	1,000	875	2	35	0.95	16.59	1.55	30.01	0.29	5.56	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1391.02
8	1,000	1,500	1,250	4	39	1.90	18.48	2.99	33.01	0.56	6.12	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1264.84
9	1,500	2,000	1,750	10	49	4.74	23.22	7.54	40.55	1.40	7.52	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	1029.64
10	2,000	2,500	2,250	5	54	2.37	25.59	6.38	46.93	1.18	8.70	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	889.66
11	2,500	3,000	2,750	1	55	0.47	26.07	3.32	50.25	0.62	9.32	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	830.83
12	3,000	4,000	3,500	1	56	0.47	26.54	0.27	50.52	0.05	9.37	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	826.43
13	4,000	5,000	4,500	2	58	0.95	27.49	0.58	51.09	0.11	9.47	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	817.12
14	5,000	7,500	6,250	41	99	19.43	46.92	59.76	110.85	11.08	20.55	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	376.62
15	7,500	10,000	8,750	35	134	16.59	63.51	85.96	196.81	15.94	36.49	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	212.13
16	10,000	20,000	15,000	46	180	21.80	85.31	205.57	402.38	38.11	74.60	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	103.76
17	20,000	50,000	35,000	26	206	12.32	97.63	108.77	511.15	20.17	94.77	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	81.68
18	50,000	100,000	75,000	2	208	0.95	98.58	2.99	514.14	0.55	95.32	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	81.20
19	100,000	500,000	300,000	3	211	1.42	100.00	25.23	539.36	4.68	100.00	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	77.41
20	500,000	UP		0	211	0.00	100.00	0.00	539.36	0.00	100.00	0	1	0.00	100.00	0.00	417.50	0.00	100.00	0.00	77.41
					211				539.36				1				417.50				77.41

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	3.34	3.34	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	6.82	10.17	4.73	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	11.44	21.61	7.93	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	3.55	25.15	2.46	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	4.53	29.69	3.14	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	16.38	46.06	11.35	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	17.26	63.32	11.96	43.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	4.71	68.03	3.26	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	27.38	95.41	18.97	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	6.73	102.14	4.67	70.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	42.16	144.31	29.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				144.31				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.68	0.68	18.41	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.00	3.68	81.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				3.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	11.20	11.20	17.43	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.80	13.00	2.80	20.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	35.56	48.56	55.32	75.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	5.72	54.28	8.90	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	5.00	59.28	7.78	92.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	5.00	64.28	7.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				64.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	16.67	16.67	0.22	0.22	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	3.33	20.00	0.25	0.47	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	10.00	30.00	0.33	0.80	0.15	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	3.33	33.33	2.18	2.98	1.01	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.33	36.67	2.91	5.89	1.34	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.33	40.00	2.91	8.80	1.34	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.33	43.33	7.46	16.26	3.45	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.33	46.67	39.80	56.07	18.39	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.33	50.00	78.20	134.27	36.13	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.33	53.33	0.97	135.24	0.45	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.33	56.67	22.15	157.39	10.23	72.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	3.33	60.00	20.68	178.07	9.55	82.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.33	63.33	3.58	181.65	1.65	83.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.33	66.67	4.65	186.30	2.15	86.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.33	70.00	3.58	189.88	1.65	87.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.33	73.33	1.40	191.27	0.64	88.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	3.33	76.67	7.16	198.43	3.31	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	30	23.33	100.00	18.02	216.45	8.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	216.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	30	0.00	100.00	0.00	216.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				216.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	50.00	50.00	0.17	0.17	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	25.00	75.00	0.00	0.17	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	25.00	100.00	5.46	5.63	97.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				5.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	19.05	19.05	0.24	0.24	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	4.76	23.81	0.06	0.30	0.49	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.76	28.57	0.03	0.32	0.21	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.76	33.33	0.09	0.42	0.74	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.76	38.10	0.04	0.45	0.31	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.76	42.86	0.37	0.82	2.98	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.76	47.62	0.16	0.98	1.31	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.76	52.38	0.07	1.05	0.55	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.76	57.14	0.21	1.26	1.71	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.76	61.90	0.09	1.35	0.72	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	15	9.52	71.43	0.40	1.75	3.22	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	4.76	76.19	1.35	3.09	10.93	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	4.76	80.95	2.31	5.40	18.71	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	4.76	85.71	0.59	5.99	4.80	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	4.76	90.48	4.61	10.61	37.44	86.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	4.76	95.24	0.86	11.47	6.96	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	4.76	100.00	0.86	12.32	6.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				12.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.91	3.91	1.16	1.16	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	26	6.25	10.16	5.07	6.22	0.74	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	38	4.69	14.84	5.00	11.22	0.74	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	44	2.34	17.19	5.57	16.80	0.82	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	59	5.86	23.05	8.31	25.10	1.22	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	75	6.25	29.30	10.16	35.26	1.49	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	88	5.08	34.38	7.61	42.87	1.12	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	94	2.34	36.72	3.30	46.17	0.49	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	111	6.64	43.36	17.52	63.69	2.57	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	119	3.13	46.48	9.26	72.95	1.36	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	124	1.95	48.44	16.43	89.38	2.42	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	127	1.17	49.61	4.95	94.33	0.73	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	138	4.30	53.91	32.08	126.41	4.72	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	162	9.38	63.28	128.62	255.03	18.90	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	190	10.94	74.22	77.56	332.60	11.40	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	60	250	23.44	97.66	253.93	586.53	37.32	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	255	1.95	99.61	39.80	626.33	5.85	92.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	256	0.39	100.00	54.02	680.35	7.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	256	0.00	100.00	0.00	680.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	256	0.00	100.00	0.00	680.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				256				680.35				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.17	3.17	3.15	3.15	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.38	5.56	0.27	2.88	0.10	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	14	5.56	11.11	1.51	1.38	0.53	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	18	3.17	14.29	4.90	3.52	1.73	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	26	6.35	20.63	20.17	23.69	7.14	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	34	6.35	26.98	9.44	33.13	3.34	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	35	0.79	27.78	0.16	33.29	0.06	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	49	11.11	38.89	15.42	48.71	5.46	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	56	5.56	44.44	10.11	58.82	3.58	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	69	10.32	54.76	47.63	106.45	16.86	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	89	15.87	70.63	22.60	129.06	8.00	45.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	94	3.97	74.60	6.18	135.24	2.19	47.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	99	3.97	78.57	9.20	144.44	3.26	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	106	5.56	84.13	24.55	168.99	8.69	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	110	3.17	87.30	14.63	183.62	5.18	64.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	122	9.52	96.83	63.62	247.24	22.51	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	125	2.38	99.21	33.41	280.66	11.82	99.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	126	0.79	100.00	1.91	282.57	0.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	282.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	126	0.00	100.00	0.00	282.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					126				282.57				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	20.00	30.00	1.75	1.75	23.68	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	30.00	60.00	1.07	2.82	14.56	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	10.00	70.00	0.00	2.82	0.00	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	4.56	7.38	61.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				7.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.39	1.39	12.16	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	10.05	11.44	87.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				11.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	71.43	71.43	16.03	16.03	22.88	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	46	22.45	93.88	10.90	26.92	15.55	38.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	47	2.04	95.92	0.99	27.91	1.42	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	48	2.04	97.96	2.13	30.05	3.04	42.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	49	2.04	100.00	40.00	70.05	57.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	49	0.00	100.00	0.00	70.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				70.05				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	89.75	89.75	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	89.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				89.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	9.92	9.92	8.60	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	13.82	23.74	11.97	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	27.30	51.04	23.64	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	64.42	115.46	55.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				115.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.78	2.78	0.38	0.38	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	8.33	11.11	2.25	2.63	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.78	13.89	0.79	3.42	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.78	16.67	2.00	5.42	0.17	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.78	19.44	15.53	20.95	1.34	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.78	22.22	15.69	36.64	1.35	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.78	25.00	16.52	53.16	1.42	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.78	27.78	17.98	71.14	1.55	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.78	30.56	18.24	89.38	1.57	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.78	33.33	20.00	109.38	1.72	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.78	36.11	20.99	130.37	1.81	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.78	38.89	6.80	137.16	0.59	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.78	41.67	6.80	143.96	0.59	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	5.56	47.22	29.79	173.75	2.57	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.78	50.00	61.84	235.59	5.33	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	28	27.78	77.78	354.10	589.68	30.51	50.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	34	16.67	94.44	419.93	1,009.61	36.18	86.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	35	2.78	97.22	90.60	1,100.21	7.81	94.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	36	2.78	100.00	60.40	1,160.61	5.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	1,160.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				1,160.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH - REMPAH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.62	0.62	85.42	85.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.11	0.73	14.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.73				0				0.00				0.00	

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

RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.78	0.78	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 315 HORTIKULTURA,SAYUR- SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	66.67	66.67	0.21	0.21	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	33.33	100.00	6.98	7.19	97.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				7.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3150 HORTIKULTURASAYUR-SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	45.95	45.95	4.30	4.30	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	61	9.01	54.95	6.77	11.07	2.23	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	69	7.21	62.16	4.76	15.83	1.57	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	78	8.11	70.27	11.36	27.19	3.74	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	92	12.61	82.88	30.39	57.58	10.01	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	95	2.70	85.59	6.69	64.27	2.20	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	98	2.70	88.29	18.82	83.10	6.20	27.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	99	0.90	89.19	5.39	88.49	1.78	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	100	0.90	90.09	11.10	99.59	3.66	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	101	0.90	90.99	12.12	111.71	3.99	36.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	102	0.90	91.89	9.26	120.97	3.05	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	106	3.60	95.50	17.51	138.48	5.77	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	107	0.90	96.40	5.64	144.12	1.86	47.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	108	0.90	97.30	25.43	169.55	8.37	55.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	109	0.90	98.20	18.71	188.25	6.16	61.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	111	1.80	100.00	115.42	303.67	38.01	100.00	1	1	100.00	100.00	39.63	39.63	100.00	100.00	34.33	13.05
17	20,000	50,000	35,000	0	111	0.00	100.00	0.00	303.67	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.05
18	50,000	100,000	75,000	0	111	0.00	100.00	0.00	303.67	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.05
19	100,000	500,000	300,000	0	111	0.00	100.00	0.00	303.67	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.05
20	500,000	UP		0	111	0.00	100.00	0.00	303.67	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.05
				111				303.67				1				39.63				13.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	2.53	2.53	13.12	13.12	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	21	2.78	5.30	0.85	13.98	0.07	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	33	3.03	8.33	0.39	14.36	0.03	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	51	4.55	12.88	0.69	15.06	0.06	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	75	6.06	18.94	0.98	16.04	0.08	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	81	1.52	20.45	0.94	16.98	0.08	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	88	1.77	22.22	1.25	18.22	0.11	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	118	7.58	29.80	4.98	23.20	0.43	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	146	7.07	36.87	7.66	30.87	0.66	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	161	3.79	40.66	2.18	33.04	0.19	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	173	3.03	43.69	7.44	40.49	0.64	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	178	1.26	44.95	3.55	44.04	0.30	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	180	0.51	45.45	5.55	49.58	0.47	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	197	4.29	49.75	30.70	80.28	2.62	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	211	3.54	53.28	21.84	102.12	1.87	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	79	290	19.95	73.23	335.15	437.27	28.66	37.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	321	7.83	81.06	130.45	567.72	11.15	48.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	350	7.32	88.38	313.24	880.96	26.78	75.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	42	392	10.61	98.99	270.20	1,151.16	23.10	98.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	396	1.01	100.00	18.32	1,169.47	1.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				396				1,169.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	574	574	28.60	28.60	11.10	11.10	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	329	903	16.39	44.99	32.79	43.89	0.47	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	83	986	4.14	49.13	27.20	71.09	0.39	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	57	1,043	2.84	51.97	13.76	84.85	0.20	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	1,104	3.04	55.01	9.79	94.63	0.14	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	1,111	0.35	55.36	22.12	116.75	0.32	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	1,127	0.80	56.15	32.27	149.02	0.47	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	1,149	1.10	57.25	17.07	166.10	0.25	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	53	1,202	2.64	59.89	72.36	238.46	1.05	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	34	1,236	1.69	61.58	49.60	288.06	0.72	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	1,258	1.10	62.68	53.45	341.51	0.77	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	74	1,332	3.69	66.37	70.43	411.94	1.02	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	41	1,373	2.04	68.41	53.64	465.57	0.78	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	1,399	1.30	69.71	77.85	543.43	1.13	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	44	1,443	2.19	71.90	261.41	804.83	3.78	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	57	1,500	2.84	74.74	780.70	1,585.53	11.28	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	159	1,659	7.92	82.66	1,701.12	3,286.66	24.58	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	179	1,838	8.92	91.58	1,613.98	4,900.64	23.32	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	156	1,994	7.77	99.35	1,720.44	6,621.08	24.86	95.68	1	1	100.00	100.00	117.37	117.37	100.00	100.00	6.82	1.77
20	500,000	UP		13	2,007	0.65	100.00	299.13	6,920.21	4.32	100.00	0	1	0.00	100.00	0.00	117.37	0.00	100.00	0.00	1.70
				2,007				6,920.21				1				117.37				1.70	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 317 TEMBAKAU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	100.00	100.00	11.56	11.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	30	0.00	100.00	0.00	11.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				11.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	699	699	67.47	67.47	1,407.01	1,407.01	37.06	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	320	1,019	30.89	98.36	2,185.71	3,592.72	57.57	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	1,035	1.54	99.90	182.48	3,775.20	4.81	99.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	1,036	0.10	100.00	21.18	3,796.38	0.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1,036	0.00	100.00	0.00	3,796.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,036				3,796.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3180 GAMBIR BARANG-BARANG DITEMPATTERBUKA

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

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

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				1.41				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.35	3.35	0.66	0.66	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	15	2.93	6.28	0.49	1.14	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	0.84	7.11	0.42	1.56	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	0.84	7.95	1.76	3.33	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	23	1.67	9.62	3.29	6.61	0.13	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	26	1.26	10.88	0.02	6.59	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	29	1.26	12.13	0.02	6.57	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	34	2.09	14.23	0.06	6.52	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	45	4.60	18.83	0.76	7.27	0.03	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	68	9.62	28.45	0.38	6.90	0.02	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	92	10.04	38.49	1.86	8.76	0.07	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	99	2.93	41.42	7.00	15.76	0.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	100	0.42	41.84	4.05	19.81	0.16	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	101	0.42	42.26	16.00	35.81	0.64	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	102	0.42	42.68	16.84	52.65	0.67	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	114	5.02	47.70	301.15	353.79	12.02	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	134	8.37	56.07	782.60	1,136.39	31.24	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	160	10.88	66.95	354.10	1,490.49	14.13	59.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	70	230	29.29	96.23	981.82	2,472.31	39.19	98.69	1	1	14.29	14.29	10.00	10.00	1.18	1.18	1.02	0.40
20	500,000	UP		9	239	3.77	100.00	32.93	2,505.24	1.31	100.00	6	7	85.71	100.00	839.94	849.94	98.82	100.00	2550.74	33.93
				239				2,505.24				7				849.94				33.93	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.09	9.09	0.67	0.67	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.27	11.36	0.41	1.09	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	4.55	15.91	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.27	18.18	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	4.55	22.73	0.01	1.11	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.27	25.00	0.01	1.11	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	4.55	29.55	0.02	1.14	0.01	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	2.27	31.82	0.02	1.16	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	4.55	36.36	0.04	1.20	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.27	38.64	0.04	1.23	0.02	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	2.27	40.91	0.03	1.27	0.02	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	2.27	43.18	0.06	1.32	0.03	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	21	4.55	47.73	0.13	1.45	0.06	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	24	6.82	54.55	0.26	1.72	0.12	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.27	56.82	29.31	31.03	13.70	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	2.27	59.09	0.19	31.21	0.09	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	28	4.55	63.64	75.00	106.21	35.07	49.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	31	6.82	70.45	7.72	113.94	3.61	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	44	29.55	100.00	99.92	213.86	46.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	44	0.00	100.00	0.00	213.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				213.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4008 FIBRE(JUTE & THE LIKE)/SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	16.67	66.67	19.99	19.99	32.00	32.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	16.67	83.33	20.99	40.98	33.60	65.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	16.67	100.00	21.49	62.47	34.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	62.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				62.47				0				0.00				0.00	

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

RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	669	669	51.30	51.30	114.82	114.82	5.49	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	250	919	19.17	70.48	93.49	208.30	4.47	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	142	1,061	10.89	81.37	83.22	291.53	3.98	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	1,081	1.53	82.90	15.27	306.79	0.73	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	1,100	1.46	84.36	26.93	333.72	1.29	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	1,106	0.46	84.82	8.26	341.98	0.39	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	1,108	0.15	84.97	1.49	343.47	0.07	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	1,112	0.31	85.28	2.35	345.83	0.11	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	1,120	0.61	85.89	7.79	353.61	0.37	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	1,126	0.46	86.35	11.21	364.82	0.54	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	1,129	0.23	86.58	8.50	373.33	0.41	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	1,130	0.08	86.66	0.00	373.33	0.00	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	1,131	0.08	86.73	5.02	378.35	0.24	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	1,136	0.38	87.12	36.52	414.87	1.74	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	1,141	0.38	87.50	67.56	482.43	3.23	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	1,155	1.07	88.57	152.57	635.00	7.29	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	1,192	2.84	91.41	485.26	1,120.27	23.18	53.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	1,231	2.99	94.40	287.98	1,408.25	13.76	67.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	69	1,300	5.29	99.69	645.00	2,053.25	30.82	98.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	1,304	0.31	100.00	39.76	2,093.01	1.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,304				2,093.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	82.73	82.73	17.89	17.89	32.06	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	101	9.09	91.82	2.46	20.35	4.41	36.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	109	7.27	99.09	20.46	40.82	36.66	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	110	0.91	100.00	15.00	55.82	26.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	110	0.00	100.00	0.00	55.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				55.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	50.00	50.00	1.97	1.97	11.93	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	13.64	63.64	1.50	3.47	9.09	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	9.09	72.73	1.75	5.22	10.60	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	4.55	77.27	1.72	6.94	10.45	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	4.55	81.82	1.72	8.67	10.45	52.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	4.55	86.36	2.04	10.71	12.38	64.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	4.55	90.91	2.04	12.75	12.38	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	4.55	95.45	1.72	14.47	10.40	87.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	4.55	100.00	2.03	16.50	12.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	22	0.00	100.00	0.00	16.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				16.50				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

UNDERWRITING YEAR 2018

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	116	116	70.73	70.73	4.95	4.95	16.20	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	144	17.07	87.80	8.53	13.47	27.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	152	4.88	92.68	3.93	17.41	12.88	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	160	4.88	97.56	7.34	24.75	24.05	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	164	2.44	100.00	5.78	30.53	18.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	164	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					164				30.53				0				0.00				0.00
	GRAND TOTAL			1,949,114.0				2,998,928.43				2,408.0				733,374.41					

5.5 GROUP BY PROVINCE CODE

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

RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,739	3,739	18.73	18.73	349.19	349.19	2.08	2.08	2	2	13.33	13.33	40.50	40.50	13.86	13.86	11.60	11.60
2	50	100	75	2,358	6,097	11.81	30.55	292.66	641.84	1.74	3.82	1	3	6.67	20.00	50.00	90.50	17.11	30.97	17.08	14.10
3	100	200	150	3,963	10,060	19.85	50.40	982.77	1,624.61	5.84	9.66	0	3	0.00	20.00	0.00	90.50	0.00	30.97	0.00	5.57
4	200	300	250	2,662	12,722	13.34	63.74	1,084.90	2,709.51	6.45	16.11	1	4	6.67	26.67	33.27	123.77	11.38	42.35	3.07	4.57
5	300	500	400	2,729	15,451	13.67	77.41	1,783.38	4,492.89	10.60	26.71	1	5	6.67	33.33	7.90	131.67	2.70	45.06	0.44	2.93
6	500	750	625	1,103	16,554	5.53	82.94	918.43	5,411.32	5.46	32.17	0	5	0.00	33.33	0.00	131.67	0.00	45.06	0.00	2.43
7	750	1,000	875	871	17,425	4.36	87.30	967.80	6,379.13	5.75	37.92	0	5	0.00	33.33	0.00	131.67	0.00	45.06	0.00	2.06
8	1,000	1,500	1,250	622	18,047	3.12	90.42	929.87	7,309.00	5.53	43.45	0	5	0.00	33.33	0.00	131.67	0.00	45.06	0.00	1.80
9	1,500	2,000	1,750	390	18,437	1.95	92.37	940.50	8,249.49	5.59	49.04	0	5	0.00	33.33	0.00	131.67	0.00	45.06	0.00	1.60
10	2,000	2,500	2,250	179	18,616	0.90	93.27	489.16	8,738.65	2.91	51.95	0	5	0.00	33.33	0.00	131.67	0.00	45.06	0.00	1.51
11	2,500	3,000	2,750	163	18,779	0.82	94.08	463.51	9,202.16	2.76	54.70	1	6	6.67	40.00	71.25	202.92	24.38	69.44	15.37	2.21
12	3,000	4,000	3,500	236	19,015	1.18	95.27	603.59	9,805.76	3.59	58.29	0	6	0.00	40.00	0.00	202.92	0.00	69.44	0.00	2.07
13	4,000	5,000	4,500	129	19,144	0.65	95.91	598.23	10,403.99	3.56	61.85	0	6	0.00	40.00	0.00	202.92	0.00	69.44	0.00	1.95
14	5,000	7,500	6,250	174	19,318	0.87	96.78	1,132.94	11,536.93	6.73	68.58	0	6	0.00	40.00	0.00	202.92	0.00	69.44	0.00	1.76
15	7,500	10,000	8,750	107	19,425	0.54	97.32	619.67	12,156.60	3.68	72.27	3	9	20.00	60.00	61.18	264.09	20.93	90.37	9.87	2.17
16	10,000	20,000	15,000	202	19,627	1.01	98.33	1,434.14	13,590.73	8.53	80.79	0	9	0.00	60.00	0.00	264.09	0.00	90.37	0.00	1.94
17	20,000	50,000	35,000	148	19,775	0.74	99.07	1,458.44	15,049.17	8.67	89.46	2	11	13.33	73.33	19.92	284.02	6.82	97.19	1.37	1.89
18	50,000	100,000	75,000	103	19,878	0.52	99.59	1,154.58	16,203.75	6.86	96.33	3	14	20.00	93.33	8.07	292.09	2.76	99.95	0.70	1.80
19	100,000	500,000	300,000	53	19,931	0.27	99.85	540.72	16,744.47	3.21	99.54	1	15	6.67	100.00	0.14	292.22	0.05	100.00	0.03	1.75
20	500,000	UP		29	19,960	0.15	100.00	77.24	16,821.72	0.46	100.00	0	15	0.00	100.00	0.00	292.22	0.00	100.00	0.00	1.74
				19,960				16,821.72				15				292.22				1.74	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15,490	15,490	12.65	12.65	2,390.46	2,390.46	1.43	1.43	18	18	10.29	10.29	159.65	159.65	0.19	0.19	6.68	6.68
2	50	100	75	9,583	25,073	7.83	20.48	1,184.17	3,574.62	0.71	2.13	2	20	1.14	11.43	48.16	207.80	0.06	0.25	4.07	5.81
3	100	200	150	15,522	40,595	12.68	33.16	3,190.37	6,764.99	1.90	4.03	10	30	5.71	17.14	130.76	338.56	0.16	0.40	4.10	5.00
4	200	300	250	11,332	51,927	9.26	42.41	3,650.40	10,415.38	2.18	6.21	15	45	8.57	25.71	130.97	469.54	0.16	0.56	3.59	4.51
5	300	500	400	17,490	69,417	14.29	56.70	8,607.23	19,022.62	5.13	11.34	6	51	3.43	29.14	395.74	865.28	0.47	1.03	4.60	4.55
6	500	750	625	11,424	80,841	9.33	66.03	8,443.01	27,465.63	5.03	16.37	9	60	5.14	34.29	29.72	895.00	0.04	1.07	0.35	3.26
7	750	1,000	875	9,727	90,568	7.94	73.98	10,034.02	37,499.65	5.98	22.36	11	71	6.29	40.57	893.59	1,788.59	1.06	2.13	8.91	4.77
8	1,000	1,500	1,250	7,838	98,406	6.40	80.38	10,999.24	48,498.89	6.56	28.91	10	81	5.71	46.29	1,863.80	3,652.39	2.22	4.35	16.94	7.53
9	1,500	2,000	1,750	4,872	103,278	3.98	84.36	9,173.63	57,672.52	5.47	34.38	4	85	2.29	48.57	46.48	3,698.87	0.06	4.41	0.51	6.41
10	2,000	2,500	2,250	2,555	105,833	2.09	86.44	5,802.21	63,474.73	3.46	37.84	4	89	2.29	50.86	163.80	3,862.67	0.20	4.60	2.82	6.09
11	2,500	3,000	2,750	1,953	107,786	1.60	88.04	6,105.42	69,580.14	3.64	41.48	4	93	2.29	53.14	628.04	4,490.71	0.75	5.35	10.29	6.45
12	3,000	4,000	3,500	2,337	110,123	1.91	89.95	8,247.55	77,827.70	4.92	46.40	6	99	3.43	56.57	198.21	4,688.92	0.24	5.59	2.40	6.02
13	4,000	5,000	4,500	1,775	111,898	1.45	91.40	7,364.12	85,191.81	4.39	50.79	7	106	4.00	60.57	167.25	4,856.18	0.20	5.78	2.27	5.70
14	5,000	7,500	6,250	2,158	114,056	1.76	93.16	12,061.36	97,253.17	7.19	57.98	7	113	4.00	64.57	245.14	5,101.32	0.29	6.08	2.03	5.25
15	7,500	10,000	8,750	1,549	115,605	1.27	94.43	10,433.72	107,686.89	6.22	64.20	7	120	4.00	68.57	4,000.10	9,101.42	4.77	10.84	38.34	8.45
16	10,000	20,000	15,000	2,538	118,143	2.07	96.50	23,292.90	130,979.79	13.89	78.09	9	129	5.14	73.71	18,443.42	27,544.84	21.97	32.81	79.18	21.03
17	20,000	50,000	35,000	1,912	120,055	1.56	98.06	19,346.79	150,326.58	11.53	89.62	12	141	6.86	80.57	2,133.31	29,678.14	2.54	35.35	11.03	19.74
18	50,000	100,000	75,000	1,108	121,163	0.91	98.97	9,431.46	159,758.05	5.62	95.25	14	155	8.00	88.57	52,233.35	81,911.50	62.22	97.58	553.82	51.27
19	100,000	500,000	300,000	1,048	122,211	0.86	99.82	6,597.91	166,355.96	3.93	99.18	20	175	11.43	100.00	2,035.56	83,947.06	2.42	100.00	30.85	50.46
20	500,000	UP		219	122,430	0.18	100.00	1,375.79	167,731.75	0.82	100.00	0	175	0.00	100.00	0.00	83,947.06	0.00	100.00	0.00	50.05
				122,430				167,731.75				175				83,947.06				50.05	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,117	5,117	9.08	9.08	814.84	814.84	1.42	1.42	7	7	17.95	17.95	168.05	168.05	6.28	6.28	20.62	20.62
2	50	100	75	4,358	9,475	7.73	16.81	611.75	1,426.59	1.07	2.49	0	7	0.00	17.95	0.00	168.05	0.00	6.28	0.00	11.78
3	100	200	150	8,126	17,601	14.41	31.22	1,908.23	3,334.82	3.34	5.83	7	14	17.95	35.90	66.94	234.98	2.50	8.78	3.51	7.05
4	200	300	250	7,235	24,836	12.83	44.05	2,514.00	5,848.82	4.40	10.23	4	18	10.26	46.15	25.49	260.47	0.95	9.73	1.01	4.45
5	300	500	400	10,403	35,239	18.45	62.50	5,680.74	11,529.56	9.93	20.16	0	18	0.00	46.15	0.00	260.47	0.00	9.73	0.00	2.26
6	500	750	625	5,414	40,653	9.60	72.11	4,360.31	15,889.87	7.62	27.78	0	18	0.00	46.15	0.00	260.47	0.00	9.73	0.00	1.64
7	750	1,000	875	3,953	44,606	7.01	79.12	4,799.49	20,689.36	8.39	36.17	2	20	5.13	51.28	15.32	275.79	0.57	10.30	0.32	1.33
8	1,000	1,500	1,250	2,726	47,332	4.84	83.95	4,539.73	25,229.09	7.94	44.11	1	21	2.56	53.85	1,195.50	1,471.29	44.66	54.96	26.33	5.83
9	1,500	2,000	1,750	1,537	48,869	2.73	86.68	3,729.11	28,958.20	6.52	50.63	2	23	5.13	58.97	202.98	1,674.27	7.58	62.54	5.44	5.78
10	2,000	2,500	2,250	767	49,636	1.36	88.04	2,245.39	31,203.59	3.93	54.55	0	23	0.00	58.97	0.00	1,674.27	0.00	62.54	0.00	5.37
11	2,500	3,000	2,750	583	50,219	1.03	89.07	1,989.01	33,192.60	3.48	58.03	1	24	2.56	61.54	16.21	1,690.48	0.61	63.15	0.81	5.09
12	3,000	4,000	3,500	762	50,981	1.35	90.43	2,812.39	36,005.00	4.92	62.95	4	28	10.26	71.79	40.59	1,731.07	1.52	64.67	1.44	4.81
13	4,000	5,000	4,500	790	51,771	1.40	91.83	2,564.79	38,569.79	4.48	67.43	1	29	2.56	74.36	166.65	1,897.72	6.23	70.89	6.50	4.92
14	5,000	7,500	6,250	3,118	54,889	5.53	97.36	4,479.10	43,048.89	7.83	75.26	3	32	7.69	82.05	142.91	2,040.62	5.34	76.23	3.19	4.74
15	7,500	10,000	8,750	324	55,213	0.57	97.93	2,680.65	45,729.55	4.69	79.95	0	32	0.00	82.05	0.00	2,040.62	0.00	76.23	0.00	4.46
16	10,000	20,000	15,000	339	55,552	0.60	98.53	3,276.09	49,005.63	5.73	85.68	0	32	0.00	82.05	0.00	2,040.62	0.00	76.23	0.00	4.16
17	20,000	50,000	35,000	323	55,875	0.57	99.11	3,925.50	52,931.13	6.86	92.54	2	34	5.13	87.18	434.49	2,475.11	16.23	92.46	11.07	4.68
18	50,000	100,000	75,000	156	56,031	0.28	99.38	1,172.71	54,103.84	2.05	94.59	1	35	2.56	89.74	63.16	2,538.27	2.36	94.82	5.39	4.69
19	100,000	500,000	300,000	291	56,322	0.52	99.90	3,043.31	57,147.16	5.32	99.91	4	39	10.26	100.00	138.70	2,676.97	5.18	100.00	4.56	4.68
20	500,000	UP		57	56,379	0.10	100.00	50.29	57,197.45	0.09	100.00	0	39	0.00	100.00	0.00	2,676.97	0.00	100.00	0.00	4.68
				56,379				57,197.45				39				2,676.97				4.68	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 04 RIAU

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,774	6,774	12.35	12.35	2,238.92	2,238.92	3.29	3.29	3	3	4.41	4.41	7.93	7.93	0.02	0.02	0.35	0.35
2	50	100	75	4,664	11,438	8.50	20.85	736.72	2,975.64	1.08	4.37	2	5	2.94	7.35	133.00	140.93	0.35	0.37	18.05	4.74
3	100	200	150	7,368	18,806	13.43	34.28	1,714.79	4,690.43	2.52	6.88	8	13	11.76	19.12	373.42	514.35	0.98	1.36	21.78	10.97
4	200	300	250	5,445	24,251	9.93	44.21	1,801.77	6,492.20	2.64	9.53	1	14	1.47	20.59	145.36	659.71	0.38	1.74	8.07	10.16
5	300	500	400	8,745	32,996	15.94	60.15	4,619.56	11,111.77	6.78	16.31	8	22	11.76	32.35	567.71	1,227.42	1.50	3.23	12.29	11.05
6	500	750	625	6,111	39,107	11.14	71.29	4,949.10	16,060.87	7.26	23.57	10	32	14.71	47.06	642.70	1,870.12	1.69	4.93	12.99	11.64
7	750	1,000	875	4,268	43,375	7.78	79.07	4,834.37	20,895.24	7.10	30.67	7	39	10.29	57.35	612.02	2,482.14	1.61	6.54	12.66	11.88
8	1,000	1,500	1,250	3,219	46,594	5.87	84.94	5,334.00	26,229.24	7.83	38.50	3	42	4.41	61.76	709.84	3,191.97	1.87	8.41	13.31	12.17
9	1,500	2,000	1,750	1,591	48,185	2.90	87.84	3,857.07	30,086.31	5.66	44.16	5	47	7.35	69.12	1,703.09	4,895.06	4.49	12.90	44.16	16.27
10	2,000	2,500	2,250	800	48,985	1.46	89.30	2,224.88	32,311.19	3.27	47.42	1	48	1.47	70.59	174.50	5,069.56	0.46	13.36	7.84	15.69
11	2,500	3,000	2,750	724	49,709	1.32	90.62	2,136.52	34,447.70	3.14	50.56	0	48	0.00	70.59	0.00	5,069.56	0.00	13.36	0.00	14.72
12	3,000	4,000	3,500	816	50,525	1.49	92.10	3,111.36	37,559.06	4.57	55.12	1	49	1.47	72.06	2,943.71	8,013.27	7.76	21.12	94.61	21.34
13	4,000	5,000	4,500	482	51,007	0.88	92.98	2,179.85	39,738.91	3.20	58.32	0	49	0.00	72.06	0.00	8,013.27	0.00	21.12	0.00	20.16
14	5,000	7,500	6,250	805	51,812	1.47	94.45	3,969.78	43,708.68	5.83	64.15	0	49	0.00	72.06	0.00	8,013.27	0.00	21.12	0.00	18.33
15	7,500	10,000	8,750	512	52,324	0.93	95.38	3,356.88	47,065.56	4.93	69.08	0	49	0.00	72.06	0.00	8,013.27	0.00	21.12	0.00	17.03
16	10,000	20,000	15,000	748	53,072	1.36	96.75	6,255.40	53,320.96	9.18	78.26	3	52	4.41	76.47	22.69	8,035.95	0.06	21.18	0.36	15.07
17	20,000	50,000	35,000	565	53,637	1.03	97.78	6,088.34	59,409.29	8.94	87.19	3	55	4.41	80.88	59.35	8,095.30	0.16	21.34	0.97	13.63
18	50,000	100,000	75,000	411	54,048	0.75	98.53	3,685.46	63,094.76	5.41	92.60	1	56	1.47	82.35	50.00	8,145.30	0.13	21.47	1.36	12.91
19	100,000	500,000	300,000	653	54,701	1.19	99.72	4,559.19	67,653.95	6.69	99.29	10	66	14.71	97.06	135.38	8,280.67	0.36	21.82	2.97	12.24
20	500,000	UP		155	54,856	0.28	100.00	482.45	68,136.40	0.71	100.00	2	68	2.94	100.00	29,661.59	37,942.27	78.18	100.00	6148.14	55.69
				54,856				68,136.40				68				37,942.27				55.69	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,920	2,920	12.74	12.74	838.27	838.27	3.08	3.08	2	2	9.52	9.52	8.52	8.52	0.25	0.25	1.02	1.02
2	50	100	75	2,012	4,932	8.78	21.52	227.48	1,065.75	0.84	3.91	1	3	4.76	14.29	77.92	86.44	2.28	2.53	34.25	8.11
3	100	200	150	3,856	8,788	16.82	38.34	933.78	1,999.52	3.43	7.34	2	5	9.52	23.81	180.61	267.05	5.29	7.82	19.34	13.36
4	200	300	250	2,637	11,425	11.50	49.84	954.88	2,954.41	3.51	10.85	1	6	4.76	28.57	260.10	527.15	7.62	15.43	27.24	17.84
5	300	500	400	3,291	14,716	14.36	64.20	1,962.82	4,917.23	7.21	18.06	0	6	0.00	28.57	0.00	527.15	0.00	15.43	0.00	10.72
6	500	750	625	2,190	16,906	9.55	73.75	1,751.51	6,668.73	6.43	24.49	2	8	9.52	38.10	60.58	587.72	1.77	17.21	3.46	8.81
7	750	1,000	875	1,528	18,434	6.67	80.42	1,502.35	8,171.09	5.52	30.01	1	9	4.76	42.86	8.53	596.26	0.25	17.46	0.57	7.30
8	1,000	1,500	1,250	1,152	19,586	5.03	85.44	1,734.48	9,905.57	6.37	36.37	2	11	9.52	52.38	29.05	625.31	0.85	18.31	1.67	6.31
9	1,500	2,000	1,750	622	20,208	2.71	88.16	1,537.43	11,442.99	5.65	42.02	0	11	0.00	52.38	0.00	625.31	0.00	18.31	0.00	5.46
10	2,000	2,500	2,250	329	20,537	1.44	89.59	817.95	12,260.95	3.00	45.02	0	11	0.00	52.38	0.00	625.31	0.00	18.31	0.00	5.10
11	2,500	3,000	2,750	287	20,824	1.25	90.84	726.29	12,987.24	2.67	47.69	0	11	0.00	52.38	0.00	625.31	0.00	18.31	0.00	4.81
12	3,000	4,000	3,500	304	21,128	1.33	92.17	1,130.80	14,118.04	4.15	51.84	1	12	4.76	57.14	2.60	627.91	0.08	18.38	0.23	4.45
13	4,000	5,000	4,500	238	21,366	1.04	93.21	1,018.38	15,136.42	3.74	55.58	1	13	4.76	61.90	40.10	668.01	1.17	19.56	3.94	4.41
14	5,000	7,500	6,250	274	21,640	1.20	94.40	1,679.06	16,815.48	6.17	61.75	2	15	9.52	71.43	463.73	1,131.74	13.58	33.14	27.62	6.73
15	7,500	10,000	8,750	191	21,831	0.83	95.24	1,021.25	17,836.73	3.75	65.50	0	15	0.00	71.43	0.00	1,131.74	0.00	33.14	0.00	6.34
16	10,000	20,000	15,000	300	22,131	1.31	96.54	2,806.27	20,643.00	10.31	75.80	2	17	9.52	80.95	2,075.00	3,206.74	60.76	93.89	73.94	15.53
17	20,000	50,000	35,000	264	22,395	1.15	97.70	2,988.41	23,631.41	10.97	86.78	2	19	9.52	90.48	8.50	3,215.24	0.25	94.14	0.28	13.61
18	50,000	100,000	75,000	189	22,584	0.82	98.52	1,480.93	25,112.34	5.44	92.22	0	19	0.00	90.48	0.00	3,215.24	0.00	94.14	0.00	12.80
19	100,000	500,000	300,000	282	22,866	1.23	99.75	1,837.51	26,949.85	6.75	98.96	2	21	9.52	100.00	200.10	3,415.34	5.86	100.00	10.89	12.67
20	500,000	UP		57	22,923	0.25	100.00	282.01	27,231.86	1.04	100.00	0	21	0.00	100.00	0.00	3,415.34	0.00	100.00	0.00	12.54
				22,923				27,231.86				21				3,415.34				12.54	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,128	7,128	14.35	14.35	2,023.82	2,023.82	3.27	3.27	3	3	6.12	6.12	4.95	4.95	0.09	0.09	0.24	0.24
2	50	100	75	3,513	10,641	7.07	21.42	422.83	2,446.65	0.68	3.96	0	3	0.00	6.12	0.00	4.95	0.00	0.09	0.00	0.20
3	100	200	150	5,779	16,420	11.63	33.06	981.61	3,428.26	1.59	5.54	3	6	6.12	12.24	27.22	32.17	0.50	0.59	2.77	0.94
4	200	300	250	4,626	21,046	9.31	42.37	1,240.34	4,668.60	2.01	7.55	0	6	0.00	12.24	0.00	32.17	0.00	0.59	0.00	0.69
5	300	500	400	7,221	28,267	14.54	56.91	3,319.68	7,988.27	5.37	12.92	3	9	6.12	18.37	126.79	158.96	2.33	2.92	3.82	1.99
6	500	750	625	4,734	33,001	9.53	66.44	3,303.16	11,291.44	5.34	18.26	7	16	14.29	32.65	146.34	305.30	2.69	5.61	4.43	2.70
7	750	1,000	875	4,010	37,011	8.07	74.51	4,129.41	15,420.85	6.68	24.94	3	19	6.12	38.78	55.81	361.11	1.03	6.64	1.35	2.34
8	1,000	1,500	1,250	3,488	40,499	7.02	81.53	4,757.13	20,177.98	7.69	32.63	4	23	8.16	46.94	35.69	396.80	0.66	7.29	0.75	1.97
9	1,500	2,000	1,750	1,678	42,177	3.38	84.91	3,750.41	23,928.38	6.06	38.69	1	24	2.04	48.98	6.36	403.16	0.12	7.41	0.17	1.68
10	2,000	2,500	2,250	968	43,145	1.95	86.86	2,432.52	26,360.90	3.93	42.63	1	25	2.04	51.02	2.50	405.66	0.05	7.46	0.10	1.54
11	2,500	3,000	2,750	708	43,853	1.43	88.28	2,256.07	28,616.97	3.65	46.27	1	26	2.04	53.06	2.50	408.16	0.05	7.50	0.11	1.43
12	3,000	4,000	3,500	948	44,801	1.91	90.19	3,167.48	31,784.45	5.12	51.40	2	28	4.08	57.14	170.95	579.11	3.14	10.65	5.40	1.82
13	4,000	5,000	4,500	545	45,346	1.10	91.29	2,439.52	34,223.97	3.94	55.34	1	29	2.04	59.18	0.00	579.11	0.00	10.65	0.00	1.69
14	5,000	7,500	6,250	830	46,176	1.67	92.96	3,906.81	38,130.78	6.32	61.66	1	30	2.04	61.22	20.00	599.11	0.37	11.01	0.51	1.57
15	7,500	10,000	8,750	550	46,726	1.11	94.07	3,033.35	41,164.13	4.90	66.56	2	32	4.08	65.31	70.00	669.11	1.29	12.30	2.31	1.63
16	10,000	20,000	15,000	982	47,708	1.98	96.04	7,238.85	48,402.98	11.71	78.27	1	33	2.04	67.35	1,000.00	1,669.11	18.38	30.69	13.81	3.45
17	20,000	50,000	35,000	709	48,417	1.43	97.47	5,069.57	53,472.55	8.20	86.47	2	35	4.08	71.43	50.00	1,719.11	0.92	31.60	0.99	3.21
18	50,000	100,000	75,000	446	48,863	0.90	98.37	3,295.56	56,768.11	5.33	91.79	0	35	0.00	71.43	0.00	1,719.11	0.00	31.60	0.00	3.03
19	100,000	500,000	300,000	613	49,476	1.23	99.60	4,004.56	60,772.61	6.48	98.27	10	45	20.41	91.84	2,885.39	4,604.50	53.05	84.65	72.05	7.58
20	500,000	UP		197	49,673	0.40	100.00	1,070.00	61,842.62	1.73	100.00	4	49	8.16	100.00	834.94	5,439.44	15.35	100.00	78.03	8.80
				49,673				61,842.62				49				5,439.44				8.80	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,187	2,187	16.47	16.47	410.79	410.79	3.01	3.01	1	1	33.33	33.33	13.08	13.08	1.33	1.33	3.18	3.18
2	50	100	75	1,724	3,911	12.99	29.46	240.42	651.21	1.76	4.77	0	1	0.00	33.33	0.00	13.08	0.00	1.33	0.00	2.01
3	100	200	150	2,188	6,099	16.48	45.94	623.25	1,274.45	4.56	9.33	0	1	0.00	33.33	0.00	13.08	0.00	1.33	0.00	1.03
4	200	300	250	1,303	7,402	9.82	55.76	599.74	1,874.19	4.39	13.72	0	1	0.00	33.33	0.00	13.08	0.00	1.33	0.00	0.70
5	300	500	400	1,920	9,322	14.46	70.22	1,159.53	3,033.72	8.49	22.21	0	1	0.00	33.33	0.00	13.08	0.00	1.33	0.00	0.43
6	500	750	625	1,020	10,342	7.68	77.91	952.35	3,986.07	6.97	29.19	0	1	0.00	33.33	0.00	13.08	0.00	1.33	0.00	0.33
7	750	1,000	875	836	11,178	6.30	84.20	1,234.33	5,220.40	9.04	38.23	0	1	0.00	33.33	0.00	13.08	0.00	1.33	0.00	0.25
8	1,000	1,500	1,250	628	11,806	4.73	88.93	1,275.98	6,496.38	9.34	47.57	1	2	33.33	66.67	973.02	986.09	98.67	99.99	76.26	15.18
9	1,500	2,000	1,750	317	12,123	2.39	91.32	845.15	7,341.53	6.19	53.76	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	13.43
10	2,000	2,500	2,250	153	12,276	1.15	92.47	363.91	7,705.44	2.66	56.42	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	12.80
11	2,500	3,000	2,750	151	12,427	1.14	93.61	559.15	8,264.59	4.09	60.52	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	11.93
12	3,000	4,000	3,500	107	12,534	0.81	94.42	333.77	8,598.36	2.44	62.96	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	11.47
13	4,000	5,000	4,500	118	12,652	0.89	95.31	567.08	9,165.44	4.15	67.11	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	10.76
14	5,000	7,500	6,250	161	12,813	1.21	96.52	644.51	9,809.95	4.72	71.83	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	10.05
15	7,500	10,000	8,750	86	12,899	0.65	97.17	478.11	10,288.06	3.50	75.33	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	9.58
16	10,000	20,000	15,000	145	13,044	1.09	98.26	861.45	11,149.51	6.31	81.64	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	8.84
17	20,000	50,000	35,000	98	13,142	0.74	99.00	1,181.12	12,330.63	8.65	90.29	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	8.00
18	50,000	100,000	75,000	51	13,193	0.38	99.38	812.87	13,143.49	5.95	96.24	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	7.50
19	100,000	500,000	300,000	73	13,266	0.55	99.93	546.75	13,690.24	4.00	100.25	0	2	0.00	66.67	0.00	986.09	0.00	99.99	0.00	7.20
20	500,000	UP		9	13,275	0.07	100.00	33.80	13,656.44	0.25	100.00	1	3	33.33	100.00	0.06	986.16	0.01	100.00	0.19	7.22
				13,275				13,656.44				3				986.16				7.22	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,713	4,713	13.19	13.19	655.64	655.64	1.51	1.51	6	6	10.91	10.91	6.41	6.41	0.18	0.18	0.98	0.98
2	50	100	75	2,742	7,455	7.68	20.87	275.87	931.51	0.64	2.15	1	7	1.82	12.73	64.74	71.15	1.87	2.05	23.47	7.64
3	100	200	150	5,201	12,656	14.56	35.43	851.04	1,782.55	1.96	4.11	4	11	7.27	20.00	0.75	71.90	0.02	2.07	0.09	4.03
4	200	300	250	3,592	16,248	10.06	45.49	905.18	2,687.72	2.09	6.20	1	12	1.82	21.82	10.63	82.53	0.31	2.38	1.17	3.07
5	300	500	400	4,339	20,587	12.15	57.63	2,122.66	4,810.38	4.90	11.10	1	13	1.82	23.64	299.25	381.78	8.63	11.01	14.10	7.94
6	500	750	625	2,979	23,566	8.34	65.97	2,092.91	6,903.29	4.83	15.92	1	14	1.82	25.45	66.40	448.18	1.92	12.93	3.17	6.49
7	750	1,000	875	3,071	26,637	8.60	74.57	2,808.74	9,712.03	6.48	22.40	0	14	0.00	25.45	0.00	448.18	0.00	12.93	0.00	4.61
8	1,000	1,500	1,250	2,684	29,321	7.51	82.08	3,349.88	13,061.91	7.73	30.13	3	17	5.45	30.91	151.48	599.67	4.37	17.30	4.52	4.59
9	1,500	2,000	1,750	1,183	30,504	3.31	85.40	2,337.17	15,399.09	5.39	35.52	0	17	0.00	30.91	0.00	599.67	0.00	17.30	0.00	3.89
10	2,000	2,500	2,250	664	31,168	1.86	87.25	1,747.32	17,146.41	4.03	39.55	1	18	1.82	32.73	94.32	693.99	2.72	20.02	5.40	4.05
11	2,500	3,000	2,750	636	31,804	1.78	89.03	1,608.48	18,754.89	3.71	43.26	0	18	0.00	32.73	0.00	693.99	0.00	20.02	0.00	3.70
12	3,000	4,000	3,500	687	32,491	1.92	90.96	2,316.51	21,071.40	5.34	48.61	2	20	3.64	36.36	5.00	698.99	0.14	20.16	0.22	3.32
13	4,000	5,000	4,500	402	32,893	1.13	92.08	1,778.77	22,850.17	4.10	52.71	5	25	9.09	45.45	10.70	709.69	0.31	20.47	0.60	3.11
14	5,000	7,500	6,250	509	33,402	1.42	93.51	3,127.77	25,977.94	7.21	59.92	0	25	0.00	45.45	0.00	709.69	0.00	20.47	0.00	2.73
15	7,500	10,000	8,750	339	33,741	0.95	94.46	2,377.37	28,355.31	5.48	65.41	0	25	0.00	45.45	0.00	709.69	0.00	20.47	0.00	2.50
16	10,000	20,000	15,000	579	34,320	1.62	96.08	5,073.78	33,429.09	11.70	77.11	2	27	3.64	49.09	1,196.08	1,905.77	34.50	54.98	23.57	5.70
17	20,000	50,000	35,000	535	34,855	1.50	97.58	4,613.12	38,042.21	10.64	87.75	8	35	14.55	63.64	467.16	2,372.93	13.48	68.45	10.13	6.24
18	50,000	100,000	75,000	259	35,114	0.73	98.30	1,957.44	39,999.65	4.52	92.27	3	38	5.45	69.09	10.00	2,382.93	0.29	68.74	0.51	5.96
19	100,000	500,000	300,000	432	35,546	1.21	99.51	2,707.11	42,706.76	6.24	98.51	13	51	23.64	92.73	938.58	3,321.51	27.08	95.82	34.67	7.78
20	500,000	UP		175	35,721	0.49	100.00	644.86	43,351.62	1.49	100.00	4	55	7.27	100.00	145.07	3,466.57	4.18	100.00	22.50	8.00
				35,721				43,351.62				55				3,466.57				8.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35,207	35,207	10.73	10.73	2,823.15	2,823.15	0.50	0.50	77	77	15.68	15.68	506.73	506.73	1.33	1.33	17.95	17.95
2	50	100	75	14,178	49,385	4.32	15.06	2,037.38	4,860.53	0.36	0.87	4	81	0.81	16.50	19.14	525.87	0.05	1.38	0.94	10.82
3	100	200	150	31,387	80,772	9.57	24.63	7,921.08	12,781.61	1.41	2.28	19	100	3.87	20.37	1,387.85	1,913.72	3.65	5.03	17.52	14.97
4	200	300	250	21,443	102,215	6.54	31.16	5,053.21	17,834.82	0.90	3.18	9	109	1.83	22.20	396.26	2,309.97	1.04	6.07	7.84	12.95
5	300	500	400	39,371	141,586	12.00	43.17	14,128.36	31,963.18	2.52	5.70	49	158	9.98	32.18	297.37	2,607.35	0.78	6.85	2.10	8.16
6	500	750	625	31,748	173,334	9.68	52.84	23,412.78	55,375.96	4.18	9.88	17	175	3.46	35.64	599.85	3,207.20	1.58	8.43	2.56	5.79
7	750	1,000	875	32,379	205,713	9.87	62.72	27,764.22	83,140.18	4.95	14.83	12	187	2.44	38.09	1,585.71	4,792.91	4.17	12.60	5.71	5.76
8	1,000	1,500	1,250	30,657	236,370	9.35	72.06	36,123.73	119,263.91	6.44	21.28	13	200	2.65	40.73	265.69	5,058.60	0.70	13.30	0.74	4.24
9	1,500	2,000	1,750	18,960	255,330	5.78	77.84	31,231.13	150,495.04	5.57	26.85	9	209	1.83	42.57	691.26	5,749.86	1.82	15.11	2.21	3.82
10	2,000	2,500	2,250	10,651	265,981	3.25	81.09	23,133.45	173,628.49	4.13	30.98	8	217	1.63	44.20	789.11	6,538.97	2.07	17.19	3.41	3.77
11	2,500	3,000	2,750	8,951	274,932	2.73	83.82	25,705.71	199,334.20	4.59	35.56	6	223	1.22	45.42	2,931.61	9,470.58	7.71	24.89	11.40	4.75
12	3,000	4,000	3,500	10,221	285,153	3.12	86.93	33,756.20	233,090.40	6.02	41.59	15	238	3.05	48.47	2,366.38	11,836.96	6.22	31.11	7.01	5.08
13	4,000	5,000	4,500	7,031	292,184	2.14	89.08	29,746.15	262,836.55	5.31	46.89	17	255	3.46	51.93	5,771.86	17,608.82	15.17	46.29	19.40	6.70
14	5,000	7,500	6,250	8,875	301,059	2.71	91.78	46,234.41	309,070.96	8.25	55.14	10	265	2.04	53.97	2,953.72	20,562.54	7.76	54.05	6.39	6.65
15	7,500	10,000	8,750	5,561	306,620	1.70	93.48	39,121.32	348,192.29	6.98	62.12	9	274	1.83	55.80	525.51	21,088.05	1.38	55.43	1.34	6.06
16	10,000	20,000	15,000	7,831	314,451	2.39	95.87	78,247.65	426,439.94	13.96	76.08	15	289	3.05	58.86	584.38	21,672.44	1.54	56.97	0.75	5.08
17	20,000	50,000	35,000	5,401	319,852	1.65	97.51	69,121.36	495,561.30	12.33	88.41	14	303	2.85	61.71	1,481.36	23,153.80	3.89	60.86	2.14	4.67
18	50,000	100,000	75,000	2,500	322,352	0.76	98.28	25,722.35	521,283.65	4.59	93.00	11	314	2.24	63.95	197.19	23,350.98	0.52	61.38	0.77	4.48
19	100,000	500,000	300,000	3,367	325,719	1.03	99.30	28,078.30	549,361.95	5.01	98.01	91	405	18.53	82.48	8,124.47	31,475.45	21.36	82.73	28.94	5.73
20	500,000	UP		2,289	328,008	0.70	100.00	11,145.52	560,507.47	1.99	100.00	86	491	17.52	100.00	6,568.65	38,044.10	17.27	100.00	58.94	6.79
				328,008				560,507.47				491				38,044.10				6.79	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41,071	41,071	13.08	13.08	5,635.43	5,635.43	1.08	1.08	23	23	5.24	5.24	378.32	378.32	0.44	0.44	6.71	6.71
2	50	100	75	21,118	62,189	6.72	19.80	2,100.76	7,736.19	0.40	1.48	5	28	1.14	6.38	42.82	421.14	0.05	0.49	2.04	5.44
3	100	200	150	41,379	103,568	13.17	32.98	7,523.76	15,259.95	1.44	2.92	10	38	2.28	8.66	601.48	1,022.63	0.70	1.20	7.99	6.70
4	200	300	250	28,350	131,918	9.03	42.00	8,216.03	23,475.98	1.57	4.50	16	54	3.64	12.30	530.04	1,552.66	0.62	1.81	6.45	6.61
5	300	500	400	39,215	171,133	12.49	54.49	17,234.39	40,710.37	3.30	7.80	21	75	4.78	17.08	3,439.91	4,992.57	4.02	5.83	19.96	12.26
6	500	750	625	26,694	197,827	8.50	62.99	17,795.14	58,505.50	3.41	11.21	10	85	2.28	19.36	383.89	5,376.46	0.45	6.28	2.16	9.19
7	750	1,000	875	23,269	221,096	7.41	70.40	19,673.23	78,178.74	3.77	14.98	49	134	11.16	30.52	707.96	6,084.42	0.83	7.11	3.60	7.78
8	1,000	1,500	1,250	21,263	242,359	6.77	77.17	24,907.27	103,086.00	4.77	19.75	43	177	9.79	40.32	665.35	6,749.77	0.78	7.89	2.67	6.55
9	1,500	2,000	1,750	10,973	253,332	3.49	80.66	21,167.54	124,253.55	4.05	23.80	13	190	2.96	43.28	2,467.51	9,217.28	2.88	10.77	11.66	7.42
10	2,000	2,500	2,250	6,810	260,142	2.17	82.83	15,694.64	139,948.19	3.01	26.81	6	196	1.37	44.65	69.01	9,286.29	0.08	10.85	0.44	6.64
11	2,500	3,000	2,750	5,171	265,313	1.65	84.47	14,900.37	154,848.56	2.85	29.66	7	203	1.59	46.24	385.26	9,671.55	0.45	11.30	2.59	6.25
12	3,000	4,000	3,500	6,509	271,822	2.07	86.55	21,830.96	176,679.51	4.18	33.85	11	214	2.51	48.75	249.27	9,920.82	0.29	11.59	1.14	5.62
13	4,000	5,000	4,500	4,950	276,772	1.58	88.12	21,219.55	197,899.07	4.06	37.91	12	226	2.73	51.48	816.96	10,737.77	0.95	12.55	3.85	5.43
14	5,000	7,500	6,250	6,792	283,564	2.16	90.29	36,118.22	234,017.29	6.92	44.83	5	231	1.14	52.62	76.43	10,814.21	0.09	12.64	0.21	4.62
15	7,500	10,000	8,750	4,325	287,889	1.38	91.66	30,549.59	264,566.88	5.85	50.68	3	234	0.68	53.30	95.85	10,910.06	0.11	12.75	0.31	4.12
16	10,000	20,000	15,000	8,055	295,944	2.56	94.23	75,867.12	340,434.00	14.53	65.22	23	257	5.24	58.54	16,005.50	26,915.56	18.70	31.45	21.10	7.91
17	20,000	50,000	35,000	7,365	303,309	2.34	96.57	81,887.71	422,321.71	15.69	80.90	53	310	12.07	70.62	9,775.13	36,690.69	11.42	42.88	11.94	8.69
18	50,000	100,000	75,000	4,171	307,480	1.33	97.90	42,082.67	464,404.38	8.06	88.96	40	350	9.11	79.73	7,070.89	43,761.57	8.26	51.14	16.80	9.42
19	100,000	500,000	300,000	4,783	312,263	1.52	99.42	44,593.13	508,997.51	8.54	97.51	46	396	10.48	90.21	19,179.79	62,941.36	22.41	73.55	43.01	12.37
20	500,000	UP		1,811	314,074	0.58	100.00	13,014.35	522,011.86	2.49	100.00	43	439	9.79	100.00	22,630.54	85,571.90	26.45	100.00	173.89	16.39
				314,074				522,011.86				439				85,571.90				16.39	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22,402	22,402	14.00	14.00	746.02	746.02	0.34	0.34	4	4	2.45	2.45	595.59	595.59	1.42	1.42	79.84	79.84
2	50	100	75	16,745	39,147	10.46	24.46	1,673.93	2,419.95	0.77	1.11	6	10	3.68	6.13	210.48	806.06	0.50	1.93	12.57	33.31
3	100	200	150	25,066	64,213	15.66	40.13	4,700.25	7,120.20	2.15	3.26	6	16	3.68	9.82	327.84	1,133.91	0.78	2.71	6.98	15.93
4	200	300	250	14,451	78,664	9.03	49.16	4,089.22	11,209.42	1.87	5.13	1	17	0.61	10.43	0.00	1,133.91	0.00	2.71	0.00	10.12
5	300	500	400	16,671	95,335	10.42	59.58	7,905.88	19,115.31	3.62	8.75	3	20	1.84	12.27	37.32	1,171.23	0.09	2.80	0.47	6.13
6	500	750	625	12,000	107,335	7.50	67.07	7,780.56	26,895.86	3.56	12.30	9	29	5.52	17.79	1,386.40	2,557.63	3.31	6.11	17.82	9.51
7	750	1,000	875	10,350	117,685	6.47	73.54	8,353.55	35,249.41	3.82	16.13	12	41	7.36	25.15	533.11	3,090.74	1.27	7.39	6.38	8.77
8	1,000	1,500	1,250	9,572	127,257	5.98	79.52	11,552.48	46,801.89	5.29	21.41	18	59	11.04	36.20	171.83	3,262.57	0.41	7.80	1.49	6.97
9	1,500	2,000	1,750	4,996	132,253	3.12	82.65	10,348.05	57,149.94	4.73	26.15	8	67	4.91	41.10	973.43	4,236.00	2.33	10.13	9.41	7.41
10	2,000	2,500	2,250	3,063	135,316	1.91	84.56	7,960.07	65,110.02	3.64	29.79	7	74	4.29	45.40	2,942.08	7,178.08	7.03	17.16	36.96	11.02
11	2,500	3,000	2,750	2,636	137,952	1.65	86.21	7,673.44	72,783.45	3.51	33.30	0	74	0.00	45.40	0.00	7,178.08	0.00	17.16	0.00	9.86
12	3,000	4,000	3,500	3,428	141,380	2.14	88.35	12,638.59	85,422.04	5.78	39.08	7	81	4.29	49.69	210.02	7,388.11	0.50	17.66	1.66	8.65
13	4,000	5,000	4,500	2,149	143,529	1.34	89.69	9,555.71	94,977.75	4.37	43.45	3	84	1.84	51.53	162.63	7,550.73	0.39	18.05	1.70	7.95
14	5,000	7,500	6,250	3,538	147,067	2.21	91.90	18,414.27	113,392.02	8.42	51.88	15	99	9.20	60.74	6,228.64	13,779.37	14.89	32.94	33.83	12.15
15	7,500	10,000	8,750	2,201	149,268	1.38	93.28	13,979.38	127,371.40	6.40	58.27	11	110	6.75	67.48	2,642.60	16,421.97	6.32	39.26	18.90	12.89
16	10,000	20,000	15,000	3,416	152,684	2.13	95.41	30,922.28	158,293.69	14.15	72.42	10	120	6.13	73.62	19,615.89	36,037.86	46.90	86.16	63.44	22.77
17	20,000	50,000	35,000	3,229	155,913	2.02	97.43	30,758.08	189,051.76	14.07	86.49	11	131	6.75	80.37	216.70	36,254.56	0.52	86.68	0.70	19.18
18	50,000	100,000	75,000	1,641	157,554	1.03	98.46	11,739.37	200,791.13	5.37	91.86	3	134	1.84	82.21	75.98	36,330.54	0.18	86.86	0.65	18.09
19	100,000	500,000	300,000	1,866	159,420	1.17	99.62	12,649.88	213,441.02	5.79	97.65	26	160	15.95	98.16	5,496.52	41,827.06	13.14	100.00	43.45	19.60
20	500,000	UP		605	160,025	0.38	100.00	5,144.51	218,585.53	2.35	100.00	3	163	1.84	100.00	0.44	41,827.49	0.00	100.00	0.01	19.14
				160,025				218,585.53				163				41,827.49				19.14	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,216	3,216	13.27	13.27	239.58	239.58	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,191	5,407	9.04	22.31	220.67	460.25	0.59	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3,526	8,933	14.55	36.85	658.82	1,119.07	1.77	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2,106	11,039	8.69	45.54	636.41	1,755.47	1.71	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2,997	14,036	12.36	57.91	1,400.03	3,155.50	3.76	8.47	1	1	11.11	11.11	8.80	8.80	1.74	1.74	0.63	0.28
6	500	750	625	1,953	15,989	8.06	65.96	1,484.56	4,640.06	3.99	12.46	0	1	0.00	11.11	0.00	8.80	0.00	1.74	0.00	0.19
7	750	1,000	875	1,726	17,715	7.12	73.08	1,688.69	6,328.75	4.53	17.00	0	1	0.00	11.11	0.00	8.80	0.00	1.74	0.00	0.14
8	1,000	1,500	1,250	1,557	19,272	6.42	79.51	2,156.06	8,484.81	5.79	22.79	1	2	11.11	22.22	7.36	16.16	1.45	3.19	0.34	0.19
9	1,500	2,000	1,750	908	20,180	3.75	83.25	2,082.47	10,567.29	5.59	28.38	0	2	0.00	22.22	0.00	16.16	0.00	3.19	0.00	0.15
10	2,000	2,500	2,250	533	20,713	2.20	85.45	1,629.60	12,196.89	4.38	32.75	1	3	11.11	33.33	50.00	66.16	9.87	13.05	3.07	0.54
11	2,500	3,000	2,750	361	21,074	1.49	86.94	1,244.86	13,441.75	3.34	36.10	0	3	0.00	33.33	0.00	66.16	0.00	13.05	0.00	0.49
12	3,000	4,000	3,500	620	21,694	2.56	89.50	2,509.00	15,950.74	6.74	42.84	2	5	22.22	55.56	26.09	92.25	5.15	18.20	1.04	0.58
13	4,000	5,000	4,500	378	22,072	1.56	91.06	1,962.25	17,913.00	5.27	48.11	0	5	0.00	55.56	0.00	92.25	0.00	18.20	0.00	0.51
14	5,000	7,500	6,250	592	22,664	2.44	93.50	3,322.50	21,235.50	8.92	57.03	0	5	0.00	55.56	0.00	92.25	0.00	18.20	0.00	0.43
15	7,500	10,000	8,750	318	22,982	1.31	94.81	2,131.56	23,367.06	5.72	62.75	1	6	11.11	66.67	40.32	132.57	7.96	26.16	1.89	0.57
16	10,000	20,000	15,000	494	23,476	2.04	96.85	5,199.51	28,566.57	13.96	76.72	0	6	0.00	66.67	0.00	132.57	0.00	26.16	0.00	0.46
17	20,000	50,000	35,000	358	23,834	1.48	98.33	4,445.64	33,012.21	11.94	88.65	1	7	11.11	77.78	3.85	136.42	0.76	26.92	0.09	0.41
18	50,000	100,000	75,000	227	24,061	0.94	99.27	2,634.41	35,646.63	7.07	95.73	0	7	0.00	77.78	0.00	136.42	0.00	26.92	0.00	0.38
19	100,000	500,000	300,000	149	24,210	0.61	99.88	1,426.34	37,072.97	3.83	99.56	2	9	22.22	100.00	370.40	506.82	73.08	100.00	25.97	1.37
20	500,000	UP		29	24,239	0.12	100.00	164.13	37,237.10	0.44	100.00	0	9	0.00	100.00	0.00	506.82	0.00	100.00	0.00	1.36
				24,239				37,237.10				9				506.82				1.36	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31,937	31,937	13.25	13.25	3,977.77	3,977.77	1.07	1.07	1	1	0.61	0.61	2.56	2.56	0.00	0.00	0.06	0.06
2	50	100	75	18,726	50,663	7.77	21.02	3,784.43	7,762.20	1.02	2.08	0	1	0.00	0.61	0.00	2.56	0.00	0.00	0.00	0.03
3	100	200	150	30,730	81,393	12.75	33.77	5,317.84	13,080.04	1.43	3.51	7	8	4.24	4.85	334.62	337.18	0.17	0.17	6.29	2.58
4	200	300	250	20,252	101,645	8.40	42.18	5,547.67	18,627.71	1.49	5.00	4	12	2.42	7.27	64.51	401.69	0.03	0.20	1.16	2.16
5	300	500	400	26,354	127,999	10.93	53.11	11,626.72	30,254.43	3.12	8.13	3	15	1.82	9.09	83.92	485.61	0.04	0.24	0.72	1.61
6	500	750	625	20,527	148,526	8.52	61.63	12,804.06	43,058.50	3.44	11.56	8	23	4.85	13.94	570.27	1,055.88	0.28	0.53	4.45	2.45
7	750	1,000	875	16,670	165,196	6.92	68.54	13,984.91	57,043.41	3.76	15.32	5	28	3.03	16.97	190.18	1,246.06	0.09	0.62	1.36	2.18
8	1,000	1,500	1,250	15,779	180,975	6.55	75.09	19,158.73	76,202.13	5.15	20.47	13	41	7.88	24.85	3,333.51	4,579.57	1.66	2.28	17.40	6.01
9	1,500	2,000	1,750	9,378	190,353	3.89	78.98	17,076.50	93,278.63	4.59	25.05	10	51	6.06	30.91	3,795.92	8,375.49	1.89	4.17	22.23	8.98
10	2,000	2,500	2,250	5,712	196,065	2.37	81.35	12,804.69	106,083.32	3.44	28.49	11	62	6.67	37.58	1,725.47	10,100.96	0.86	5.03	13.48	9.52
11	2,500	3,000	2,750	4,551	200,616	1.89	83.24	12,750.30	118,833.62	3.42	31.92	3	65	1.82	39.39	1,582.51	11,683.46	0.79	5.82	12.41	9.83
12	3,000	4,000	3,500	6,069	206,685	2.52	85.76	19,653.49	138,487.12	5.28	37.19	3	68	1.82	41.21	47.14	11,730.60	0.02	5.84	0.24	8.47
13	4,000	5,000	4,500	4,147	210,832	1.72	87.48	16,730.12	155,217.24	4.49	41.69	6	74	3.64	44.85	4,266.58	15,997.18	2.12	7.96	25.50	10.31
14	5,000	7,500	6,250	6,195	217,027	2.57	90.05	30,249.59	185,466.82	8.12	49.81	8	82	4.85	49.70	294.99	16,292.17	0.15	8.11	0.98	8.78
15	7,500	10,000	8,750	4,146	221,173	1.72	91.77	24,411.14	209,877.96	6.56	56.37	4	86	2.42	52.12	79.35	16,371.53	0.04	8.15	0.33	7.80
16	10,000	20,000	15,000	7,015	228,188	2.91	94.68	66,077.88	275,955.84	17.75	74.11	11	97	6.67	58.79	502.16	16,873.69	0.25	8.40	0.76	6.11
17	20,000	50,000	35,000	5,831	234,019	2.42	97.10	58,063.36	334,019.20	15.59	89.71	15	112	9.09	67.88	18,131.59	35,005.28	9.03	17.42	31.23	10.48
18	50,000	100,000	75,000	2,787	236,806	1.16	98.26	21,906.95	355,926.15	5.88	95.59	24	136	14.55	82.42	35,926.21	70,931.49	17.88	35.31	163.99	19.93
19	100,000	500,000	300,000	3,187	239,993	1.32	99.58	22,079.58	378,005.73	5.93	101.52	24	160	14.55	96.97	35,188.97	106,120.46	17.52	52.82	159.37	28.07
20	500,000	UP		1,014	241,007	0.42	100.00	5,665.34	372,340.39	1.52	100.00	5	165	3.03	100.00	94,773.05	200,893.51	47.18	100.00	1672.86	53.95
				241,007				372,340.39				165				200,893.51				53.95	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,428	5,428	11.04	11.04	1,820.36	1,820.36	3.04	3.04	1	1	2.50	2.50	50.00	50.00	2.09	2.09	2.75	2.75
2	50	100	75	4,757	10,185	9.68	20.72	1,054.59	2,874.94	1.76	4.80	4	5	10.00	12.50	353.75	403.75	14.76	16.84	33.54	14.04
3	100	200	150	10,495	20,680	21.35	42.06	4,508.51	7,383.45	7.53	12.33	4	9	10.00	22.50	415.07	818.82	17.32	34.16	9.21	11.09
4	200	300	250	6,937	27,617	14.11	56.17	4,911.91	12,295.36	8.20	20.53	0	9	0.00	22.50	0.00	818.82	0.00	34.16	0.00	6.66
5	300	500	400	7,226	34,843	14.70	70.87	7,485.26	19,780.62	12.50	33.02	2	11	5.00	27.50	400.00	1,218.82	16.69	50.85	5.34	6.16
6	500	750	625	3,605	38,448	7.33	78.20	4,832.34	24,612.96	8.07	41.09	1	12	2.50	30.00	561.83	1,780.65	23.44	74.28	11.63	7.23
7	750	1,000	875	3,019	41,467	6.14	84.34	5,259.12	29,872.08	8.78	49.87	0	12	0.00	30.00	0.00	1,780.65	0.00	74.28	0.00	5.96
8	1,000	1,500	1,250	2,097	43,564	4.27	88.60	4,553.43	34,425.51	7.60	57.47	5	17	12.50	42.50	73.78	1,854.43	3.08	77.36	1.62	5.39
9	1,500	2,000	1,750	1,086	44,650	2.21	90.81	3,140.64	37,566.15	5.24	62.71	1	18	2.50	45.00	2.90	1,857.33	0.12	77.48	0.09	4.94
10	2,000	2,500	2,250	639	45,289	1.30	92.11	2,143.54	39,709.69	3.58	66.29	2	20	5.00	50.00	3.50	1,860.83	0.15	77.63	0.16	4.69
11	2,500	3,000	2,750	630	45,919	1.28	93.39	1,882.79	41,592.47	3.14	69.43	0	20	0.00	50.00	0.00	1,860.83	0.00	77.63	0.00	4.47
12	3,000	4,000	3,500	660	46,579	1.34	94.74	2,212.66	43,805.13	3.69	73.13	0	20	0.00	50.00	0.00	1,860.83	0.00	77.63	0.00	4.25
13	4,000	5,000	4,500	366	46,945	0.74	95.48	1,705.91	45,511.04	2.85	75.97	0	20	0.00	50.00	0.00	1,860.83	0.00	77.63	0.00	4.09
14	5,000	7,500	6,250	528	47,473	1.07	96.55	2,511.61	48,022.65	4.19	80.17	2	22	5.00	55.00	12.60	1,873.43	0.53	78.15	0.50	3.90
15	7,500	10,000	8,750	246	47,719	0.50	97.05	1,447.96	49,470.61	2.42	82.58	0	22	0.00	55.00	0.00	1,873.43	0.00	78.15	0.00	3.79
16	10,000	20,000	15,000	354	48,073	0.72	97.77	2,563.79	52,034.40	4.28	86.86	7	29	17.50	72.50	294.70	2,168.13	12.29	90.45	11.49	4.17
17	20,000	50,000	35,000	294	48,367	0.60	98.37	2,877.73	54,912.13	4.80	91.67	5	34	12.50	85.00	55.84	2,223.98	2.33	92.78	1.94	4.05
18	50,000	100,000	75,000	201	48,568	0.41	98.78	1,645.50	56,557.62	2.75	94.42	1	35	2.50	87.50	7.61	2,231.59	0.32	93.09	0.46	3.95
19	100,000	500,000	300,000	516	49,084	1.05	99.83	2,925.98	59,483.60	4.88	99.30	5	40	12.50	100.00	165.53	2,397.11	6.91	100.00	5.66	4.03
20	500,000	UP		83	49,167	0.17	100.00	419.55	59,903.15	0.70	100.00	0	40	0.00	100.00	0.00	2,397.11	0.00	100.00	0.00	4.00
				49,167				59,903.15				40				2,397.11				4.00	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,510	1,510	12.43	12.43	341.87	341.87	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	960	2,470	7.90	20.33	132.91	474.77	0.83	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,731	4,201	14.25	34.58	479.94	954.71	2.99	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,256	5,457	10.34	44.91	478.94	1,433.65	2.99	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,530	6,987	12.59	57.51	915.11	2,348.76	5.70	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	914	7,901	7.52	65.03	774.74	3,123.50	4.83	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	699	8,600	5.75	70.78	810.31	3,933.81	5.05	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	638	9,238	5.25	76.03	848.80	4,782.61	5.29	29.81	1	1	8.33	8.33	2.42	2.42	0.27	0.27	0.28	0.05
9	1,500	2,000	1,750	392	9,630	3.23	79.26	779.57	5,562.18	4.86	34.67	0	1	0.00	8.33	0.00	2.42	0.00	0.27	0.00	0.04
10	2,000	2,500	2,250	253	9,883	2.08	81.34	524.26	6,086.44	3.27	37.94	0	1	0.00	8.33	0.00	2.42	0.00	0.27	0.00	0.04
11	2,500	3,000	2,750	237	10,120	1.95	83.29	538.21	6,624.65	3.35	41.29	0	1	0.00	8.33	0.00	2.42	0.00	0.27	0.00	0.04
12	3,000	4,000	3,500	320	10,440	2.63	85.93	784.19	7,408.85	4.89	46.18	0	1	0.00	8.33	0.00	2.42	0.00	0.27	0.00	0.03
13	4,000	5,000	4,500	190	10,630	1.56	87.49	745.55	8,154.40	4.65	50.83	0	1	0.00	8.33	0.00	2.42	0.00	0.27	0.00	0.03
14	5,000	7,500	6,250	222	10,852	1.83	89.32	986.97	9,141.36	6.15	56.98	1	2	8.33	16.67	2.50	4.92	0.28	0.55	0.25	0.05
15	7,500	10,000	8,750	177	11,029	1.46	90.77	788.69	9,930.05	4.92	61.90	0	2	0.00	16.67	0.00	4.92	0.00	0.55	0.00	0.05
16	10,000	20,000	15,000	314	11,343	2.58	93.36	1,316.71	11,246.76	8.21	70.10	0	2	0.00	16.67	0.00	4.92	0.00	0.55	0.00	0.04
17	20,000	50,000	35,000	244	11,587	2.01	95.37	1,371.82	12,618.57	8.55	78.65	1	3	8.33	25.00	120.00	124.92	13.30	13.85	8.75	0.99
18	50,000	100,000	75,000	171	11,758	1.41	96.77	688.31	13,306.89	4.29	82.94	1	4	8.33	33.33	358.54	483.46	39.74	53.59	52.09	3.63
19	100,000	500,000	300,000	349	12,107	2.87	99.65	2,241.27	15,548.15	13.97	96.91	5	9	41.67	75.00	286.32	769.78	31.74	85.32	12.78	4.95
20	500,000	UP		43	12,150	0.35	100.00	494.97	16,043.12	3.09	100.00	3	12	25.00	100.00	132.42	902.21	14.68	100.00	26.75	5.62
				12,150				16,043.12				12				902.21				5.62	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,110	6,110	21.54	21.54	1,394.84	1,394.84	4.61	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,508	8,618	8.84	30.38	294.72	1,689.56	0.97	5.58	3	3	11.54	11.54	173.98	173.98	8.28	8.28	59.03	10.30
3	100	200	150	4,141	12,759	14.60	44.97	859.77	2,549.33	2.84	8.42	2	5	7.69	19.23	107.47	281.45	5.11	13.39	12.50	11.04
4	200	300	250	2,653	15,412	9.35	54.32	806.09	3,355.42	2.66	11.08	0	5	0.00	19.23	0.00	281.45	0.00	13.39	0.00	8.39
5	300	500	400	3,121	18,533	11.00	65.32	1,316.97	4,672.39	4.35	15.43	2	7	7.69	26.92	369.35	650.80	17.57	30.97	28.05	13.93
6	500	750	625	2,017	20,550	7.11	72.43	1,285.12	5,957.51	4.24	19.67	2	9	7.69	34.62	672.69	1,323.49	32.01	62.98	52.34	22.22
7	750	1,000	875	1,548	22,098	5.46	77.89	1,386.67	7,344.18	4.58	24.25	0	9	0.00	34.62	0.00	1,323.49	0.00	62.98	0.00	18.02
8	1,000	1,500	1,250	1,490	23,588	5.25	83.14	1,776.11	9,120.29	5.87	30.12	0	9	0.00	34.62	0.00	1,323.49	0.00	62.98	0.00	14.51
9	1,500	2,000	1,750	745	24,333	2.63	85.76	1,548.63	10,668.91	5.11	35.23	0	9	0.00	34.62	0.00	1,323.49	0.00	62.98	0.00	12.41
10	2,000	2,500	2,250	486	24,819	1.71	87.48	1,111.88	11,780.80	3.67	38.90	0	9	0.00	34.62	0.00	1,323.49	0.00	62.98	0.00	11.23
11	2,500	3,000	2,750	463	25,282	1.63	89.11	1,214.81	12,995.61	4.01	42.91	2	11	7.69	42.31	82.00	1,405.49	3.90	66.88	6.75	10.82
12	3,000	4,000	3,500	454	25,736	1.60	90.71	1,492.38	14,487.99	4.93	47.84	1	12	3.85	46.15	0.62	1,406.11	0.03	66.91	0.04	9.71
13	4,000	5,000	4,500	320	26,056	1.13	91.84	1,132.56	15,620.55	3.74	51.58	1	13	3.85	50.00	2.50	1,408.61	0.12	67.03	0.22	9.02
14	5,000	7,500	6,250	482	26,538	1.70	93.54	2,216.23	17,836.78	7.32	58.90	3	16	11.54	61.54	178.45	1,587.05	8.49	75.52	8.05	8.90
15	7,500	10,000	8,750	283	26,821	1.00	94.53	1,308.53	19,145.31	4.32	63.22	0	16	0.00	61.54	0.00	1,587.05	0.00	75.52	0.00	8.29
16	10,000	20,000	15,000	548	27,369	1.93	96.46	4,119.71	23,265.02	13.60	76.83	2	18	7.69	69.23	469.30	2,056.35	22.33	97.85	11.39	8.84
17	20,000	50,000	35,000	410	27,779	1.45	97.91	3,551.96	26,816.98	11.73	88.55	2	20	7.69	76.92	19.82	2,076.17	0.94	98.79	0.56	7.74
18	50,000	100,000	75,000	212	27,991	0.75	98.66	1,503.89	28,320.87	4.97	93.52	0	20	0.00	76.92	0.00	2,076.17	0.00	98.79	0.00	7.33
19	100,000	500,000	300,000	284	28,275	1.00	99.66	1,666.22	29,987.09	5.50	99.02	6	26	23.08	100.00	25.44	2,101.61	1.21	100.00	1.53	7.01
20	500,000	UP		97	28,372	0.34	100.00	296.00	30,283.09	0.98	100.00	0	26	0.00	100.00	0.00	2,101.61	0.00	100.00	0.00	6.94
				28,372				30,283.09				26				2,101.61				6.94	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,750	4,750	11.58	11.58	1,014.30	1,014.30	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,738	7,488	6.68	18.26	294.88	1,309.18	0.43	1.91	1	1	2.50	2.50	31.38	31.38	1.04	1.04	10.64	2.40
3	100	200	150	4,166	11,654	10.16	28.42	934.61	2,243.79	1.36	3.27	0	1	0.00	2.50	0.00	31.38	0.00	1.04	0.00	1.40
4	200	300	250	3,489	15,143	8.51	36.93	1,201.45	3,445.23	1.75	5.02	1	2	2.50	5.00	10.50	41.88	0.35	1.39	0.87	1.22
5	300	500	400	5,325	20,468	12.99	49.91	2,718.63	6,163.87	3.96	8.97	1	3	2.50	7.50	336.43	378.31	11.19	12.59	12.38	6.14
6	500	750	625	3,805	24,273	9.28	59.19	2,892.58	9,056.45	4.21	13.19	2	5	5.00	12.50	11.31	389.63	0.38	12.96	0.39	4.30
7	750	1,000	875	3,257	27,530	7.94	67.13	3,849.03	12,905.48	5.60	18.79	1	6	2.50	15.00	4.00	393.63	0.13	13.10	0.10	3.05
8	1,000	1,500	1,250	3,013	30,543	7.35	74.48	4,655.53	17,561.02	6.78	25.57	1	7	2.50	17.50	2.50	396.13	0.08	13.18	0.05	2.26
9	1,500	2,000	1,750	1,891	32,434	4.61	79.09	4,073.05	21,634.07	5.93	31.50	0	7	0.00	17.50	0.00	396.13	0.00	13.18	0.00	1.83
10	2,000	2,500	2,250	1,057	33,491	2.58	81.67	2,697.02	24,331.09	3.93	35.43	2	9	5.00	22.50	108.19	504.32	3.60	16.78	4.01	2.07
11	2,500	3,000	2,750	842	34,333	2.05	83.72	2,805.08	27,136.17	4.08	39.51	1	10	2.50	25.00	168.03	672.34	5.59	22.37	5.99	2.48
12	3,000	4,000	3,500	1,096	35,429	2.67	86.40	3,745.65	30,881.82	5.45	44.96	14	24	35.00	60.00	48.51	720.85	1.61	23.98	1.30	2.33
13	4,000	5,000	4,500	734	36,163	1.79	88.19	3,145.14	34,026.97	4.58	49.54	0	24	0.00	60.00	0.00	720.85	0.00	23.98	0.00	2.12
14	5,000	7,500	6,250	1,012	37,175	2.47	90.65	5,132.23	39,159.19	7.47	57.02	0	24	0.00	60.00	0.00	720.85	0.00	23.98	0.00	1.84
15	7,500	10,000	8,750	600	37,775	1.46	92.12	3,612.75	42,771.94	5.26	62.28	1	25	2.50	62.50	13.85	734.70	0.46	24.44	0.38	1.72
16	10,000	20,000	15,000	974	38,749	2.38	94.49	7,058.12	49,830.07	10.28	72.55	5	30	12.50	75.00	227.40	962.09	7.57	32.01	3.22	1.93
17	20,000	50,000	35,000	860	39,609	2.10	96.59	7,256.46	57,086.53	10.57	83.12	2	32	5.00	80.00	32.85	994.94	1.09	33.10	0.45	1.74
18	50,000	100,000	75,000	409	40,018	1.00	97.59	6,702.12	63,788.65	9.76	92.88	3	35	7.50	87.50	1,625.03	2,619.97	54.07	87.17	24.25	4.11
19	100,000	500,000	300,000	719	40,737	1.75	99.34	4,011.69	67,800.34	5.84	98.72	5	40	12.50	100.00	385.62	3,005.59	12.83	100.00	9.61	4.43
20	500,000	UP		271	41,008	0.66	100.00	881.39	68,681.73	1.28	100.00	0	40	0.00	100.00	0.00	3,005.59	0.00	100.00	0.00	4.38
				41,008				68,681.73				40				3,005.59				4.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,082	2,082	9.29	9.29	344.68	344.68	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,325	3,407	5.91	15.20	159.16	503.84	0.44	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,579	5,986	11.51	26.71	519.54	1,023.38	1.42	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2,084	8,070	9.30	36.01	603.63	1,627.01	1.65	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3,073	11,143	13.71	49.72	1,437.31	3,064.32	3.93	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2,000	13,143	8.92	58.65	1,405.65	4,469.97	3.85	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1,950	15,093	8.70	67.35	1,760.52	6,230.49	4.82	17.04	6	6	46.15	46.15	16.08	16.08	11.03	11.03	0.91	0.26
8	1,000	1,500	1,250	1,966	17,059	8.77	76.12	2,485.11	8,715.61	6.80	23.84	2	8	15.38	61.54	7.24	23.32	4.96	16.00	0.29	0.27
9	1,500	2,000	1,750	1,156	18,215	5.16	81.28	2,432.57	11,148.17	6.65	30.50	0	8	0.00	61.54	0.00	23.32	0.00	16.00	0.00	0.21
10	2,000	2,500	2,250	648	18,863	2.89	84.17	1,818.77	12,966.95	4.98	35.47	0	8	0.00	61.54	0.00	23.32	0.00	16.00	0.00	0.18
11	2,500	3,000	2,750	511	19,374	2.28	86.45	1,680.30	14,647.25	4.60	40.07	2	10	15.38	76.92	51.08	74.40	35.03	51.03	3.04	0.51
12	3,000	4,000	3,500	654	20,028	2.92	89.37	2,701.83	17,349.07	7.39	47.46	0	10	0.00	76.92	0.00	74.40	0.00	51.03	0.00	0.43
13	4,000	5,000	4,500	454	20,482	2.03	91.39	2,037.31	19,386.39	5.57	53.04	0	10	0.00	76.92	0.00	74.40	0.00	51.03	0.00	0.38
14	5,000	7,500	6,250	510	20,992	2.28	93.67	3,157.21	22,543.59	8.64	61.67	0	10	0.00	76.92	0.00	74.40	0.00	51.03	0.00	0.33
15	7,500	10,000	8,750	307	21,299	1.37	95.04	2,397.56	24,941.15	6.56	68.23	0	10	0.00	76.92	0.00	74.40	0.00	51.03	0.00	0.30
16	10,000	20,000	15,000	481	21,780	2.15	97.18	5,282.84	30,223.98	14.45	82.68	0	10	0.00	76.92	0.00	74.40	0.00	51.03	0.00	0.25
17	20,000	50,000	35,000	295	22,075	1.32	98.50	4,090.87	34,314.85	11.19	93.88	2	12	15.38	92.31	36.30	110.71	24.90	75.93	0.89	0.32
18	50,000	100,000	75,000	117	22,192	0.52	99.02	1,084.09	35,398.94	2.97	96.84	0	12	0.00	92.31	0.00	110.71	0.00	75.93	0.00	0.31
19	100,000	500,000	300,000	155	22,347	0.69	99.71	953.75	36,352.69	2.61	99.45	1	13	7.69	100.00	35.10	145.81	24.07	100.00	3.68	0.40
20	500,000	UP		64	22,411	0.29	100.00	201.01	36,553.71	0.55	100.00	0	13	0.00	100.00	0.00	145.81	0.00	100.00	0.00	0.40
				22,411				36,553.71				13				145.81				0.40	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,058	3,058	19.00	19.00	507.45	507.45	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,866	4,924	11.60	30.60	250.20	757.65	1.38	4.17	1	1	2.00	2.00	60.00	60.00	0.16	0.16	23.98	7.92
3	100	200	150	2,634	7,558	16.37	46.97	600.19	1,357.85	3.30	7.46	5	6	10.00	12.00	322.06	382.06	0.88	1.04	53.66	28.14
4	200	300	250	1,588	9,146	9.87	56.84	548.85	1,906.70	3.02	10.48	1	7	2.00	14.00	50.00	432.06	0.14	1.18	9.11	22.66
5	300	500	400	1,866	11,012	11.60	68.44	1,086.09	2,992.78	5.97	16.45	2	9	4.00	18.00	420.38	852.44	1.15	2.33	38.71	28.48
6	500	750	625	1,074	12,086	6.67	75.11	914.36	3,907.14	5.03	21.48	4	13	8.00	26.00	63.39	915.83	0.17	2.50	6.93	23.44
7	750	1,000	875	786	12,872	4.88	80.00	1,068.46	4,975.61	5.87	27.35	1	14	2.00	28.00	12.00	927.83	0.03	2.54	1.12	18.65
8	1,000	1,500	1,250	781	13,653	4.85	84.85	1,303.27	6,278.88	7.16	34.52	4	18	8.00	36.00	1,908.47	2,836.30	5.22	7.76	146.44	45.17
9	1,500	2,000	1,750	546	14,199	3.39	88.24	1,135.52	7,414.40	6.24	40.76	1	19	2.00	38.00	5.00	2,841.30	0.01	7.77	0.44	38.32
10	2,000	2,500	2,250	321	14,520	1.99	90.24	812.70	8,227.10	4.47	45.23	3	22	6.00	44.00	1,681.61	4,522.91	4.60	12.37	206.92	54.98
11	2,500	3,000	2,750	226	14,746	1.40	91.64	760.29	8,987.39	4.18	49.41	5	27	10.00	54.00	991.52	5,514.43	2.71	15.08	130.41	61.36
12	3,000	4,000	3,500	288	15,034	1.79	93.43	1,017.80	10,005.19	5.60	55.00	4	31	8.00	62.00	2,015.64	7,530.07	5.51	20.59	198.04	75.26
13	4,000	5,000	4,500	176	15,210	1.09	94.52	916.20	10,921.39	5.04	60.04	1	32	2.00	64.00	5,000.00	12,530.07	13.67	34.27	545.73	114.73
14	5,000	7,500	6,250	251	15,461	1.56	96.08	1,518.16	12,439.55	8.35	68.38	4	36	8.00	72.00	5,666.45	18,196.52	15.50	49.76	373.25	146.28
15	7,500	10,000	8,750	148	15,609	0.92	97.00	1,025.84	13,465.39	5.64	74.02	2	38	4.00	76.00	2,544.00	20,740.52	6.96	56.72	247.99	154.03
16	10,000	20,000	15,000	207	15,816	1.29	98.29	1,446.65	14,912.05	7.95	81.98	3	41	6.00	82.00	816.98	21,557.50	2.23	58.95	56.47	144.56
17	20,000	50,000	35,000	145	15,961	0.90	99.19	1,685.35	16,597.39	9.26	91.24	3	44	6.00	88.00	4,604.27	26,161.77	12.59	71.55	273.19	157.63
18	50,000	100,000	75,000	55	16,016	0.34	99.53	741.50	17,338.89	4.08	95.32	2	46	4.00	92.00	950.00	27,111.77	2.60	74.14	128.12	156.36
19	100,000	500,000	300,000	46	16,062	0.29	99.82	487.28	17,826.17	2.68	98.00	4	50	8.00	100.00	9,454.96	36,566.73	25.86	100.00	1940.35	205.13
20	500,000	UP		29	16,091	0.18	100.00	364.57	18,190.74	2.00	100.00	0	50	0.00	100.00	0.00	36,566.73	0.00	100.00	0.00	201.02
				16,091				18,190.74				50				36,566.73				201.02	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,997	7,997	15.24	15.24	1,789.90	1,789.90	2.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4,140	12,137	7.89	23.14	509.23	2,299.13	0.73	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7,685	19,822	14.65	37.78	1,576.22	3,875.35	2.27	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4,940	24,762	9.42	47.20	1,727.31	5,602.67	2.49	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6,476	31,238	12.34	59.55	3,631.30	9,233.97	5.23	13.30	2	2	6.25	6.25	478.69	478.69	4.11	4.11	13.18	5.18
6	500	750	625	5,082	36,320	9.69	69.23	3,972.91	13,206.88	5.72	19.03	4	6	12.50	18.75	634.24	1,112.92	5.45	9.56	15.96	8.43
7	750	1,000	875	3,468	39,788	6.61	75.84	3,743.93	16,950.81	5.39	24.42	0	6	0.00	18.75	0.00	1,112.92	0.00	9.56	0.00	6.57
8	1,000	1,500	1,250	2,894	42,682	5.52	81.36	4,546.65	21,497.46	6.55	30.97	1	7	3.13	21.88	13.75	1,126.67	0.12	9.68	0.30	5.24
9	1,500	2,000	1,750	2,018	44,700	3.85	85.21	4,030.94	25,528.40	5.81	36.78	1	8	3.13	25.00	7.95	1,134.62	0.07	9.74	0.20	4.44
10	2,000	2,500	2,250	1,120	45,820	2.13	87.34	2,729.21	28,257.60	3.93	40.71	1	9	3.13	28.13	11.82	1,146.44	0.10	9.85	0.43	4.06
11	2,500	3,000	2,750	880	46,700	1.68	89.02	2,789.82	31,047.42	4.02	44.73	1	10	3.13	31.25	6.00	1,152.44	0.05	9.90	0.22	3.71
12	3,000	4,000	3,500	1,167	47,867	2.22	91.24	3,951.84	34,999.27	5.69	50.43	2	12	6.25	37.50	151.43	1,303.86	1.30	11.20	3.83	3.73
13	4,000	5,000	4,500	745	48,612	1.42	92.66	3,698.44	38,697.71	5.33	55.76	1	13	3.13	40.63	19.37	1,323.23	0.17	11.36	0.52	3.42
14	5,000	7,500	6,250	964	49,576	1.84	94.50	5,538.44	44,236.15	7.98	63.74	3	16	9.38	50.00	42.43	1,365.66	0.36	11.73	0.77	3.09
15	7,500	10,000	8,750	631	50,207	1.20	95.71	4,049.60	48,285.75	5.83	69.57	2	18	6.25	56.25	103.83	1,469.49	0.89	12.62	2.56	3.04
16	10,000	20,000	15,000	985	51,192	1.88	97.58	8,667.22	56,952.96	12.49	82.06	2	20	6.25	62.50	10,134.56	11,604.04	87.04	99.66	116.93	20.37
17	20,000	50,000	35,000	644	51,836	1.23	98.81	7,255.88	64,208.84	10.45	92.51	2	22	6.25	68.75	20.00	11,624.04	0.17	99.83	0.28	18.10
18	50,000	100,000	75,000	272	52,108	0.52	99.33	2,289.94	66,498.78	3.30	95.81	2	24	6.25	75.00	7.50	11,631.54	0.06	99.89	0.33	17.49
19	100,000	500,000	300,000	266	52,374	0.51	99.84	2,142.41	68,641.19	3.09	98.90	7	31	21.88	96.88	9.09	11,640.63	0.08	99.97	0.42	16.96
20	500,000	UP		86	52,460	0.16	100.00	764.63	69,405.81	1.10	100.00	1	32	3.13	100.00	3.30	11,643.93	0.03	100.00	0.43	16.78
				52,460				69,405.81				32				11,643.93				16.78	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,590	1,590	16.31	16.31	714.81	714.81	5.73	5.73	1	1	14.29	14.29	288.31	288.31	3.60	3.60	40.33	40.33
2	50	100	75	768	2,358	7.88	24.18	124.11	838.93	0.99	6.72	0	1	0.00	14.29	0.00	288.31	0.00	3.60	0.00	34.37
3	100	200	150	1,507	3,865	15.45	39.64	310.59	1,149.52	2.49	9.21	0	1	0.00	14.29	0.00	288.31	0.00	3.60	0.00	25.08
4	200	300	250	1,100	4,965	11.28	50.92	333.53	1,483.05	2.67	11.88	1	2	14.29	28.57	17.50	305.81	0.22	3.81	5.25	20.62
5	300	500	400	1,413	6,378	14.49	65.41	778.39	2,261.44	6.24	18.12	0	2	0.00	28.57	0.00	305.81	0.00	3.81	0.00	13.52
6	500	750	625	883	7,261	9.06	74.46	944.31	3,205.75	7.57	25.69	0	2	0.00	28.57	0.00	305.81	0.00	3.81	0.00	9.54
7	750	1,000	875	564	7,825	5.78	80.25	858.14	4,063.88	6.88	32.56	0	2	0.00	28.57	0.00	305.81	0.00	3.81	0.00	7.52
8	1,000	1,500	1,250	504	8,329	5.17	85.42	1,035.72	5,099.60	8.30	40.86	0	2	0.00	28.57	0.00	305.81	0.00	3.81	0.00	6.00
9	1,500	2,000	1,750	283	8,612	2.90	88.32	695.49	5,795.09	5.57	46.44	1	3	14.29	42.86	40.00	345.81	0.50	4.31	5.75	5.97
10	2,000	2,500	2,250	167	8,779	1.71	90.03	426.00	6,221.09	3.41	49.85	0	3	0.00	42.86	0.00	345.81	0.00	4.31	0.00	5.56
11	2,500	3,000	2,750	150	8,929	1.54	91.57	540.56	6,761.65	4.33	54.18	0	3	0.00	42.86	0.00	345.81	0.00	4.31	0.00	5.11
12	3,000	4,000	3,500	152	9,081	1.56	93.13	503.96	7,265.61	4.04	58.22	0	3	0.00	42.86	0.00	345.81	0.00	4.31	0.00	4.76
13	4,000	5,000	4,500	155	9,236	1.59	94.72	695.13	7,960.74	5.57	63.79	0	3	0.00	42.86	0.00	345.81	0.00	4.31	0.00	4.34
14	5,000	7,500	6,250	156	9,392	1.60	96.32	796.12	8,756.86	6.38	70.17	0	3	0.00	42.86	0.00	345.81	0.00	4.31	0.00	3.95
15	7,500	10,000	8,750	88	9,480	0.90	97.22	789.35	9,546.21	6.33	76.49	1	4	14.29	57.14	1,150.00	1,495.81	14.34	18.65	145.69	15.67
16	10,000	20,000	15,000	109	9,589	1.12	98.34	1,108.15	10,654.35	8.88	85.37	0	4	0.00	57.14	0.00	1,495.81	0.00	18.65	0.00	14.04
17	20,000	50,000	35,000	84	9,673	0.86	99.20	1,134.27	11,788.62	9.09	94.46	2	6	28.57	85.71	6,513.27	8,009.07	81.22	99.88	574.23	67.94
18	50,000	100,000	75,000	35	9,708	0.36	99.56	379.81	12,168.43	3.04	97.51	0	6	0.00	85.71	0.00	8,009.07	0.00	99.88	0.00	65.82
19	100,000	500,000	300,000	32	9,740	0.33	99.89	286.62	12,455.05	2.30	99.80	1	7	14.29	100.00	9.80	8,018.87	0.12	100.00	3.42	64.38
20	500,000	UP		11	9,751	0.11	100.00	24.47	12,479.52	0.20	100.00	0	7	0.00	100.00	0.00	8,018.87	0.00	100.00	0.00	64.26
				9,751				12,479.52				7				8,018.87				64.26	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 22 BALI

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,323	7,323	12.26	12.26	1,405.12	1,405.12	1.12	1.12	3	3	2.04	2.04	25.42	25.42	0.33	0.33	1.81	1.81
2	50	100	75	4,621	11,944	7.73	19.99	546.61	1,951.73	0.44	1.56	0	3	0.00	2.04	0.00	25.42	0.00	0.33	0.00	1.30
3	100	200	150	7,116	19,060	11.91	31.90	1,452.22	3,403.95	1.16	2.73	3	6	2.04	4.08	121.29	146.71	1.57	1.89	8.35	4.31
4	200	300	250	4,556	23,616	7.63	39.53	1,654.19	5,058.14	1.32	4.05	4	10	2.72	6.80	97.88	244.59	1.26	3.16	5.92	4.84
5	300	500	400	6,137	29,753	10.27	49.80	3,256.50	8,314.64	2.61	6.66	5	15	3.40	10.20	19.63	264.21	0.25	3.41	0.60	3.18
6	500	750	625	4,643	34,396	7.77	57.57	3,598.35	11,912.99	2.88	9.54	9	24	6.12	16.33	488.12	752.33	6.30	9.71	13.57	6.32
7	750	1,000	875	4,375	38,771	7.32	64.90	4,342.52	16,255.51	3.48	13.01	4	28	2.72	19.05	57.14	809.48	0.74	10.45	1.32	4.98
8	1,000	1,500	1,250	4,590	43,361	7.68	72.58	6,741.23	22,996.74	5.40	18.41	12	40	8.16	27.21	467.49	1,276.97	6.04	16.49	6.93	5.55
9	1,500	2,000	1,750	2,958	46,319	4.95	77.53	6,436.51	29,433.25	5.15	23.56	6	46	4.08	31.29	109.12	1,386.09	1.41	17.90	1.70	4.71
10	2,000	2,500	2,250	1,902	48,221	3.18	80.72	5,523.27	34,956.53	4.42	27.98	5	51	3.40	34.69	333.26	1,719.35	4.30	22.20	6.03	4.92
11	2,500	3,000	2,750	1,615	49,836	2.70	83.42	5,492.76	40,449.29	4.40	32.38	5	56	3.40	38.10	30.57	1,749.92	0.39	22.59	0.56	4.33
12	3,000	4,000	3,500	1,968	51,804	3.29	86.71	8,589.13	49,038.42	6.88	39.26	4	60	2.72	40.82	66.43	1,816.34	0.86	23.45	0.77	3.70
13	4,000	5,000	4,500	1,291	53,095	2.16	88.87	6,723.62	55,762.03	5.38	44.64	5	65	3.40	44.22	41.82	1,858.16	0.54	23.99	0.62	3.33
14	5,000	7,500	6,250	1,806	54,901	3.02	91.90	12,168.93	67,930.97	9.74	54.38	9	74	6.12	50.34	1,106.48	2,964.64	14.29	38.28	9.09	4.36
15	7,500	10,000	8,750	995	55,896	1.67	93.56	8,369.16	76,300.13	6.70	61.08	6	80	4.08	54.42	1,531.74	4,496.39	19.78	58.05	18.30	5.89
16	10,000	20,000	15,000	1,587	57,483	2.66	96.22	19,162.28	95,462.41	15.34	76.42	14	94	9.52	63.95	347.88	4,844.27	4.49	62.54	1.82	5.07
17	20,000	50,000	35,000	1,097	58,580	1.84	98.05	16,158.86	111,621.27	12.94	89.36	18	112	12.24	76.19	1,679.94	6,524.21	21.69	84.23	10.40	5.84
18	50,000	100,000	75,000	493	59,073	0.83	98.88	7,114.95	118,736.22	5.70	95.05	5	117	3.40	79.59	414.86	6,939.07	5.36	89.59	5.83	5.84
19	100,000	500,000	300,000	473	59,546	0.79	99.67	5,082.94	123,819.16	4.07	99.12	25	142	17.01	96.60	384.57	7,323.64	4.97	94.55	7.57	5.91
20	500,000	UP		196	59,742	0.33	100.00	1,096.10	124,915.27	0.88	100.00	5	147	3.40	100.00	421.87	7,745.51	5.45	100.00	38.49	6.20
				59,742				124,915.27				147				7,745.51				6.20	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,637	1,637	9.21	9.21	197.84	197.84	0.79	0.79	1	1	0.83	0.83	0.71	0.71	0.00	0.00	0.36	0.36
2	50	100	75	1,438	3,075	8.09	17.30	154.33	352.16	0.61	1.40	0	1	0.00	0.83	0.00	0.71	0.00	0.00	0.00	0.20
3	100	200	150	2,662	5,737	14.98	32.28	659.01	1,011.17	2.62	4.02	1	2	0.83	1.67	9.62	10.33	0.01	0.01	1.46	1.02
4	200	300	250	2,126	7,863	11.96	44.24	616.94	1,628.11	2.45	6.47	3	5	2.50	4.17	395.19	405.52	0.42	0.43	64.06	24.91
5	300	500	400	2,146	10,009	12.07	56.32	1,136.44	2,764.55	4.51	10.98	5	10	4.17	8.33	388.14	793.66	0.41	0.84	34.15	28.71
6	500	750	625	1,510	11,519	8.50	64.81	1,144.61	3,909.16	4.55	15.53	11	21	9.17	17.50	3,850.72	4,644.38	4.07	4.90	336.42	118.81
7	750	1,000	875	1,265	12,784	7.12	71.93	1,189.49	5,098.64	4.73	20.26	13	34	10.83	28.33	2,471.58	7,115.96	2.61	7.52	207.79	139.57
8	1,000	1,500	1,250	1,408	14,192	7.92	79.85	1,893.09	6,991.73	7.52	27.78	6	40	5.00	33.33	788.85	7,904.82	0.83	8.35	41.67	113.06
9	1,500	2,000	1,750	885	15,077	4.98	84.83	1,961.32	8,953.05	7.79	35.57	9	49	7.50	40.83	2,643.78	10,548.60	2.79	11.14	134.80	117.82
10	2,000	2,500	2,250	346	15,423	1.95	86.78	879.09	9,832.13	3.49	39.06	5	54	4.17	45.00	2,435.00	12,983.60	2.57	13.71	276.99	132.05
11	2,500	3,000	2,750	391	15,814	2.20	88.98	1,165.27	10,997.40	4.63	43.69	6	60	5.00	50.00	609.00	13,592.60	0.64	14.36	52.26	123.60
12	3,000	4,000	3,500	312	16,126	1.76	90.73	1,167.44	12,164.84	4.64	48.33	4	64	3.33	53.33	1,663.32	15,255.92	1.76	16.11	142.48	125.41
13	4,000	5,000	4,500	284	16,410	1.60	92.33	1,518.33	13,683.18	6.03	54.36	1	65	0.83	54.17	328.00	15,583.92	0.35	16.46	21.60	113.89
14	5,000	7,500	6,250	325	16,735	1.83	94.16	2,302.84	15,986.02	9.15	63.51	10	75	8.33	62.50	4,360.23	19,944.15	4.60	21.06	189.34	124.76
15	7,500	10,000	8,750	257	16,992	1.45	95.61	2,005.95	17,991.97	7.97	71.48	10	85	8.33	70.83	4,993.15	24,937.30	5.27	26.34	248.92	138.60
16	10,000	20,000	15,000	317	17,309	1.78	97.39	2,880.57	20,872.54	11.44	82.92	11	96	9.17	80.00	15,732.46	40,669.76	16.62	42.95	546.16	194.85
17	20,000	50,000	35,000	218	17,527	1.23	98.62	2,678.21	23,550.75	10.64	93.56	10	106	8.33	88.33	38,512.34	79,182.11	40.67	83.62	1437.99	336.22
18	50,000	100,000	75,000	97	17,624	0.55	99.16	859.35	24,410.10	3.41	96.98	8	114	6.67	95.00	10,592.27	89,774.38	11.19	94.81	1232.60	367.78
19	100,000	500,000	300,000	97	17,721	0.55	99.71	581.59	24,991.69	2.31	99.29	6	120	5.00	100.00	4,913.56	94,687.94	5.19	100.00	844.85	378.88
20	500,000	UP		52	17,773	0.29	100.00	179.08	25,170.77	0.71	100.00	0	120	0.00	100.00	0.00	94,687.94	0.00	100.00	0.00	376.18
				17,773				25,170.77				120				94,687.94				376.18	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	981	981	10.29	10.29	164.57	164.57	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	643	1,624	6.74	17.03	84.97	249.53	0.50	1.47	1	1	14.29	14.29	63.87	63.87	3.00	3.00	75.18	25.60
3	100	200	150	1,128	2,752	11.83	28.87	312.37	561.90	1.84	3.31	0	1	0.00	14.29	0.00	63.87	0.00	3.00	0.00	11.37
4	200	300	250	995	3,747	10.44	39.30	512.26	1,074.17	3.02	6.33	0	1	0.00	14.29	0.00	63.87	0.00	3.00	0.00	5.95
5	300	500	400	1,197	4,944	12.56	51.86	742.01	1,816.17	4.38	10.71	0	1	0.00	14.29	0.00	63.87	0.00	3.00	0.00	3.52
6	500	750	625	837	5,781	8.78	60.64	754.69	2,570.86	4.45	15.16	1	2	14.29	28.57	229.15	293.02	10.77	13.77	30.36	11.40
7	750	1,000	875	698	6,479	7.32	67.96	904.60	3,475.46	5.33	20.50	0	2	0.00	28.57	0.00	293.02	0.00	13.77	0.00	8.43
8	1,000	1,500	1,250	694	7,173	7.28	75.24	1,176.04	4,651.50	6.94	27.43	0	2	0.00	28.57	0.00	293.02	0.00	13.77	0.00	6.30
9	1,500	2,000	1,750	441	7,614	4.63	79.86	1,044.22	5,695.72	6.16	33.59	0	2	0.00	28.57	0.00	293.02	0.00	13.77	0.00	5.14
10	2,000	2,500	2,250	281	7,895	2.95	82.81	928.80	6,624.52	5.48	39.07	1	3	14.29	42.86	1,800.00	2,093.02	84.60	98.37	193.80	31.60
11	2,500	3,000	2,750	276	8,171	2.89	85.70	903.26	7,527.78	5.33	44.39	0	3	0.00	42.86	0.00	2,093.02	0.00	98.37	0.00	27.80
12	3,000	4,000	3,500	313	8,484	3.28	88.99	1,356.38	8,884.16	8.00	52.39	0	3	0.00	42.86	0.00	2,093.02	0.00	98.37	0.00	23.56
13	4,000	5,000	4,500	275	8,759	2.88	91.87	1,390.93	10,275.09	8.20	60.59	0	3	0.00	42.86	0.00	2,093.02	0.00	98.37	0.00	20.37
14	5,000	7,500	6,250	233	8,992	2.44	94.32	1,664.88	11,939.97	9.82	70.41	0	3	0.00	42.86	0.00	2,093.02	0.00	98.37	0.00	17.53
15	7,500	10,000	8,750	147	9,139	1.54	95.86	1,251.12	13,191.09	7.38	77.79	0	3	0.00	42.86	0.00	2,093.02	0.00	98.37	0.00	15.87
16	10,000	20,000	15,000	184	9,323	1.93	97.79	1,722.56	14,913.65	10.16	87.95	2	5	28.57	71.43	0.25	2,093.27	0.01	98.38	0.01	14.04
17	20,000	50,000	35,000	99	9,422	1.04	98.83	1,160.11	16,073.76	6.84	94.79	1	6	14.29	85.71	20.00	2,113.27	0.94	99.32	1.72	13.15
18	50,000	100,000	75,000	46	9,468	0.48	99.31	326.20	16,399.96	1.92	96.71	0	6	0.00	85.71	0.00	2,113.27	0.00	99.32	0.00	12.89
19	100,000	500,000	300,000	33	9,501	0.35	99.65	317.73	16,717.69	1.87	98.59	0	6	0.00	85.71	0.00	2,113.27	0.00	99.32	0.00	12.64
20	500,000	UP		33	9,534	0.35	100.00	239.89	16,957.58	1.41	100.00	1	7	14.29	100.00	14.50	2,127.77	0.68	100.00	6.04	12.55
				9,534				16,957.58				7				2,127.77				12.55	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	852	852	12.72	12.72	237.56	237.56	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	779	1,631	11.63	24.35	120.28	357.84	1.07	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	879	2,510	13.13	37.48	236.51	594.34	2.10	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	597	3,107	8.91	46.39	277.10	871.44	2.47	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	827	3,934	12.35	58.74	485.82	1,357.26	4.32	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	540	4,474	8.06	66.81	515.32	1,872.58	4.58	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	394	4,868	5.88	72.69	607.61	2,480.19	5.41	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	411	5,279	6.14	78.83	834.64	3,314.83	7.43	29.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	265	5,544	3.96	82.78	725.08	4,039.91	6.45	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	174	5,718	2.60	85.38	542.53	4,582.44	4.83	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	160	5,878	2.39	87.77	652.01	5,234.46	5.80	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	180	6,058	2.69	90.46	868.25	6,102.70	7.72	54.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	114	6,172	1.70	92.16	554.11	6,656.81	4.93	59.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	146	6,318	2.18	94.34	1,065.93	7,722.74	9.48	68.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	122	6,440	1.82	96.16	890.89	8,613.63	7.93	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	123	6,563	1.84	98.00	1,362.93	9,976.56	12.13	88.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	79	6,642	1.18	99.18	968.36	10,944.92	8.62	97.38	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0.52	0.05
18	50,000	100,000	75,000	16	6,658	0.24	99.42	106.60	11,051.52	0.95	98.32	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.05
19	100,000	500,000	300,000	25	6,683	0.37	99.79	160.07	11,211.58	1.42	99.75	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.04
20	500,000	UP		14	6,697	0.21	100.00	28.33	11,239.91	0.25	100.00	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.04
				6,697				11,239.91				1				5.00				0.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,280	1,280	10.80	10.80	405.79	405.79	1.42	1.42	1	1	10.00	10.00	798.33	798.33	27.82	27.82	196.73	196.73
2	50	100	75	585	1,865	4.94	15.73	145.09	550.88	0.51	1.93	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	144.92
3	100	200	150	999	2,864	8.43	24.16	314.62	865.50	1.10	3.03	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	92.24
4	200	300	250	961	3,825	8.11	32.27	477.31	1,342.80	1.67	4.70	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	59.45
5	300	500	400	1,559	5,384	13.15	45.42	1,174.32	2,517.12	4.11	8.81	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	31.72
6	500	750	625	1,164	6,548	9.82	55.24	1,266.17	3,783.29	4.43	13.24	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	21.10
7	750	1,000	875	993	7,541	8.38	63.62	1,742.58	5,525.87	6.10	19.33	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	14.45
8	1,000	1,500	1,250	889	8,430	7.50	71.12	1,711.07	7,236.94	5.99	25.32	0	1	0.00	10.00	0.00	798.33	0.00	27.82	0.00	11.03
9	1,500	2,000	1,750	641	9,071	5.41	76.53	2,190.81	9,427.75	7.66	32.98	1	2	10.00	20.00	266.10	1,064.43	9.27	37.10	12.15	11.29
10	2,000	2,500	2,250	537	9,608	4.53	81.06	1,316.79	10,744.54	4.61	37.59	1	3	10.00	30.00	129.50	1,193.93	4.51	41.61	9.83	11.11
11	2,500	3,000	2,750	331	9,939	2.79	83.85	1,443.65	12,188.18	5.05	42.64	1	4	10.00	40.00	399.15	1,593.08	13.91	55.52	27.65	13.07
12	3,000	4,000	3,500	444	10,383	3.75	87.60	1,944.23	14,132.42	6.80	49.44	1	5	10.00	50.00	577.42	2,170.50	20.12	75.65	29.70	15.36
13	4,000	5,000	4,500	303	10,686	2.56	90.15	1,974.31	16,106.73	6.91	56.35	0	5	0.00	50.00	0.00	2,170.50	0.00	75.65	0.00	13.48
14	5,000	7,500	6,250	377	11,063	3.18	93.34	2,804.55	18,911.28	9.81	66.16	1	6	10.00	60.00	690.82	2,861.32	24.08	99.72	24.63	15.13
15	7,500	10,000	8,750	197	11,260	1.66	95.00	1,870.38	20,781.66	6.54	72.70	0	6	0.00	60.00	0.00	2,861.32	0.00	99.72	0.00	13.77
16	10,000	20,000	15,000	297	11,557	2.51	97.50	3,415.43	24,197.09	11.95	84.65	3	9	30.00	90.00	6.42	2,867.74	0.22	99.95	0.19	11.85
17	20,000	50,000	35,000	165	11,722	1.39	98.89	2,653.02	26,850.11	9.28	93.93	0	9	0.00	90.00	0.00	2,867.74	0.00	99.95	0.00	10.68
18	50,000	100,000	75,000	65	11,787	0.55	99.44	934.46	27,784.57	3.27	97.20	0	9	0.00	90.00	0.00	2,867.74	0.00	99.95	0.00	10.32
19	100,000	500,000	300,000	60	11,847	0.51	99.95	670.98	28,455.55	2.35	99.55	1	10	10.00	100.00	1.50	2,869.24	0.05	100.00	0.22	10.08
20	500,000	UP		6	11,853	0.05	100.00	128.58	28,584.14	0.45	100.00	0	10	0.00	100.00	0.00	2,869.24	0.00	100.00	0.00	10.04
				11,853				28,584.14				10				2,869.24				10.04	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	267	267	9.72	9.72	18.72	18.72	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	226	493	8.22	17.94	16.58	35.30	0.33	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	353	846	12.85	30.79	56.16	91.46	1.12	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	228	1,074	8.30	39.08	58.02	149.48	1.15	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	349	1,423	12.70	51.78	183.11	332.59	3.64	6.62	1	1	33.33	33.33	5.00	5.00	1.31	1.31	2.73	1.50
6	500	750	625	230	1,653	8.37	60.15	169.32	501.91	3.37	9.98	0	1	0.00	33.33	0.00	5.00	0.00	1.31	0.00	1.00
7	750	1,000	875	207	1,860	7.53	67.69	257.76	759.67	5.13	15.11	0	1	0.00	33.33	0.00	5.00	0.00	1.31	0.00	0.66
8	1,000	1,500	1,250	180	2,040	6.55	74.24	340.26	1,099.93	6.77	21.88	0	1	0.00	33.33	0.00	5.00	0.00	1.31	0.00	0.45
9	1,500	2,000	1,750	159	2,199	5.79	80.02	445.37	1,545.30	8.86	30.74	0	1	0.00	33.33	0.00	5.00	0.00	1.31	0.00	0.32
10	2,000	2,500	2,250	86	2,285	3.13	83.15	215.24	1,760.54	4.28	35.02	1	2	33.33	66.67	85.69	90.69	22.41	23.72	39.81	5.15
11	2,500	3,000	2,750	76	2,361	2.77	85.92	337.53	2,098.07	6.71	41.74	0	2	0.00	66.67	0.00	90.69	0.00	23.72	0.00	4.32
12	3,000	4,000	3,500	73	2,434	2.66	88.57	425.42	2,523.48	8.46	50.20	1	3	33.33	100.00	291.66	382.35	76.28	100.00	68.56	15.15
13	4,000	5,000	4,500	51	2,485	1.86	90.43	401.42	2,924.90	7.99	58.19	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	13.07
14	5,000	7,500	6,250	61	2,546	2.22	92.65	451.17	3,376.08	8.98	67.16	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	11.33
15	7,500	10,000	8,750	69	2,615	2.51	95.16	406.89	3,782.97	8.09	75.25	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	10.11
16	10,000	20,000	15,000	60	2,675	2.18	97.34	575.08	4,358.05	11.44	86.70	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	8.77
17	20,000	50,000	35,000	34	2,709	1.24	98.58	485.44	4,843.49	9.66	96.35	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	7.89
18	50,000	100,000	75,000	11	2,720	0.40	98.98	84.23	4,927.72	1.68	98.03	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	7.76
19	100,000	500,000	300,000	5	2,725	0.18	99.16	52.08	4,979.79	1.04	99.06	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	7.68
20	500,000	UP		23	2,748	0.84	100.00	47.08	5,026.87	0.94	100.00	0	3	0.00	100.00	0.00	382.35	0.00	100.00	0.00	7.61
				2,748				5,026.87				3				382.35				7.61	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	418	418	7.96	7.96	69.89	69.89	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	283	701	5.39	13.36	39.07	108.97	0.31	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	575	1,276	10.96	24.31	180.15	289.12	1.44	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	544	1,820	10.37	34.68	212.71	501.82	1.70	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	769	2,589	14.65	49.33	499.64	1,001.47	3.98	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	485	3,074	9.24	58.57	482.91	1,484.38	3.85	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	340	3,414	6.48	65.05	674.70	2,159.08	5.38	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	350	3,764	6.67	71.72	679.80	2,838.88	5.42	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	292	4,056	5.56	77.29	1,841.84	4,680.72	14.68	37.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	136	4,192	2.59	79.88	408.53	5,089.25	3.26	40.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	137	4,329	2.61	82.49	553.04	5,642.29	4.41	44.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	142	4,471	2.71	85.19	707.36	6,349.65	5.64	50.60	2	2	66.67	66.67	400.27	400.27	97.83	97.83	56.59	6.30
13	4,000	5,000	4,500	295	4,766	5.62	90.82	599.62	6,949.26	4.78	55.38	0	2	0.00	66.67	0.00	400.27	0.00	97.83	0.00	5.76
14	5,000	7,500	6,250	143	4,909	2.72	93.54	967.84	7,917.10	7.71	63.09	1	3	33.33	100.00	8.87	409.14	2.17	100.00	0.92	5.17
15	7,500	10,000	8,750	92	5,001	1.75	95.29	763.48	8,680.58	6.08	69.18	0	3	0.00	100.00	0.00	409.14	0.00	100.00	0.00	4.71
16	10,000	20,000	15,000	133	5,134	2.53	97.83	2,018.41	10,698.99	16.09	85.26	0	3	0.00	100.00	0.00	409.14	0.00	100.00	0.00	3.82
17	20,000	50,000	35,000	64	5,198	1.22	99.05	931.19	11,630.19	7.42	92.68	0	3	0.00	100.00	0.00	409.14	0.00	100.00	0.00	3.52
18	50,000	100,000	75,000	23	5,221	0.44	99.49	289.28	11,919.47	2.31	94.99	0	3	0.00	100.00	0.00	409.14	0.00	100.00	0.00	3.43
19	100,000	500,000	300,000	25	5,246	0.48	99.96	604.45	12,523.92	4.82	99.81	0	3	0.00	100.00	0.00	409.14	0.00	100.00	0.00	3.27
20	500,000	UP		2	5,248	0.04	100.00	24.44	12,548.36	0.19	100.00	0	3	0.00	100.00	0.00	409.14	0.00	100.00	0.00	3.26
				5,248				12,548.36				3				409.14				3.26	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12,220	12,220	10.05	10.05	2,527.10	2,527.10	1.08	1.08	23	23	12.92	12.92	494.29	494.29	1.24	1.24	19.56	19.56
2	50	100	75	5,975	18,195	4.91	14.96	586.53	3,113.63	0.25	1.33	1	24	0.56	13.48	4.51	498.80	0.01	1.25	0.77	16.02
3	100	200	150	13,570	31,765	11.16	26.11	2,023.17	5,136.80	0.87	2.20	4	28	2.25	15.73	130.52	629.32	0.33	1.58	6.45	12.25
4	200	300	250	10,033	41,798	8.25	34.36	2,462.98	7,599.78	1.05	3.25	7	35	3.93	19.66	288.01	917.33	0.72	2.31	11.69	12.07
5	300	500	400	16,583	58,381	13.63	48.00	6,363.41	13,963.19	2.72	5.98	13	48	7.30	26.97	342.45	1,259.78	0.86	3.17	5.38	9.02
6	500	750	625	11,886	70,267	9.77	57.77	7,883.56	21,846.75	3.37	9.35	7	55	3.93	30.90	100.23	1,360.01	0.25	3.42	1.27	6.23
7	750	1,000	875	10,550	80,817	8.67	66.44	8,701.99	30,548.74	3.72	13.07	22	77	12.36	43.26	383.14	1,743.15	0.96	4.39	4.40	5.71
8	1,000	1,500	1,250	8,622	89,439	7.09	73.53	11,617.59	42,166.33	4.97	18.04	18	95	10.11	53.37	296.10	2,039.24	0.74	5.13	2.55	4.84
9	1,500	2,000	1,750	4,633	94,072	3.81	77.34	8,606.31	50,772.64	3.68	21.73	4	99	2.25	55.62	1,264.63	3,303.87	3.18	8.31	14.69	6.51
10	2,000	2,500	2,250	2,928	97,000	2.41	79.75	6,904.36	57,677.00	2.95	24.68	3	102	1.69	57.30	30.09	3,333.96	0.08	8.39	0.44	5.78
11	2,500	3,000	2,750	2,335	99,335	1.92	81.67	6,569.77	64,246.77	2.81	27.49	4	106	2.25	59.55	71.63	3,405.60	0.18	8.57	1.09	5.30
12	3,000	4,000	3,500	2,859	102,194	2.35	84.02	10,389.90	74,636.67	4.45	31.94	2	108	1.12	60.67	152.85	3,558.45	0.38	8.95	1.47	4.77
13	4,000	5,000	4,500	2,113	104,307	1.74	85.75	9,404.04	84,040.72	4.02	35.96	2	110	1.12	61.80	246.66	3,805.11	0.62	9.57	2.62	4.53
14	5,000	7,500	6,250	2,942	107,249	2.42	88.17	17,354.60	101,395.32	7.43	43.39	4	114	2.25	64.04	1,168.98	4,974.09	2.94	12.51	6.74	4.91
15	7,500	10,000	8,750	2,132	109,381	1.75	89.92	15,981.85	117,377.17	6.84	50.23	4	118	2.25	66.29	98.26	5,072.35	0.25	12.76	0.61	4.32
16	10,000	20,000	15,000	3,766	113,147	3.10	93.02	37,205.34	154,582.51	15.92	66.15	12	130	6.74	73.03	1,273.46	6,345.80	3.20	15.96	3.42	4.11
17	20,000	50,000	35,000	3,864	117,011	3.18	96.20	41,730.14	196,312.65	17.86	84.01	16	146	8.99	82.02	5,645.13	11,990.94	14.20	30.16	13.53	6.11
18	50,000	100,000	75,000	1,853	118,864	1.52	97.72	18,058.78	214,371.43	7.73	91.73	15	161	8.43	90.45	26,826.95	38,817.89	67.49	97.65	148.55	18.11
19	100,000	500,000	300,000	1,935	120,799	1.59	99.31	15,174.13	229,545.56	6.49	98.23	12	173	6.74	97.19	875.06	39,692.94	2.20	99.85	5.77	17.29
20	500,000	UP		838	121,637	0.69	100.00	4,140.66	233,686.22	1.77	100.00	5	178	2.81	100.00	58.48	39,751.43	0.15	100.00	1.41	17.01
				121,637				233,686.22				178				39,751.43				17.01	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	867	867	14.13	14.13	140.46	140.46	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	486	1,353	7.92	22.04	38.19	178.65	0.42	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	872	2,225	14.21	36.25	137.12	315.77	1.52	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	591	2,816	9.63	45.88	146.59	462.36	1.62	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	772	3,588	12.58	58.46	396.72	859.08	4.40	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	547	4,135	8.91	67.37	426.35	1,285.43	4.73	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	389	4,524	6.34	73.70	410.34	1,695.77	4.55	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	349	4,873	5.69	79.39	597.81	2,293.58	6.63	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	248	5,121	4.04	83.43	646.78	2,940.36	7.17	32.59	1	1	25.00	25.00	43.42	43.42	9.03	9.03	6.71	1.48
10	2,000	2,500	2,250	154	5,275	2.51	85.94	452.18	3,392.54	5.01	37.61	0	1	0.00	25.00	0.00	43.42	0.00	9.03	0.00	1.28
11	2,500	3,000	2,750	133	5,408	2.17	88.11	626.39	4,018.93	6.94	44.55	0	1	0.00	25.00	0.00	43.42	0.00	9.03	0.00	1.08
12	3,000	4,000	3,500	120	5,528	1.96	90.06	441.89	4,460.81	4.90	49.45	0	1	0.00	25.00	0.00	43.42	0.00	9.03	0.00	0.97
13	4,000	5,000	4,500	94	5,622	1.53	91.59	534.97	4,995.78	5.93	55.38	0	1	0.00	25.00	0.00	43.42	0.00	9.03	0.00	0.87
14	5,000	7,500	6,250	105	5,727	1.71	93.30	666.21	5,661.99	7.39	62.76	1	2	25.00	50.00	425.95	469.37	88.64	97.68	63.94	8.29
15	7,500	10,000	8,750	89	5,816	1.45	94.75	585.34	6,247.32	6.49	69.25	0	2	0.00	50.00	0.00	469.37	0.00	97.68	0.00	7.51
16	10,000	20,000	15,000	107	5,923	1.74	96.50	878.02	7,125.34	9.73	78.99	1	3	25.00	75.00	11.15	480.52	2.32	100.00	1.27	6.74
17	20,000	50,000	35,000	103	6,026	1.68	98.18	1,043.57	8,168.91	11.57	90.55	0	3	0.00	75.00	0.00	480.52	0.00	100.00	0.00	5.88
18	50,000	100,000	75,000	41	6,067	0.67	98.84	301.43	8,470.34	3.34	93.89	0	3	0.00	75.00	0.00	480.52	0.00	100.00	0.00	5.67
19	100,000	500,000	300,000	64	6,131	1.04	99.89	510.38	8,980.72	5.66	99.55	1	4	25.00	100.00	0.00	480.52	0.00	100.00	0.00	5.35
20	500,000	UP		7	6,138	0.11	100.00	40.36	9,021.08	0.45	100.00	0	4	0.00	100.00	0.00	480.52	0.00	100.00	0.00	5.33
				6,138				9,021.08				4				480.52				5.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	562	562	11.68	11.68	159.30	159.30	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	369	931	7.67	19.36	34.45	193.75	0.55	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	681	1,612	14.16	33.51	112.42	306.16	1.79	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	502	2,114	10.44	43.95	132.08	438.25	2.11	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	783	2,897	16.28	60.23	331.33	769.58	5.29	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	433	3,330	9.00	69.23	312.47	1,082.04	4.98	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	305	3,635	6.34	75.57	300.47	1,382.51	4.79	22.05	1	1	100.00	100.00	3.55	3.55	100.00	100.00	1.18	0.26
8	1,000	1,500	1,250	283	3,918	5.88	81.46	404.65	1,787.16	6.46	28.51	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.20
9	1,500	2,000	1,750	180	4,098	3.74	85.20	392.64	2,179.80	6.26	34.77	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.16
10	2,000	2,500	2,250	100	4,198	2.08	87.28	273.49	2,453.28	4.36	39.14	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.14
11	2,500	3,000	2,750	70	4,268	1.46	88.73	295.15	2,748.43	4.71	43.84	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.13
12	3,000	4,000	3,500	108	4,376	2.25	90.98	443.22	3,191.66	7.07	50.91	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.11
13	4,000	5,000	4,500	91	4,467	1.89	92.87	333.79	3,525.45	5.32	56.24	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.10
14	5,000	7,500	6,250	80	4,547	1.66	94.53	511.74	4,037.19	8.16	64.40	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.09
15	7,500	10,000	8,750	53	4,600	1.10	95.63	388.79	4,425.98	6.20	70.60	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.08
16	10,000	20,000	15,000	92	4,692	1.91	97.55	640.98	5,066.96	10.22	80.83	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.07
17	20,000	50,000	35,000	61	4,753	1.27	98.81	776.66	5,843.62	12.39	93.22	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.06
18	50,000	100,000	75,000	12	4,765	0.25	99.06	129.14	5,972.76	2.06	95.28	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.06
19	100,000	500,000	300,000	36	4,801	0.75	99.81	256.07	6,228.83	4.08	99.36	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.06
20	500,000	UP		9	4,810	0.19	100.00	39.90	6,268.73	0.64	100.00	0	1	0.00	100.00	0.00	3.55	0.00	100.00	0.00	0.06
				4,810				6,268.73				1				3.55				0.06	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,042	4,042	13.97	13.97	2,137.18	2,137.18	4.52	4.52	5	5	22.73	22.73	289.79	289.79	1.92	1.92	13.56	13.56
2	50	100	75	1,808	5,850	6.25	20.23	252.51	2,389.69	0.53	5.06	0	5	0.00	22.73	0.00	289.79	0.00	1.92	0.00	12.13
3	100	200	150	3,520	9,370	12.17	32.40	591.02	2,980.70	1.25	6.31	0	5	0.00	22.73	0.00	289.79	0.00	1.92	0.00	9.72
4	200	300	250	2,638	12,008	9.12	41.52	711.07	3,691.77	1.50	7.81	0	5	0.00	22.73	0.00	289.79	0.00	1.92	0.00	7.85
5	300	500	400	4,149	16,157	14.34	55.86	2,224.06	5,915.83	4.71	12.52	4	9	18.18	40.91	70.49	360.28	0.47	2.38	3.17	6.09
6	500	750	625	2,928	19,085	10.12	65.98	2,457.53	8,373.35	5.20	17.72	1	10	4.55	45.45	51.51	411.79	0.34	2.72	2.10	4.92
7	750	1,000	875	2,510	21,595	8.68	74.66	2,872.25	11,245.61	6.08	23.80	1	11	4.55	50.00	90.00	501.79	0.60	3.32	3.13	4.46
8	1,000	1,500	1,250	1,793	23,388	6.20	80.86	2,973.71	14,219.32	6.29	30.09	2	13	9.09	59.09	80.08	581.87	0.53	3.85	2.69	4.09
9	1,500	2,000	1,750	1,032	24,420	3.57	84.43	2,580.10	16,799.41	5.46	35.55	0	13	0.00	59.09	0.00	581.87	0.00	3.85	0.00	3.46
10	2,000	2,500	2,250	521	24,941	1.80	86.23	1,433.46	18,232.87	3.03	38.58	0	13	0.00	59.09	0.00	581.87	0.00	3.85	0.00	3.19
11	2,500	3,000	2,750	522	25,463	1.80	88.03	1,715.45	19,948.32	3.63	42.21	1	14	4.55	63.64	2.85	584.72	0.02	3.87	0.17	2.93
12	3,000	4,000	3,500	574	26,037	1.98	90.02	2,353.77	22,302.10	4.98	47.19	1	15	4.55	68.18	12.57	597.29	0.08	3.95	0.53	2.68
13	4,000	5,000	4,500	364	26,401	1.26	91.28	1,982.96	24,285.06	4.20	51.39	1	16	4.55	72.73	4.30	601.59	0.03	3.98	0.22	2.48
14	5,000	7,500	6,250	509	26,910	1.76	93.04	3,331.57	27,616.63	7.05	58.44	3	19	13.64	86.36	138.35	739.94	0.91	4.89	4.15	2.68
15	7,500	10,000	8,750	275	27,185	0.95	93.99	2,621.23	30,237.86	5.55	63.98	0	19	0.00	86.36	0.00	739.94	0.00	4.89	0.00	2.45
16	10,000	20,000	15,000	482	27,667	1.67	95.65	4,987.90	35,225.76	10.55	74.54	0	19	0.00	86.36	0.00	739.94	0.00	4.89	0.00	2.10
17	20,000	50,000	35,000	344	28,011	1.19	96.84	4,629.40	39,855.16	9.80	84.33	0	19	0.00	86.36	0.00	739.94	0.00	4.89	0.00	1.86
18	50,000	100,000	75,000	187	28,198	0.65	97.49	1,854.75	41,709.91	3.92	88.26	0	19	0.00	86.36	0.00	739.94	0.00	4.89	0.00	1.77
19	100,000	500,000	300,000	447	28,645	1.55	99.04	3,781.89	45,491.80	8.00	96.26	1	20	4.55	90.91	224.81	964.74	1.49	6.38	5.94	2.12
20	500,000	UP		279	28,924	0.96	100.00	1,766.79	47,258.59	3.74	100.00	2	22	9.09	100.00	14,155.39	15,120.14	93.62	100.00	801.19	31.99
				28,924				47,258.59				22				15,120.14				31.99	

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RISK AND LOSS PROFILE
DESEMBER 2018

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/02/2019

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.33	3.33	1.64	1.64	2.87	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.33	6.67	0.24	1.88	0.41	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.33	10.00	0.11	1.99	0.19	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	6.67	16.67	0.46	2.45	0.80	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.33	20.00	0.76	3.21	1.33	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	12	20.00	40.00	6.36	9.57	11.09	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	10.00	50.00	2.94	12.50	5.12	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	6.67	56.67	2.07	14.58	3.62	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	19	6.67	63.33	3.63	18.21	6.33	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	3.33	66.67	1.82	20.03	3.18	34.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.33	70.00	0.89	20.92	1.54	36.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	3.33	73.33	5.02	25.94	8.76	45.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	3.33	76.67	23.60	49.54	41.16	86.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	3.33	80.00	0.12	49.66	0.21	86.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	3.33	83.33	0.65	50.31	1.13	87.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	3.33	86.67	1.18	51.49	2.05	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.33	90.00	1.74	53.23	3.03	92.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.33	93.33	3.14	56.37	5.48	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	29	3.33	96.67	0.68	57.05	1.19	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	30	3.33	100.00	0.29	57.34	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				57.34				0				0.00				0.00	
	GRANT TOTAL			1,949,114				2,998,928.03				2,408				733,374.38					

TABEL GABUNGAN – COMBINED TABLE

IndonesiaRe
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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2014 - 2018
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2014 - 2018 by CLASS OF BUSINESS

Premium and Claim in million Rupiah

CLASS OF BUSINESS	UY 2014					UY 2015					UY 2016					UY 2017					UY 2018				
	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO
- Earthquake (EQ)	263,293	840,750	144	2,804	0.33	287,978	484,551	76	6,751	1.39	295,541	480,980	75	9,279	1.93	348,669	466,000	371	185,480	39.80	269,309	473,454	148	107,223	22.65
- Fire (FR)	1,322,582	1,207,261	3,150	844,122	69.92	1,303,933	1,182,292	2,574	619,170	52.37	1,220,587	1,206,055	1,686	472,489	39.18	1,347,964	1,198,111	1,542	646,453	53.96	1,172,990	1,177,184	480	153,601	13.05
- Industrial All Risk (IAR)	423,403	1,413,918	11,549	3,424,063	242.17	502,432	1,273,021	11,702	3,548,761	278.77	515,382	1,268,275	12,026	2,236,478	176.34	591,214	1,340,166	9,296	2,527,693	188.61	506,803	1,348,276	1,780	472,550	35.05
- Loss of Profit (LOP)	363	280	-	-	-	22	94	-	-	-	15	70	-	-	-	5	10.76	-	-	-	12	14	-	-	-
TOTAL	**2,009,641**	**3,462,208.39**	**14,843**	**4,270,989.26**	**123.36**	**2,094,365**	**2,939,958**	**14,352**	**4,174,681**	**142.00**	**2,031,525**	**2,955,380.78**	**13,787**	**2,718,245.23**	**91.98**	**2,287,852**	**3,004,287.83**	**11,209**	**3,359,625.74**	**111.83**	**1,949,114**	**2,998,927.87**	**2,408**	**733,374.30**	**24.45**

Note : Data yang diterima hingga 31 Desember 2018 dan klaim-klaim yang terjadi sebagai berikut :
(Data received up to 31 Desember 2018 and Claim Incured as follows) :

Claim Settled (in Rp)	Number of Cases	Outstanding Claims (in Rp)	Number of Cases	Year
4,206,182,828,576	14,222	64,806,431,424	621	2014
4,101,244,333,456	13,536	73,437,146,544	816	2015
2,575,943,613,832	12,645	142,301,616,168	1,142	2016
2,878,142,139,202	9,275	481,483,600,798	1,934	2017
494,158,696,261	1,718	239,215,603,739	690	2018

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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2014 - 2018
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2014 - 2018 by OCCUPATION

Premium and Claim in million Rupiah

OCCUPATION CODE	UY 2014					UY 2015					UY 2016					UY 2017					UY 2018				
	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO
20 - Mining, Drilling Installation, Salt Mines	5,813	19,349	185	465,228	2,404.35	5,393	16,079	191	86,165	535.87	3,828	18,235	112	35,876	196.75	3,662	16,243	90	56,547	348.13	3,782	15,641.78	6	1,928.41	12.33
21 - Stone, Earth, (Animal) Bones or Shells	4,877	21,781	103	85,239	391.34	5,256	20,678	159	48,078	232.51	4,933	19,290	112	20,003	103.70	6,345	13,482	80	15,913	118.03	4,358	20,436	9	701	3.43
22 - Metals	20,957	91,410	417	358,978	392.71	21,807	89,306	327	937,857	1,050.16	22,325	81,840	383	179,750	219.64	21,416	76,526	271	131,732	172.14	16,162	74,730	57	26,699	35.73
23 - Chemicals/Oil/Gas	47,092	222,444	565	771,822	346.97	40,344	218,763	515	307,762	140.68	32,600	210,463	531	329,766	156.69	33,475	207,717	387	573,516	276.10	28,657	208,690	60	60,642	29.06
24 - Textiles	28,755	129,427	497	339,625	262.41	30,479	127,862	638	620,958	485.65	29,044	122,123	504	534,421	437.61	29,781	119,636	352	211,697	176.95	26,550	115,404	95	31,847	27.60
25 - Paper, Leather, Rubber	21,060	686,801	508	370,970	54.01	23,687	116,332	354	476,221	409.36	23,280	114,926	421	154,470	134.41	23,193	115,375	269	97,364	84.39	19,443	113,428	68	127,247	112.18
26 - Wood, Bamboo and Rattan	11,740	88,673	250	246,150	277.59	14,292	89,662	319	73,292	81.74	13,493	93,188	313	97,534	104.66	14,134	96,768	218	118,920	122.89	13,106	99,439	66	25,555	25.70
27 - Nutritional, Drinks and Tobacco	61,555	133,347	1,336	347,233	260.40	68,397	136,319	1,751	394,986	289.75	92,891	142,125	1,645	409,947	288.44	86,082	137,092	1,124	140,247	102.30	52,823	130,394	161	74,034	56.78
28 - Power and Heating	4,777	26,678	70	117,004	438.58	5,109	27,714	109	213,429	770.12	5,893	25,233	174	86,477	342.72	7,862	38,206	123	1,063,823	2,784.45	3,401	22,886	21	105,934	462.88
29 - Transport and Traffic, Construction Firms, etc	1,792,215	2,018,464	10,688	1,148,755	56.91	1,868,595	2,071,966	9,764	986,940	47.63	1,793,204	2,106,459	9,466	860,787	40.86	2,053,814	2,166,811	8,208	940,238	43.39	1,774,501	2,177,112	1,855	277,362	12.74
30 - Estate Plantation Risk	1,385	3,901	34	600	15.38	1,579	5,865	28	1,900	32.39	1,481	3,500	23	1,235	35.29	1,707	3,406	18	4,337	127.35	747	2,131	1	418	19.59
31 - Estate Plantation Risk	2,573	12,381	91	14,411	116.39	3,611	11,141	78	12,993	116.63	3,020	9,678	79	7,216	74.55	3,569	9,333	46	4,390	47.03	3,682	13,657	2	157	1.15
32 - Recreation Place	201	885	9	1,298	146.70	47	181	1	5	3.03	28	89	1	6	7.24	23	72.14	-	-	-	12	1.41	-	-	-
40 - Non Estate Plantation	6,641	6,666	90	3,636	54.55	5,769	8,091	118	14,094	174.19	5,505	8,231	23	758	9.21	2,789	3,620	23	902	24.92	1,890	4,977	7	850	17.08
TOTAL	**2,009,641**	**3,462,208.38**	**14,843**	**4,270,949.28**	**123.36**	**2,094,365**	**2,939,958.47**	**14,352**	**4,174,681.48**	**142.00**	**2,031,525**	**2,955,380.79**	**13,787**	**2,718,245**	**91.98**	**2,287,852**	**3,004,287.82**	**11,209**	**3,359,625.75**	**111.83**	**1,949,114**	**2,998,927.90**	**2,408**	**733,374**	**24.45**

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494,158,696,261	1,718	239,215,603,739	690	2018

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THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2014 - 2018 by PROVINCE

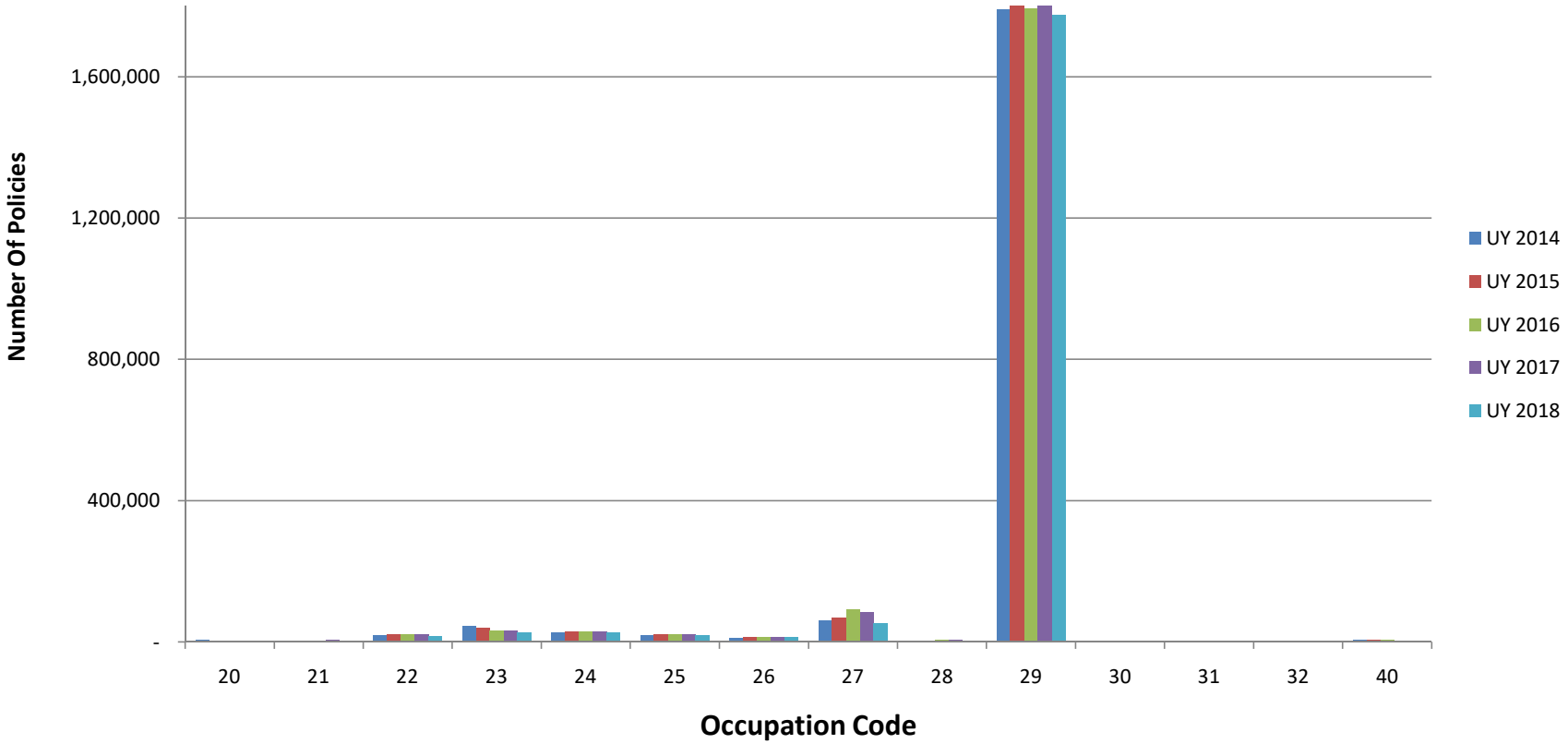
Premium and Claim in million Rupiah

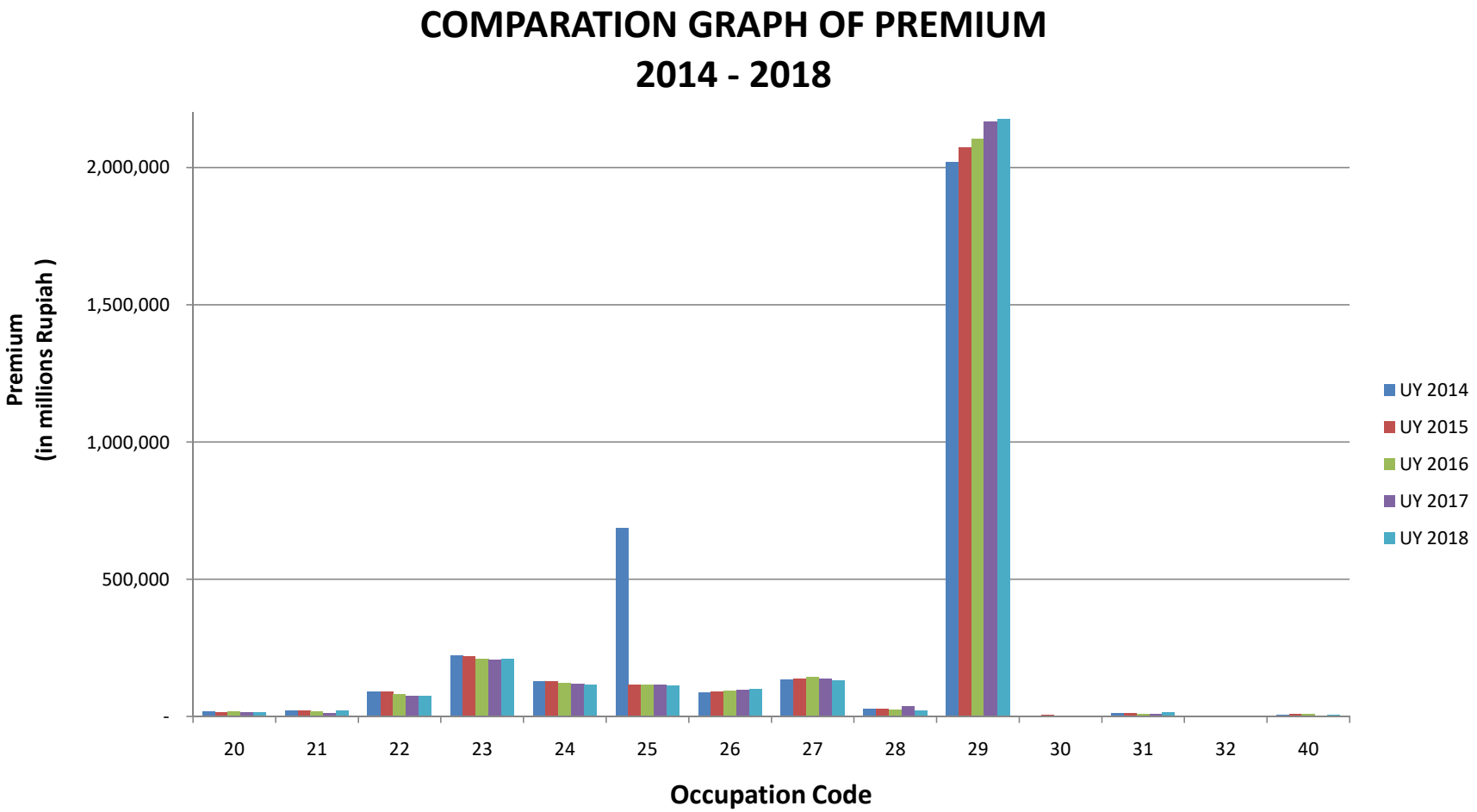
PROVINCE CODE	UY 2014					UY 2015					UY 2016					UY 2017					UY 2018				
	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO
01 - Nanggroe Aceh Darussalam	19,059	15,167.02	81	14,303.60	94.31	20,236	16,533.91	85	5,213.58	31.53	21,974	17,140.61	75	11,049.88	64.47	23,149	17,447.29	57	3,127.73	17.93	19,960	16,821.72	15	292.22	1.74
02 - Sumatera Utara	143,331	191,840.52	1,229	213,301.35	111.19	136,645	156,045.13	880	220,810.23	141.50	132,007	162,892.65	778	62,955.43	38.65	139,674	162,999.15	655	176,637.92	108.37	122,430	167,731.75	175	83,947.06	50.05
03 - Sumatera Barat	54,500	51,902.36	138	19,420.75	37.42	57,413	53,601.13	221	40,185.76	74.97	61,035	56,218.70	206	20,531.08	36.52	67,636	55,294.97	264	38,194.43	69.07	56,379	57,197.45	39	2,676.97	4.68
04 - Riau	55,632	60,439.68	364	41,782.90	69.13	63,061	70,299.91	515	102,868.42	146.33	62,003	70,807.23	377	52,625.42	74.32	67,435	72,830.45	369	72,525.47	99.58	54,856	68,136.40	68	37,942.27	55.69
05 - Jambi	23,567	26,028.54	149	10,454.55	40.17	24,312	23,604.32	113	16,037.97	67.95	25,610	24,705.35	206	31,424.66	127.20	25,992	26,532.36	212	28,708.49	108.20	22,923	27,231.86	21	3,415.34	12.54
06 - Sumatera Selatan	46,807	57,064.21	391	21,894.64	38.37	55,328	62,612.62	393	356,641.80	569.60	57,097	62,927.74	326	31,510.84	50.07	62,852	66,110.19	301	20,185.04	30.53	49,673	61,842.62	49	5,439.44	8.80
07 - Bengkulu	11,851	12,134.68	41	5,762.41	47.49	12,899	12,552.72	44	3,435.01	27.36	12,214	13,414.21	47	7,241.85	53.99	13,555	14,022.67	43	1,946.38	13.88	13,275	13,656.44	3	986.16	7.22
08 - Lampung	36,228	44,185.22	222	14,880.89	33.68	40,027	47,764.20	331	50,495.53	105.72	42,516	44,579.21	221	34,736.69	77.92	45,557	43,593.60	253	20,043.02	45.98	35,721	43,351.62	55	3,466.57	8.00
09 - Daerah Khusus Ibukota Jakarta	385,369	740,679.09	3,798	560,673.83	75.70	386,474	604,545.61	3,026	246,380.92	40.75	325,002	589,521.31	2,453	315,647.63	53.54	370,345	563,299.14	2,156	226,252.55	40.17	328,008	560,507.47	491	38,044.10	6.79
10 - Jawa Barat	313,101	901,670.47	2,926	906,187.33	100.50	326,699	501,754.85	2,581	523,918.50	104.42	326,108	518,724.61	2,528	616,859.69	118.92	384,695	532,232.15	2,152	580,036.82	108.98	314,074	522,011.86	439	85,571.90	16.39
11 - Jawa Tengah	171,001	191,939.38	847	411,414.42	214.35	172,510	206,110.30	998	726,164.93	352.32	163,215	209,471.72	1,114	530,313.49	253.17	185,495	217,431.43	807	113,004.47	51.97	160,025	218,585.53	163	41,827.49	19.14
12 - Daerah Istimewa Yogyakarta	22,632	27,941.84	110	5,079.04	18.18	24,448	34,025.29	134	25,849.57	75.97	23,084	35,703.84	195	17,358.80	48.62	27,112	37,484.20	66	3,379.91	9.02	24,239	37,237.10	9	506.82	1.36
13 - Jawa Timur	234,249	338,014.31	1,568	844,983.67	249.98	238,985	349,112.50	1,743	992,849.58	284.39	237,826	343,504.61	1,903	529,371.61	154.11	280,738	365,920.31	1,259	1,383,385.56	378.06	241,007	372,340.39	165	200,893.51	53.95
14 - Kalimantan Barat	54,635	56,999.93	295	60,785.92	106.64	62,330	63,555.35	270	71,533.29	112.55	63,673	63,898.57	282	82,329.45	128.84	59,338	59,642.97	197	23,666.48	39.68	49,167	59,903.15	40	2,397.11	4.00
15 - Kalimantan Tengah	12,953	17,332.21	115	57,798.36	333.47	16,023	17,324.26	188	31,686.55	182.90	17,810	18,621.68	156	12,393.43	66.55	17,457	18,540.43	61	2,879.49	15.53	12,150	16,043.12	12	902.21	5.62
16 - Kalimantan Selatan	27,137	30,564.10	215	320,661.38	1,049.14	30,789	32,414.01	253	34,743.71	107.19	31,083	30,087.15	294	13,977.53	46.46	31,628	30,353.31	128	74,095.89	244.11	28,372	30,283.09	26	2,101.61	6.94
17 - Kalimantan Timur	39,878	66,222.17	299	50,469.47	76.21	43,020	65,353.22	374	76,466.97	117.01	45,139	63,387.44	298	19,765.67	31.18	49,523	67,366.27	171	34,739.45	51.57	41,008	68,681.73	40	3,005.59	4.38
18 - Sulawesi Utara	19,467	32,454.02	95	33,176.52	102.23	23,022	33,087.78	125	33,637.24	101.66	24,550	36,975.71	116	17,652.55	47.74	26,487	35,133.61	56	5,720.13	16.28	22,411	36,553.71	13	145.81	0.40
19 - Sulawesi Tengah	15,407	17,651.98	25	11,533.34	65.34	14,980	17,339.00	48	7,599.46	43.83	15,915	17,866.25	48	4,711.90	26.37	17,758	17,477.58	69	38,961.16	222.92	16,091	18,190.74	50	36,566.73	201.02
20 - Sulawesi Selatan	56,192	63,970.11	216	29,055.58	45.42	61,689	71,806.76	231	23,319.78	32.48	56,781	65,059.50	255	29,387.04	45.17	64,918	65,738.45	128	33,586.72	51.09	52,460	69,405.81	32	11,643.93	16.78
21 - Sulawesi Tenggara	9,191	11,327.77	29	183,645.75	1,621.20	9,720	13,015.26	22	2,050.78	15.76	10,067	12,893.83	21	901.92	6.99	11,389	13,975.97	14	625.97	4.48	9,751	12,479.52	7	8,018.87	64.26
22 - Bali	55,139	165,479.44	402	48,845.71	29.52	55,796	117,431.21	449	24,847.09	21.16	58,833	120,275.15	550	35,748.97	29.72	66,711	123,467.87	619	39,795.05	32.23	59,742	124,915.27	147	7,745.51	6.20
23 - Nusa Tenggara Barat	15,814	19,434.56	66	3,150.73	16.21	16,290	21,942.03	142	63,774.32	290.65	16,759	21,229.75	172	28,631.27	134.86	20,206	24,462.95	223	171,547.21	701.25	17,773	25,170.77	120	94,687.94	376.18
24 - Nusa Tenggara Timur	8,770	12,689.53	20	12,747.28	100.46	9,984	15,013.14	39	5,398.88	35.96	10,923	15,373.72	30	2,520.27	16.39	11,829	16,242.14	28	5,245.91	32.30	9,534	16,957.58	7	2,127.77	12.55
25 - Maluku	7,538	10,055.94	15	1,069.08	10.63	7,803	10,692.46	38	15,879.69	148.51	8,325	10,564.12	17	737.75	6.98	8,582	11,498.74	17	4,063.21	35.34	6,697	11,239.91	1	5.00	0.04
26 - Irian Jaya	13,665	23,973.23	49	4,969.22	20.73	14,497	26,539.13	57	14,279.46	53.81	14,151	27,825.39	45	12,150.70	43.67	13,931	27,086.90	43	8,203.40	30.29	11,853	28,584.14	10	2,869.24	10.04
27 - Maluku Utara	1,859	3,246.77	6	966.86	29.78	2,287	4,014.75	5	183.71	4.58	2,409	3,937.30	5	204.53	5.19	2,472	4,214.56	6	658.30	15.62	2,748	5,026.87	3	382.35	7.61
28 - Irian Jaya Barat	4,674	7,228.62	23	1,207.08	16.70	5,371	9,693.94	21	3,379.40	34.86	5,540	9,806.42	23	3,277.41	33.42	5,508	10,229.40	18	1,261.02	12.33	5,248	12,548.36	3	409.14	3.26
29 - Banten	108,478	204,633.84	937	361,607.70	176.71	120,778	217,388.36	754	385,401.26	177.29	117,423	225,480.68	817	161,355.96	71.56	140,313	237,933.54	706	222,954.61	93.70	121,637	233,686.22	178	39,751.43	17.01
30 - Bangka Belitung	6,446	8,910.20	36	1,367.82	15.35	7,645	10,689.69	87	14,011.72	131.08	7,209	10,284.67	89	5,984.54	58.19	7,546	10,793.25	47	6,698.13	62.06	6,138	9,021.08	4	480.52	5.33
31 - Gorontalo	2,853	3,862.42	22	3,967.21	102.71	4,215	4,394.32	14	2,554.05	58.12	5,214	5,640.19	29	3,430.37	60.82	5,198	5,711.69	7	407.33	7.13	4,810	6,268.73	1	3.55	0.06
32 - Kepulauan Riau	32,218	47,164.22	114	13,824.88	29.31	29,073	49,670.05	170	52,699.54	106.10	30,001	46,503.40	110	21,246.68	45.69	32,800	49,163.67	77	17,088.48	34.76	28,924	47,258.59	22	15,120.14	31.99
33 - Kalimantan Utara	-	-	-	-	-	16	31.25	1	382.77	-	29	58.07	1	210.27	362.10	23	56.62	-	-	-	30	57.34	-	-	-
	2,009,641	3,462,208.38	14,843	4,270,989.27	5,078	2,094,365.00	2,939,958.46	14,352	4,174,681.47	3,798	2,031,525	2,955,380.78	13,787	2,718,245.28	2,419	2,287,852	3,004,287.78	11,209	3,359,625.73	2,784	1,949,114.00	2,998,927.94	2,408	733,374.30	1,020

Note : Data yang diterima hingga 31 Desember 2018 dan klaim-klaim yang terjadi sebagai berikut :
(Data received up to 31 Desember 2018 and Claim Incured as follows) :

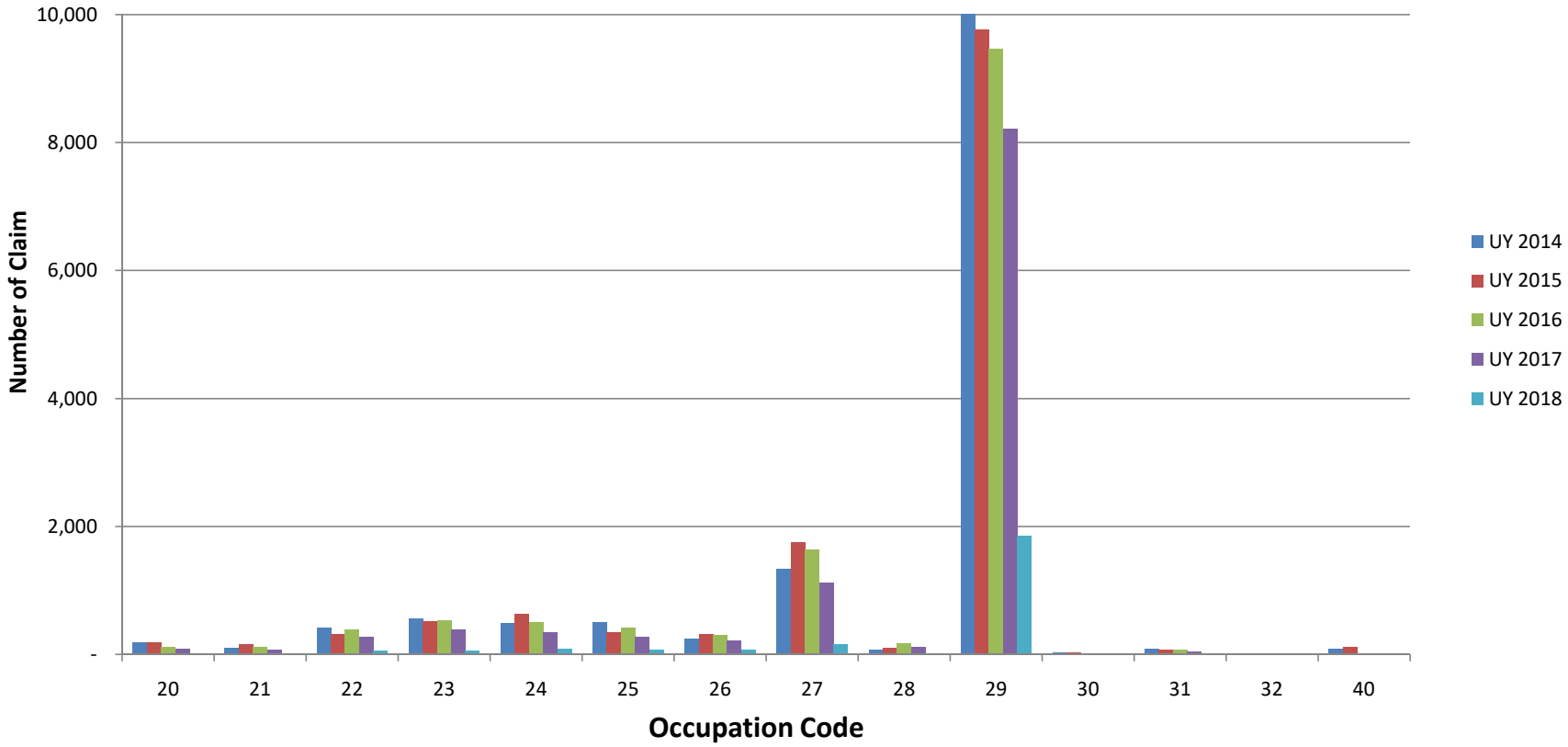
Claim Settled (in Rp)	Number of Cases	Outstanding Claims (in Rp)	Number of Cases	Year
4,206,182,828,576	14,222	64,806,431,424	621	2014
4,101,244,333,456	13,536	73,437,146,544	816	2015
2,575,943,613,832	12,645	142,301,616,168	1,142	2016
2,878,142,139,202	9,275	481,483,600,798	1,934	2017
494,158,696,261	1,718	239,215,603,739	690	2018

COMPARATION GRAPH OF POLICIES NUMBER 2014 - 2018

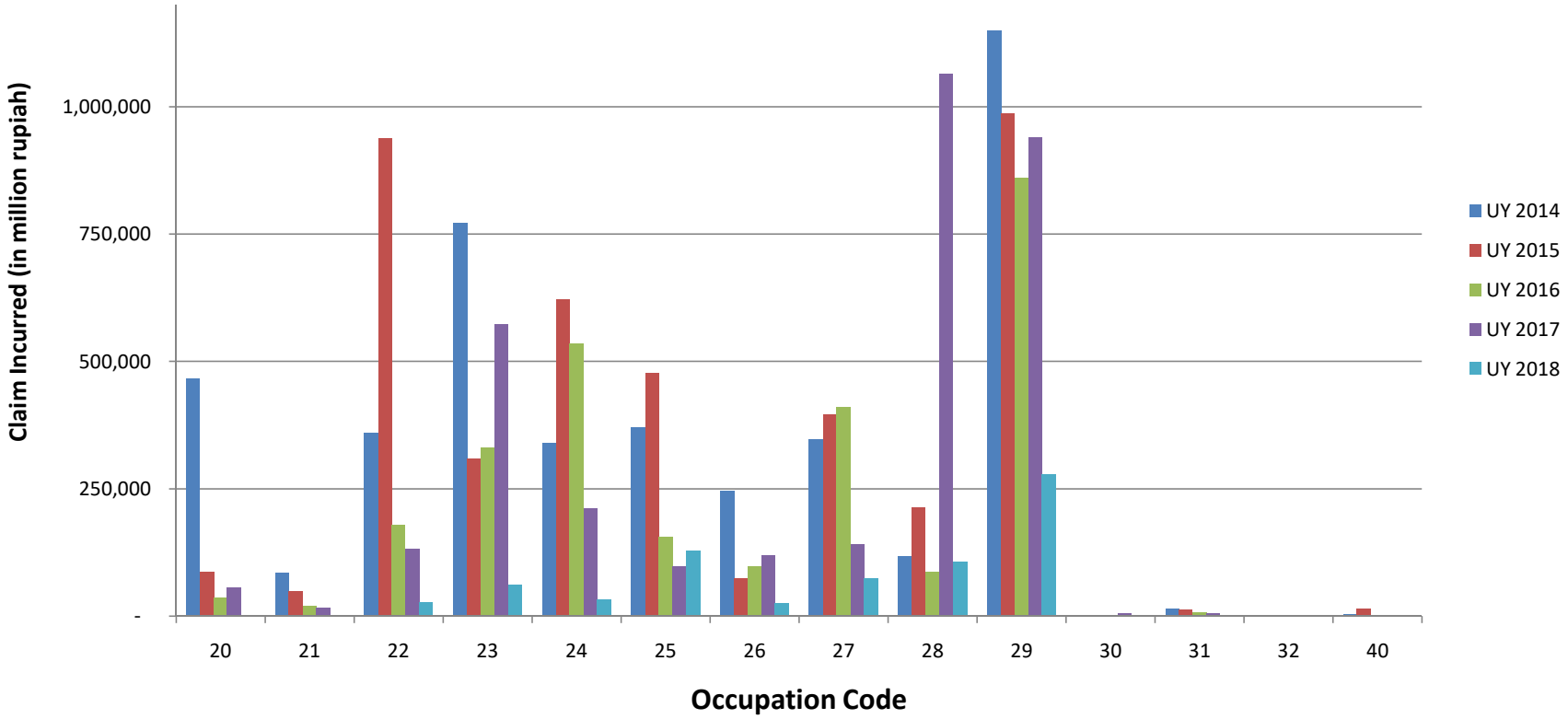


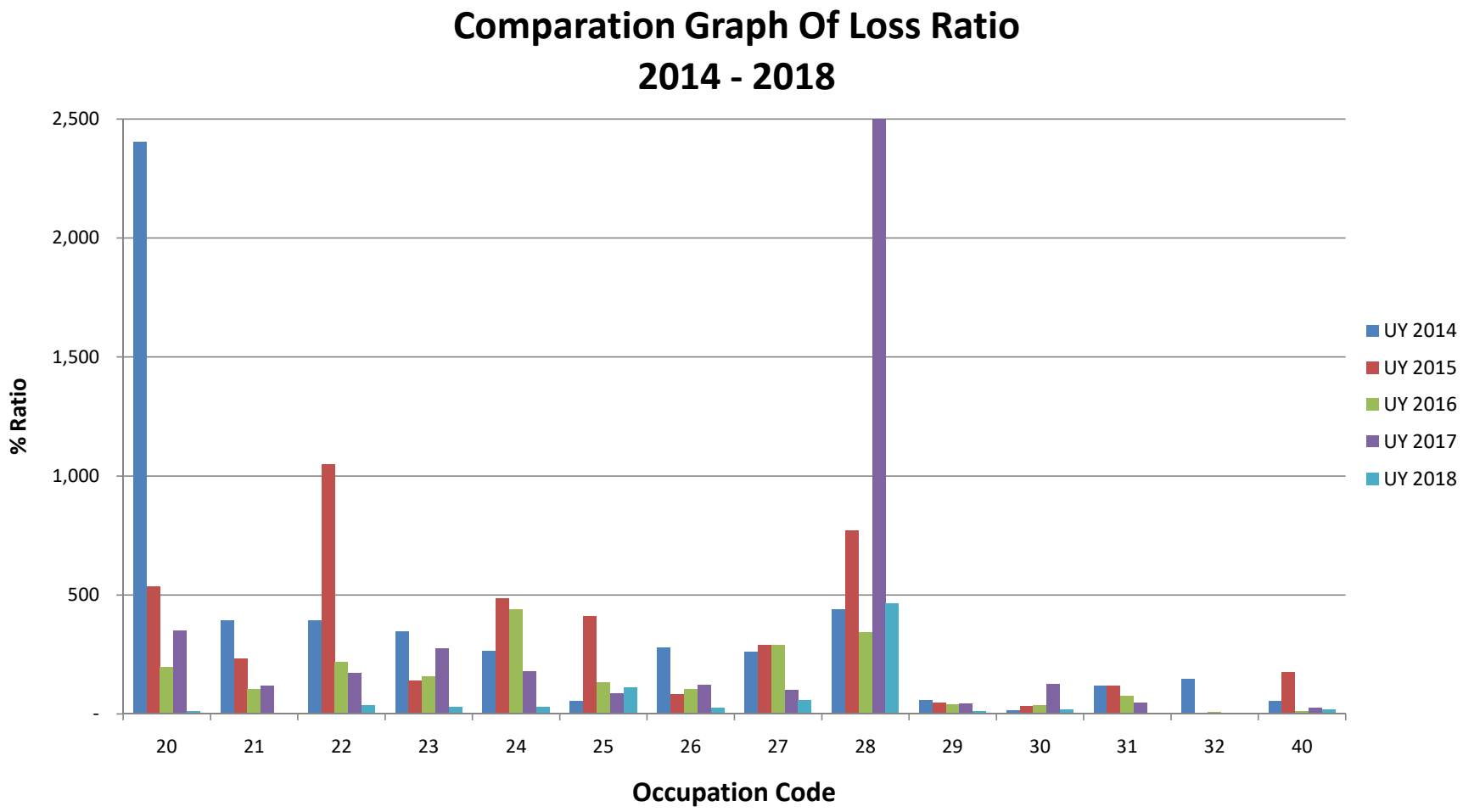

COMPARATION GRAPH OF PREMIUM
2014 - 2018
Premium
(in millions Rupiah)
2,000,000
1,500,000
1,000,000
500,000
-
20
21
22
23
24
25
26
27
28
29
30
31
32
40
Occupation Code
UY 2014
UY 2015
UY 2016
UY 2017
UY 2018

COMPARATION GRAPH OF CLAIM NUMBER
2014 - 2018

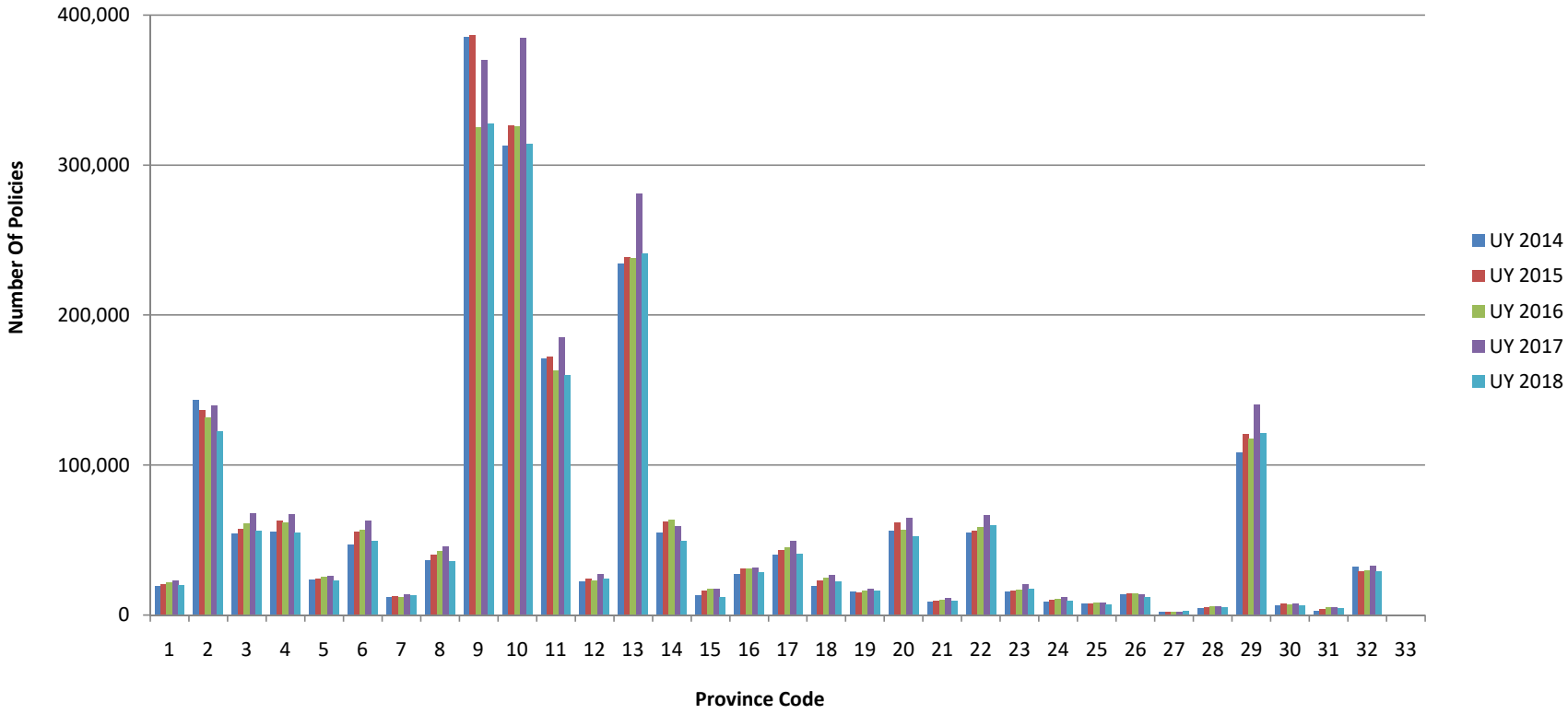


COMPARATION GRAPH OF CLAIM
2014 - 2018

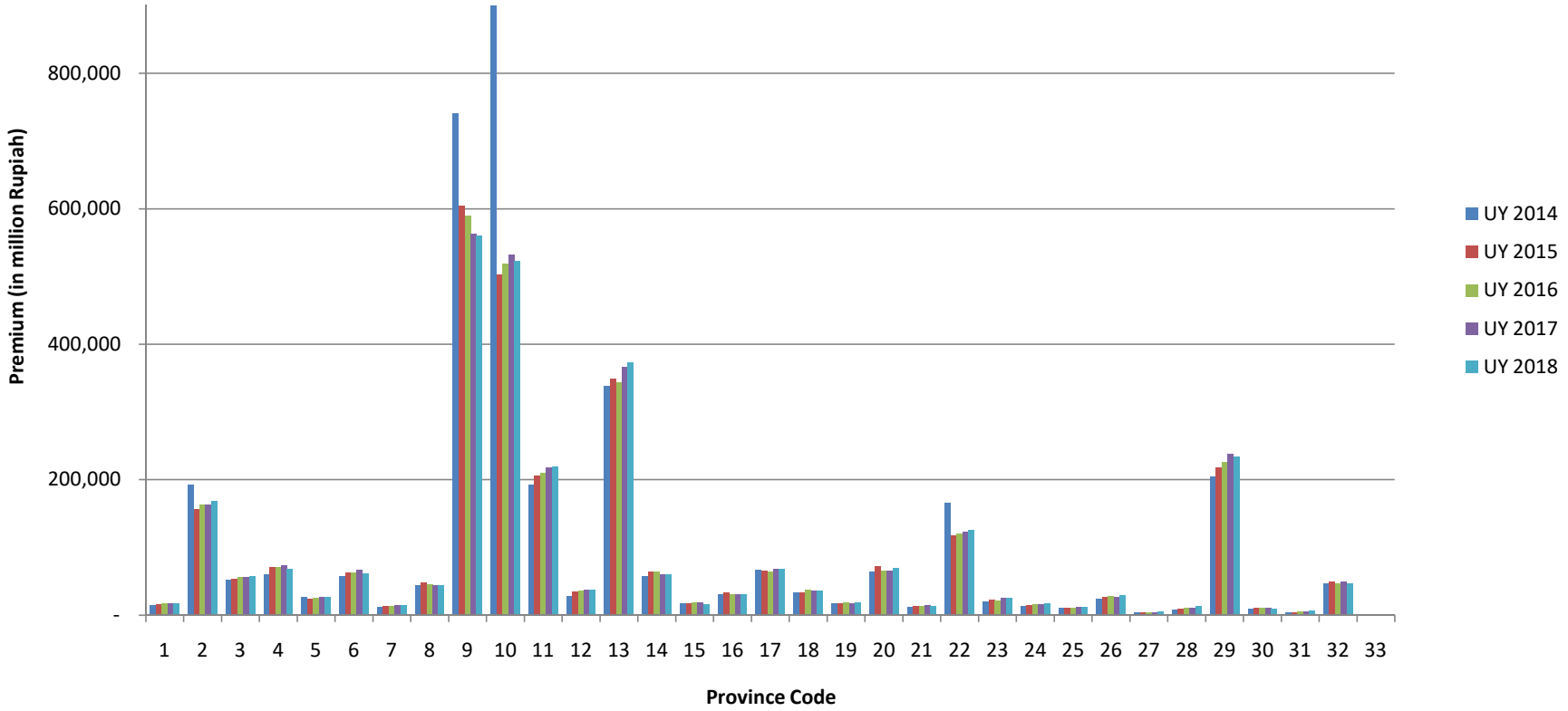



Comparation Graph Of Loss Ratio
2014 - 2018
2,500
2,000
1,500
1,000
500
-
% Ratio
20
21
22
23
24
25
26
27
28
29
30
31
32
40
Occupation Code
UY 2014
UY 2015
UY 2016
UY 2017
UY 2018

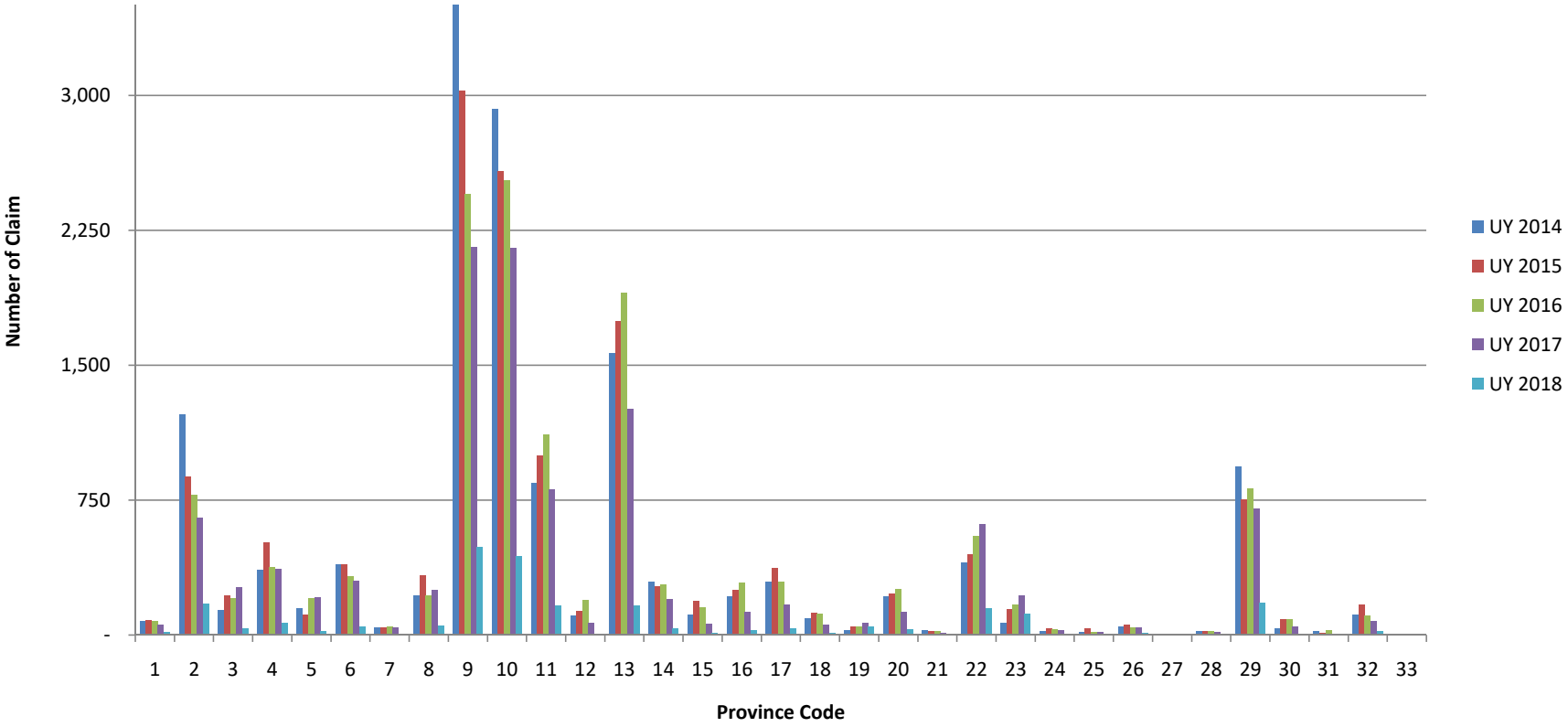
COMPARATION GRAPH OF POLICIES NUMBER
2014 - 2018



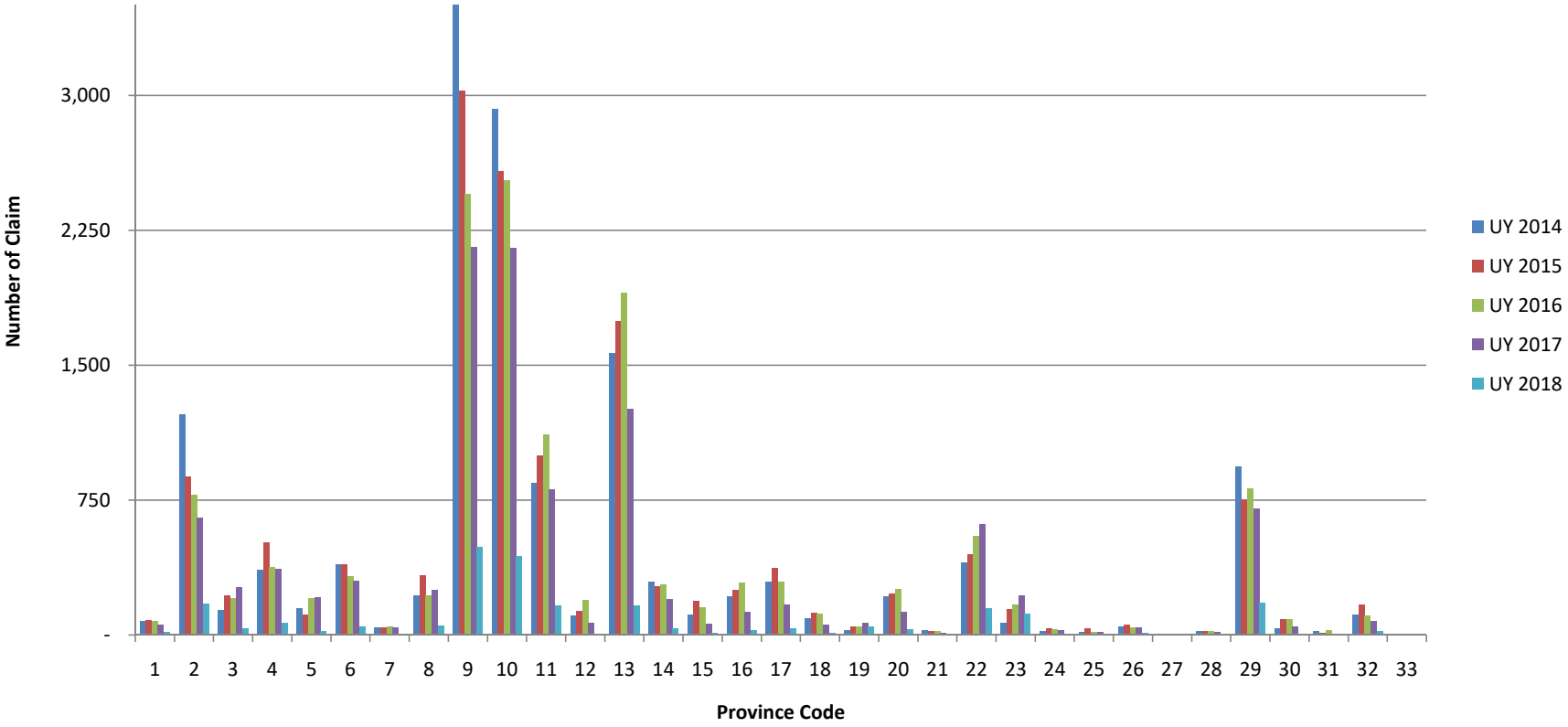
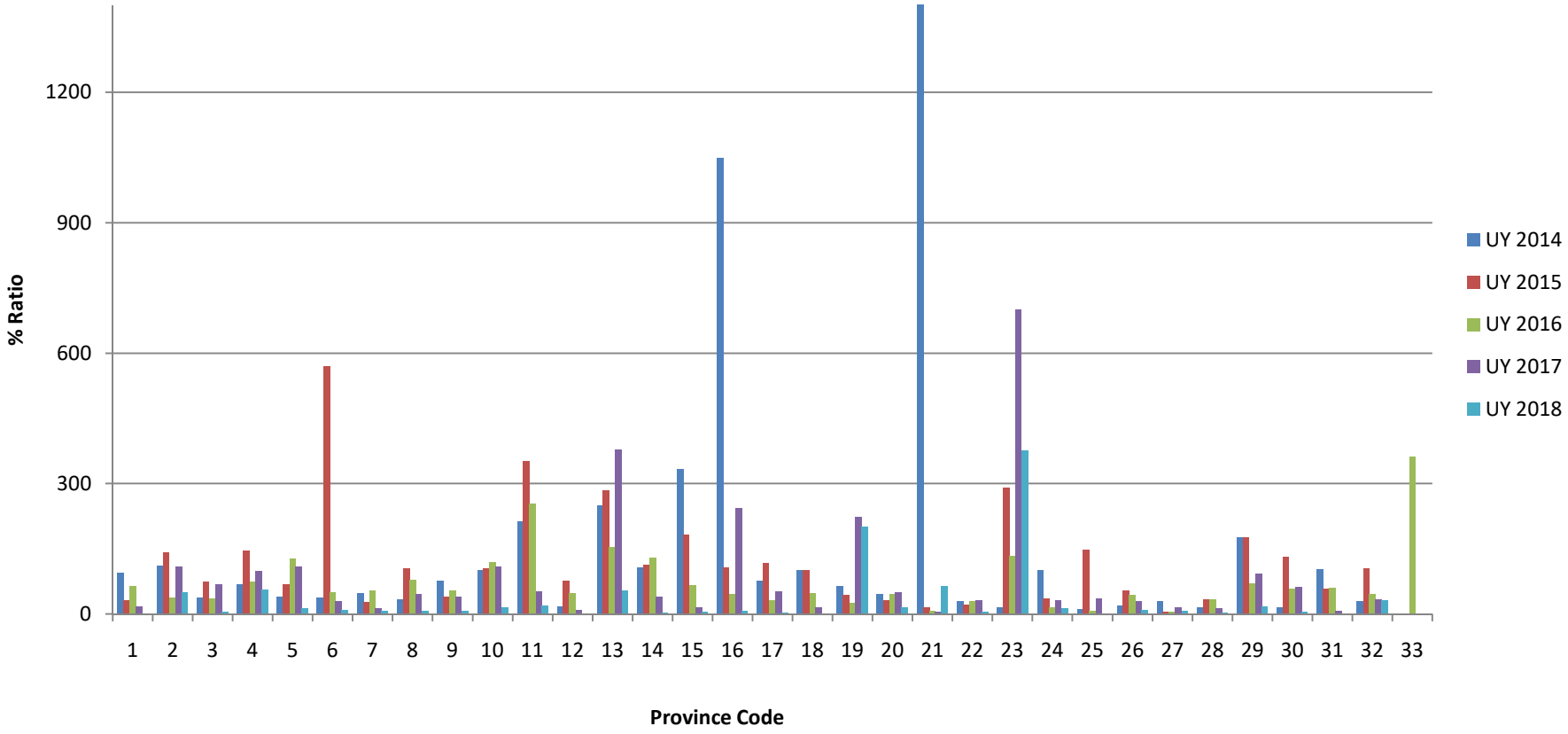
COMPARATION GRAPH OF PREMIUM
2014 - 2018



COMPARATION GRAPH OF CLAIM NUMBER
2014 - 2018



COMPARATION GRAPH OF CLAIM NUMBER
2014 - 2018



COMPARATION GRAPH OF LOSS RATIO
2014 - 2018